

TRICARE Select Enrollment Fees For Group A Retirees

Communications Toolkit



A “Take Command” Communications Campaign





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Introduction and Background

Communications Goals

Key Dates and Toolkits

Key Messages

Products

Introduction

This toolkit contains information and products to help you communicate an upcoming change for certain TRICARE beneficiaries. This is the first communications toolkit in a series of four. Future toolkits will be released early Sept., late Oct., and early Dec. They will include content about TRICARE Open Season, FEDVIP, and new TRICARE Select enrollment fees for Group A retirees. These toolkits will contain relevant, turn-key products for communicators, stakeholders, and PAOs to use to communicate effectively with a range of audiences.

Background

Effective Jan. 1, 2018, Congress directed the DHA to implement TRICARE Select retiree enrollment fees in the National Defense Authorization Act of 2017 (NDAA-17), but delayed implementation of fees until Jan. 1, 2021 for Group A retirees.

✓ **This is a change.** TRICARE Select Group A retired beneficiaries have not previously paid enrollment fees.

If the sponsor's initial enlistment or appointment occurred **before Jan. 1, 2018**, they and their family members are in Group A.

A subset of TRICARE Select Group A retirees only use their TRICARE Select coverage as other health insurance (OHI). Starting on Jan. 1, 2021, these beneficiaries will have to pay for this coverage. Affected beneficiaries need adequate time to determine what choice makes the most sense for them and their families. Enrollment fees are waived for Chapter 61 retirees and their family members and survivors of deceased ADSMs. All ADFMs, regardless of Group A or B, do not pay TRICARE Select enrollment fees.

✗ **There is no change** for TRICARE Select Group B beneficiaries. They currently pay enrollment fees. If the sponsor's initial enlistment or appointment occurred on or after Jan. 1, 2018, they and their family members are in Group B.

In order to maintain health care coverage unless waived by law, TRICARE Select Group A retired beneficiaries must take action and pay their TRICARE Select enrollment fees. During TRICARE Open Season, beneficiaries can set up an allotment for enrollment fees with their regional contractor. Beneficiaries will set up an allotment for contractors to begin collecting enrollment fees from Jan. 1, 2021 forward. Actual payment of enrollment fees will be charged/deducted effective Jan. 1, 2021. This fee also applies to TRICARE Overseas Program Select Group A retired beneficiaries.

Beneficiaries who don't set up their TRICARE Select enrollment fee payment by Jan. 1, 2021 will be disenrolled from TRICARE Select due to non-payment. Beneficiaries will have **90 days** from their termination date to request reinstatement. If they don't take action, beneficiaries will only be able to get care from a military hospital or clinic if space is available (i.e. all civilian healthcare costs will be their full responsibility).





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The following TRICARE Select Group A Retiree out-of-pocket costs are effective Jan. 1, 2021:

Enrollment Fees:

- **Individual:**
 - Monthly enrollment fee: **\$12.50**
 - Annual enrollment fee: **\$150**
- **Family:**
 - Monthly enrollment fee: **\$25**
 - Annual enrollment fee: **\$300**

Deductibles:

\$150 Individual/**\$300** Family

Catastrophic Cap:

\$3,500 (Increased from \$3,000)

Communication Goals:

1. Notify TRICARE Select Group A retirees of enrollment fees effective Jan. 1, 2021, and specific calls to action
2. Inform Group B retirees to do nothing
3. Educate key stakeholders about enrollment fees for TRICARE Select Group A retirees and their family members

Audiences	Stakeholders
<ul style="list-style-type: none"> • TRICARE Select Group A retirees actively filing claims (1.2 million) • Second Payers: TRICARE Select enrollees who have other health insurance (OHI) as primary payer for health care and submit claims to TRICARE Select as second payer (179,000) • Non-Users: TRICARE beneficiaries currently enrolled in TRICARE Select, but not submitting any claims (325,000) • TRICARE Select Group B retirees • Note: Select Group A ADFMs do not pay any enrollment fees 	<ul style="list-style-type: none"> • Military Health System Leadership • Department of Defense Leadership • DMDC • THP Regional Offices • TRICARE Overseas Program Office • Military Medical Treatment Facility Leadership • Humana Military Leadership • Health Net Leadership • International SOS Leadership • Military Service and Veteran Service Organizations (MSO/VSOs) • Military Digital Influencers (e.g. “mommy bloggers”) • Service Medical Commands • Retirement Service Offices • TRICARE Service Centers OCONUS • Those entitled to TRICARE For Life





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Key Dates:

Dates	Phases and Objectives	Topics (all toolkits live on health.mil)
15 JUL – 6 NOV	Phase One: <i>Awareness and Educate</i>	<p>Toolkit 1: 15 JUL New TRICARE Select Fee for Group A retirees</p> <p>Toolkit 2: 9 SEPT Preview TRICARE Open Season 2020 New TRICARE Select Fees for Group A retirees FEDVIP – You May Be Eligible To Enroll</p>
9 NOV – 14 DEC	Phase Two: <i>Call to Action: Make Choices During Open Season</i>	<p>Toolkit 3: 28 OCT Open Season – You Have a Choice New TRICARE Select Fees for Group A retirees – Beneficiaries will be disenrolled for failure to pay enrollment fees on Jan. 1, 2021. FEDVIP – Enroll Now if Eligible</p>
1 JAN – 1 APR	Phase Three: <i>Disenrollment and Reinstatement</i>	<p>Toolkit 4: 9 DEC Failure to Pay and Disenrollment: Beneficiaries who failed to pay enrollment fees on Jan. 1 are automatically disenrolled from TRICARE Select. To reinstate coverage, beneficiaries must pay all enrollment fees back to Jan. 1, 2021 within 90 days of Dec. 31, 2020.</p>

More Information:

For questions regarding the Military Health System’s “New TRICARE Select Fees for Group A retirees” communications toolkit or if you have problems accessing any of the materials, please contact Paul Fitzpatrick at paul.m.fitzpatrick2.civ@mail.mil or Sarah Gmyr at sarah.gmyr.ctr@mail.mil.





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These are the approved talking points and key messages for TRICARE Select Enrollment Fees for Group A retirees.

Phase One: Drive Awareness and Educate

- Congress directed the Defense Health Agency to implement TRICARE Select Group A retired enrollment fees in the 2017 National Defense Authorization Act.
- Effective Jan. 1, 2021, TRICARE Select Group A retiree beneficiaries will be required to pay TRICARE Select enrollment fees. This should be done via allotment, where feasible.
- During TRICARE Open Season, beneficiaries can set up an allotment for enrollment fees with their regional contractor.
- **This is a change.** TRICARE Select Group A retired beneficiaries have not paid enrollment fees for TRICARE Select previously.
- Effective Jan. 1, 2021, the catastrophic cap for Group A retired beneficiaries will increase from \$3,000 to \$3,500.
- Enrollment fees are waived for Chapter 61 retirees and their family members and survivors of deceased ADSMs.
- There is no change for TRICARE Select Group B beneficiaries. They currently pay enrollment fees.

The following TRICARE Select Group A Retiree out-of-pocket costs are effective Jan. 1, 2021:

Enrollment Fees:

- **Individual:**
 - Monthly enrollment fee: **\$12.50**
 - Annual enrollment fee: **\$150**
- **Family:**
 - Monthly enrollment fee: **\$25**
 - Annual enrollment fee: **\$300**

Deductibles:

\$150 Individual/**\$300** Family

Catastrophic Cap:

\$3,500 (Increased from \$3,000)





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TRICARE Select Enrollment Fees For Group A Retirees Products

Infographic:

New TRICARE Select Fees for Group A Retirees

You're in Group A if you or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018.

Congress directed the Defense Health Agency to implement TRICARE Select Group A retired enrollment fees in the 2017 National Defense Authorization Act. Effective Jan. 1, 2021, TRICARE Select Group A retired beneficiaries will be required to pay TRICARE Select enrollment fees. This must be done via allotment, where feasible.

- This is a change.** TRICARE Select Group A retired beneficiaries have not paid enrollment fees for TRICARE Select previously.
- There is no change** for TRICARE Select Group B* beneficiaries. They currently pay enrollment fees.

*You're in Group B if you or your sponsor's initial enlistment or appointment occurred on or after Jan. 1, 2018.

The following TRICARE Select Enrollment out-of-pocket costs are effective Jan. 1, 2021.

Enrollment Fees: Individual: <ul style="list-style-type: none"> Monthly enrollment fee: \$12.50 Annual enrollment fee: \$150 	Family: <ul style="list-style-type: none"> Monthly enrollment fee: \$25 Annual enrollment fee: \$300
Deductibles: \$150 Individual/\$300 Family	Catastrophic Cap: \$3,500 (increased from \$3,000)

What Do I Need To Know?

If you're a TRICARE Select Group A retiree and you want to keep your TRICARE Select coverage, you must take action. Starting Jan. 1, 2021, you'll need to pay monthly enrollment fees for you and your family. You'll need to set up a monthly allotment with your regional contractor. Your monthly allotment will start on Jan. 1, 2021.

If you don't act by the end of open season, you'll be disenrolled from TRICARE Select due to non-payment. TRICARE Open Season ends on Dec. 14, 2020. You'll get a letter on milConnect notifying you of your disenrollment.

You'll have 90 days from your disenrollment date to request reinstatement. If you don't act, you'll only be able to get care from a military hospital or clinic, if space is available. This means you're responsible for all civilian health care costs.

To learn more, visit: www.tricare.mil/SelectEnrollmentFees

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Screensaver:

Starting Jan. 1, 2021: TRICARE Select Group A Retirees will have to pay a monthly enrollment fee

How do I know if I'm in Group A?
 You're in Group A if you or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018.

- For an individual plan, you'll pay **\$12.50 per month**
- For a family plan, you'll pay **\$25.00 per month**

If you want to keep your TRICARE Select coverage for you and your family, you **must** take action. If you don't act, you'll be disenrolled from TRICARE Select. You'll only be able to get care from a military hospital or clinic if space is available.

Later this summer, you'll need to set up a monthly enrollment fee payment. You'll do this through your regional contractor.

Learn more at www.tricare.mil/SelectEnrollmentFees

Download

Social Media Graphic:

Starting Jan. 1, 2021: TRICARE Select Group A Retirees will have to pay a monthly enrollment fee

You're in Group A if you or your sponsor's initial enlistment or appointment occurred before Jan. 1, 2018.

- For an individual plan, you'll pay **\$12.50 per month**
- For a family plan, you'll pay **\$25.00 per month**

If you want to keep your TRICARE Select coverage for you and your family, you **must** take action.

Later this summer, you'll need to set up a monthly enrollment fee payment. You'll do this through your regional contractor.

If you don't act, you'll be disenrolled from TRICARE Select. You'll only be able to get care from a military hospital or clinic, if space is available.

Learn more at www.tricare.mil/SelectEnrollmentFees

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TRICARE.mil Article: *Changes Coming Soon for Some TRICARE Select Retired Beneficiaries*

