

Retiree Corner:

Using Osan AB TRICARE for Civilian Medical Care in Korea

By Jack Terwiel

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In response to an Osan retiree's complaint of having to pay the full bill and then file for reimbursement, Mr. Jim Genesy of the Osan TRICARE Office explains the situation.

“The Yongsan TRICARE Office has an agreement with each of their Memorandum of Understanding (MOU) hospitals (through their financial managers). They have a written agreement that states that patients will only pay their cost-share up front (25% up to \$3,000) and the TRICARE office at Yongsan will ensure that the hospital is paid the remainder. That is Yongsan's policy. It is not Osan's policy.

“We do not have that agreement with our MOU hospitals. We have tried to set-up the same working agreement but it has not happened yet. Retirees/dependents are still responsible for the entire bill up front. Most of our MOU hospitals will accept the catastrophic cap up front (for bills that exceed \$3,000.00) and file a medical claim using the CMS Form 1500. This claim allows TRICARE to make disbursements directly to the provider of care. I have been telling people all along that Osan's position (same as TRICARE's) is that we will assist you with your claims. However, you are responsible for negotiating with the hospital on the payment plan.

“Anyone who does not understand this should contact Osan TRICARE. Also relative to this issue is that we are still running across retirees and family members age 65 and over who do not have Medicare Part B. This means they don't have TRICARE for Life and they (or their family) are responsible for the entire cost with no reimbursement.”