



Coast Guard HR Flag Voice 129

Avoiding Tricare Medical Problems

There are several steps TRICARE beneficiaries can take to avoid getting in hot water over unpaid medical bills.

According to *Armed Forces Press Service*, TRICARE officials have learned several lessons since implementing the Debt Collection Assistance Officer (DCOA) program last July. The DCOA program is designed to help beneficiaries satisfy unpaid medical bills that have been sent to a collection agent or a credit bureau.

The beneficiary should first make sure information on the TRICARE Explanation of Benefits (EOB) notification is correct. The EOB contains information regarding the health care services provided to the beneficiary, what the health care provider billed for each service and what TRICARE paid to the provider for each service. The services rendered are listed by procedure codes consisting of numbers and/or letters. It's easy for mistakes to occur when people are coding in numbers and letters. If a social security number or procedure code is one number off, it can result in a claim denial. Billing and claim denial problems can be resolved much more quickly if the beneficiary notices the problem and immediately calls the toll free number located on the EOB.

Beneficiaries should also use the services of the Beneficiary Counseling and Assistance Coordinators* (BCAC) or Health Benefit Advisors (HBA) located at each military medical treatment facility and Coast Guard Clinic. If a beneficiary receives a dunning notice (a notice that a bill will go to a collection agency if not paid within 30 days), the beneficiary should immediately inform the nearest BCAC or HBA. BCACs and HBAs can work with the claims processors to get the bill satisfied

This advice also applies to any bill a beneficiary doesn't understand. If you get a bill and you're not sure what it is, get it to the nearest BCAC or HBA and get them engaged early. Individuals should identify problems immediately as they sense them, as they need to be solved as early in the process as possible to avoid or minimize serious financial complications later on.

Since the program began, beneficiaries have made good use of the Internet to get correct information about the debt collection program. It is on the front page of the TRICARE home page. About 300 claims have been brought to the DOD DCAOs, who report half of them have been resolved already. TRICARE's goal is to get each claim settled within 30 days of their finding out about it.

***Note: For Coast Guard members and their dependents, it is recommended that first you use our Health Benefits Helpline hotline at the MLC's by calling 1-800-9-HBA-HBA or email questions to TRICARE@d11.uscg.mil for units in PACArea; HBALant@mlca.uscg.mil for units in LANTArea.**

For more information, visit the TRICARE Management Activity Debt Collection Assistance web page at <http://www.tricare.osd.mil/dcao/>

TRICARE web page: <http://www.tricare.osd.mil>

Beneficiary Claims Information: <http://www.mytricare.com>

TRICARE Beneficiary Discussion Forum: <http://www.tricare.osd.mil/forums/index.cfm?CFApp=7&>

TRICARE regions map and directory of TRICARE Service Centers: <http://www.tricare.osd.mil/tricare-servicecenters/default.cfm>

TRICARE Claims Forms: <http://www.tricare.osd.mil/ClaimForms/>

DEERS data update: <https://www.tricare.osd.mil/DEERSAddress/>

I wish all Coast Guard people and their families a very joyous and safe holiday!

Regards, FL Ames

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