Verifying TRICARE Eligibility

How to Verify Eligibility

1. Ensure that the patient has a valid uniformed services (military) identification (ID) card, Common Access Card (CAC), or authorization letter of eligibility.

2. Check the expiration date and photocopy both sides of the ID card or CAC for your files.

3. Photocopy the patient’s program option enrollment card (if applicable) for your files. Although the enrollment card is not required to obtain care, it contains important information for the beneficiary.

4. You must contact TriWest Healthcare Alliance to verify the patient’s eligibility for TRICARE:
   - Online at www.triwest.com, once registered (Retain a printout of the eligibility verification screen for your files.)
   - By phone at 1-888-TRIWEST (1-888-874-9378)

5. When using the eligibility verification system, it is the sponsor’s Social Security number (SSN) that must be entered to verify beneficiary eligibility.

1. Eligibility may also be verified by a photo ID of the dependent when accompanied by a copy of the sponsor’s activation orders for more than 30 days. Beneficiaries under the age of 10 are not routinely issued ID cards, so the parent’s proof of eligibility may serve as proof of eligibility for the child. For additional eligibility information, see Section 3 of the TRICARE Provider Handbook.

Uniformed Services Identification Cards

Common Access Card

Most active duty service members (ADSMs) and drilling National Guard/Reserve members now carry the CAC, which is replacing the uniformed services ID card. Although CACs are valid uniformed services ID cards, they do not, on their own, prove TRICARE eligibility. The card bearer’s eligibility must be verified as described above in “How to Verify Eligibility.”

Uniformed Services (Military) ID Card

The uniformed services ID card is credit-card sized and incorporates a digital photographic image of the bearer, barcodes containing pertinent machine-readable data, and printed identification and entitlement information.

ID Card Color

- **Active duty family members (ADFMs)**—tan
- **Retirees**—blue
- **TAMP-eligible members**—tan
- **National Guard/Reserve family members**—red
- **Retiree family members**—tan

1. ADSMs and National Guard/Reserve members now carry the CAC. See the “Common Access Card” section above.

ID Card Key Fields

- **Social Security Number or Sponsor SSN**

  Providers should use the SSN found on the ID card when verifying the card bearer’s TRICARE eligibility.

  **Note:** Providers must verify the beneficiary’s eligibility by contacting TriWest. (See “How to Verify Eligibility” above.)

- **Expiration Date**

  Check the expiration date on the ID card in the box entitled “EXP DATE” (should read “INDEF” for retirees).

  If expired, the beneficiary must update his or her information in DEERS and be issued a valid card.

- **Civilian**

  Check the back of the ID card to verify eligibility for TRICARE civilian care. The center section of the card should read “YES” under the box entitled “CIVILIAN.”

  **Note:** If a beneficiary using TRICARE For Life (TFL) has an ID card that reads “NO” in this block, they are still eligible to use TFL if they have Medicare Part A and Part B.

Copying ID Cards

It is legal to copy ID cards for authorized purposes. Per DoD instruction, it is both allowable and advisable for providers to copy a beneficiary’s ID card(s) to facilitate eligibility verification and for the purpose of rendering needed services. The DoD recommends that providers copy both sides of the ID card(s) and retain copies for future reference.

The information in this chart may contain updates that were not printed in the TRICARE Provider Handbook.
Verifying TRICARE Eligibility

TRICARE Program Option Enrollment Cards

TRICARE Prime, TRICARE Prime Remote, and TRICARE Prime Remote for Active Duty Family Members

TRICARE Prime beneficiaries receive TRICARE Prime enrollment cards. TRICARE Prime Remote (TPR) and TRICARE Prime Remote for Active Duty Family Members beneficiaries receive TPR enrollment cards. Although they contain important information for the beneficiary, enrollment cards do not prove eligibility. To verify eligibility, follow the process outlined in “How to Verify Eligibility” on the reverse of this chart.

TRICARE Reserve Select (TRS)

TRICARE Reserve Select (TRS) is a premium-based health plan providing comprehensive health care coverage to eligible National Guard/Reserve members and their families. Each covered member receives a TRS enrollment card. To verify coverage, visit www.triwest.com, once registered, or call TriWest at 1-888-TRIWEST.

Continued Health Care Benefit Program

The Continued Health Care Benefit Program (CHCBP) provides transitional benefits for 18–36 months to eligible beneficiaries. Humana Military Healthcare Services, Inc., administers the CHCBP and issues enrollment cards to each covered member. To verify coverage, call Humana Military at 1-800-444-5445. Do not contact TriWest with CHCBP questions.