

# TRICARE Fundamentals Course

## DEERS

# 1

### Participant Guide

#### References

DoD Directive 1341.1 and 1341.2

AFI 36-3026(I)

TRICARE Policy Manual 2008, Chapter 10, Section 1.1

TRICARE Systems Manual 2008, Chapter 3

TRICARE Operations Manual 2008, Chapter 10, Section 7.1

DFAS Military Pay Secondary Dependency Guide



# Module Objectives

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- Explain the purpose of DEERS
- Identify who determines TRICARE eligibility
- State how and when to update DEERS data
- List special eligibility categories for DEERS registration

## 1.0 The Defense Enrollment Eligibility Reporting System (DEERS)

- DEERS is the central eligibility and enrollment database containing personnel and medical information for the Department of Defense (DoD).
- DEERS is the definitive source for identifying and verifying DoD affiliation.
- DEERS contains benefit and entitlement eligibility information for:
  - Uniformed service members
  - Uniformed service retirees
  - U.S. sponsored foreign military members
  - DoD civilians
  - Eligible dependents
  - Other personnel as directed by the DoD
- DEERS maintains information regarding: TRICARE eligibility, enrollment, primary care manager (PCM) assignment, catastrophic caps, deductibles, enrollment fee totals, and other health insurance (OHI).

## 2.0 TRICARE Eligibility

**TRICARE eligibility is determined by the seven uniformed services:**

- Army
- Marine Corps
- Navy
- Air Force
- Coast Guard
- Public Health Service
- National Oceanic and Atmospheric Administration
- Beneficiaries should contact the DEERS Support Office, or nearest ID card issuing facility for assistance with eligibility concerns.

## 3.0 DEERS Data

### 3.1 Information Found in DEERS

- Identity and Demographic information:
  - Name
  - SSN, DoD ID Number, DoD Benefits Number
  - Gender
  - Date of birth for sponsors and family members
- Contact Information:
  - Residence and mailing address
  - E-mail
  - Telephone number

### 3.2 Sources of Official Personnel Data

- Active duty personnel offices and ID card-issuing facilities

- National Guard and Reserve personnel centers
- Uniformed service academies
- U.S. Military Entrance Processing Stations (MEPS)
- Retiree pay centers

### **3.3 Systems That Interface with DEERS**

- Internal
  - Various personnel systems
  - Armed Forces Health Longitudinal Technology Application (AHLTA)/Composite Health Care System (CHCS)
  - Real Time Automated Personnel System (RAPIDS)
  - Defense Online Enrollment Systems (DOES)
  - Contractors' claims processing systems
- External
  - Center for Medicare and Medicaid Services (CMS)
  - Social Security Administration (SSA)
  - Defense Finance and Accounting Services (DFAS)
  - Pharmacy Eligibility Query
- Operator Applications
  - General Inquiry to DEERS (GIQD)
- Self-Service Applications (web sites)
  - Reserve Component Purchased TRICARE Application (RCPTA)
  - DoD Self Service Logon
  - milConnect (DMDC)
  - Beneficiary Web Enrollment (BWE)
    - Allows eligible stateside beneficiaries to update their contact information in DEERS at their convenience without visiting a local ID card-issuing facility.
    - Is used by certain beneficiaries to enroll or disenroll in available TRICARE Prime options, select or change PCMs, and pay annual enrollment fees, if applicable.
    - BWE is accessible through milConnect.
    - BWE is not available to beneficiaries residing overseas.

## **4.0 When to Update DEERS Records**

### **4.1 Sponsor Status Changes That Require a DEERS Update**

- Activation or reenlistment
- Separation or retirement
- Medicare eligibility
- Relocation or change of address
- Death

### **4.2 Family Member Status Changes That Require a DEERS Update**

- Marriage or divorce
- Birth or adoption
- Death
- Relocation or change of address
- Medicare eligibility or loss of eligibility
- Dependent child's enlistment in a uniformed service
- Student status
  - A dependent child is TRICARE eligible until age 21, or age 23 if enrolled as a full-time student in an accredited institution of higher learning and dependent on the sponsor for 50% of their financial support.
  - A child is eligible only until graduation or their 23rd birthday, whichever comes first.

### 4.3 Life Events and Other Status Updates

To make status updates, which usually involves presenting documentation, beneficiaries should go to the nearest uniformed services personnel office or ID card-issuing facility and provide the required documents, when applicable:

- Marriage certificate
- Birth certificate
- Death certificate
- DD Form 214, *Certificate of Release or Discharge from Active Duty*
- Medicare card
- *Notice of Disallowed Claim* from the Social Security Administration (SSA), if the beneficiary is not eligible for Medicare Part A at age 65.
- Letter, from the college, university or institution of higher learning, indicating the child is a full time student and the anticipated graduation date.

### 4.4 Updating Contact Information in DEERS

- **In Person:** Beneficiaries can go to the nearest uniformed services personnel office or ID card-issuing facility to update contact information, such as the address or telephone number. To locate the nearest uniformed services ID-card issuing facility: [dmdc.osd.mil/rsl](http://dmdc.osd.mil/rsl).
- **By Internet:** Beneficiaries may submit contact information changes at: [milconnect.dmdc.mil](http://milconnect.dmdc.mil). Users may securely login with a common access card (CAC), DFAS (myPay) account, or with a DoD Self-Service (DS) Logon. Once logged in, the user selects the "update address" link and updates information in the appropriate areas.
- **By Fax:** Defense Manpower Data Center Support Office (DSO): 831-655-8317
- **By Mail:** Address changes may also be mailed to the DSO:

DMDC Support Office  
ATTN: COA  
400 Gigling Road  
Seaside, CA 93955-6771

***It is important to keep personal information current in order to receive important letters and notices about TRICARE benefits.***

### 4.5 DMDC Support for TRICARE Eligibility Issues

- ID-card issuing facilities can be located at: [dmdc.osd.mil](http://dmdc.osd.mil)
- DSO: 1-800-538-9552

- DSO Support for Military Health System (MHS) Support Staff Only:  
Research and Analysis: 1-800-361-2508; DSN 878-3522/3523

## 5.0 Special Eligibility and DEERS Registration Categories

### 5.1 Newborns, Pre-Adoptive, Adopted Children, and Court-Ordered Wards

The DoD requires all TRICARE-eligible beneficiaries, including newborns, pre-adoptive, adopted children, and court ordered wards to be registered in DEERS. Parents and legal guardians can avoid potential eligibility and claims problems by registering the newborn or adopted child in DEERS as soon as they can.

- Newborns are eligible for TRICARE coverage for 365 days from birth, regardless of whether they are registered in DEERS (see *TRICARE Options* for more information about newborn coverage).
  - On day 366, they are no longer eligible and claims will be denied until they are registered in DEERS.
- Pre-adoptive, adopted children, and court-ordered wards must be registered in DEERS before they can show as TRICARE eligible; claims will be denied until they are registered.
- To establish TRICARE eligibility in DEERS for a newborn, pre-adoptive, adopted child, or court ordered ward, the following forms must be submitted, as applicable:
  - A DD Form 1172, *Application for Department of Defense Identification and Privilege Card and DEERS Enrollment* signed by the sponsor. If the sponsor is unable to sign in person, the spouse must present a power of attorney or provide a notarized DD Form 1172 signed by the sponsor.
  - An original or certified copy of a birth certificate or certificate of live birth (signed by the attending physician or other responsible person from a U.S. hospital or military treatment facility) or consular report of live birth for children born overseas.
  - A record of adoption or a letter of placement of the child in the home by a recognized placement or adoption agency or the court, before the final adoption.
  - A court order placing the child with the uniformed service sponsor for a minimum of 12 months.
- Beneficiaries should contact the nearest RAPIDS ID card site to find out what additional documents their service component require to establish eligibility. The location and contact information for RAPIDS sites may be found at: [dmdc.osd.mil/rsl](http://dmdc.osd.mil/rsl).

### 5.2 Dependent Parents and Parents-In-Law

Although dependent parents and parents-in-law are not eligible for TRICARE, they may receive care at a MTF if they are determined to be eligible for direct care by the uniformed services.

- Eligible dependent parents and parents-in-laws must be registered in DEERS to receive care at the MTF.
- To register in DEERS, the following forms must be submitted:
  - DD Form 1172, *Application for Department of Defense Identification and Privilege Card and DEERS Enrollment*, signed by the sponsor
  - DD Form 137-3, *Parent Dependency Statement*, dependency determination letter from the Defense Finance and Accounting Services (DFAS)
- Sponsors should verify with their service if additional documentation is needed to establish eligibility.
- Eligible dependent parents and parents-in-law may have prescriptions filled at MTF pharmacies.
- When dependent parents and parents-in-law become eligible for Medicare, they may have prescriptions filled at network pharmacies, or via home delivery, but they must be enrolled in Medicare Part B.

### 5.3 Transitional Survivors and Survivors

Eligible surviving family members whose sponsor died while serving on active duty for a period of more than 30 consecutive days or while on delayed-effective-date-active duty orders are entitled to TRICARE benefits as

transitional survivors or survivors.

- “Transitional survivors” refers to the children (until eligibility is lost) and the spouse of deceased sponsors (for up to three years). “Transitional survivors” are provided benefits as active duty family members (ADFM).
- “Survivor” is the status of the spouse or incapacitated child(ren) of the deceased sponsor after the three-year anniversary of the sponsor’s death. “Survivors” are provided benefits as retiree family members.

### 5.3.1 Transitional Survivors

- Unmarried dependent children retain their transitional survivor status until they lose TRICARE eligibility, typically at age 21, or 23 if enrolled as a full-time student in an accredited institution of higher learning and dependent on the sponsor for 50% of their financial support.
- Surviving dependent children who become incapacitated prior to age 21 are covered as transitional survivors until age 21, or 23 (as above) or three years from the death of the sponsor, whichever is later.
- Transitional survivors may enroll in TRICARE Prime, TRICARE Prime Remote (TPR), TRICARE Prime Remote for Active Duty Family Members (TPRADFM), TRICARE Overseas Program (TOP) Prime, or TOP Prime Remote (shows as TPR in DEERS).
  - Co-residency and overseas command-sponsorship requirements for Prime-option enrollment do not apply.
- Transitional survivors do not pay an enrollment fee or copayments for Prime option benefits; however, cost shares and deductibles apply at the active duty family rate when using TRICARE Standard or TOP Standard.
- Spouses retain their transitional survivor status up to three years from the sponsor’s death.

### 5.3.2 Survivors

- After the three-year anniversary of the sponsor’s death, a surviving spouse’s eligibility status changes to retiree family member.
  - As survivors, they are not eligible for active-duty specific programs (such as TRICARE Prime Remote, TPRADFM, TOP Prime, and TOP Prime Remote).
  - As survivors, they are also not eligible for active-duty specific benefits, such as the Extended Care Health Option (ECHO).
- Survivors may enroll in TRICARE Prime, but must pay an annual enrollment fee and applicable copays.
- As survivors, pharmacy cost shares apply when using the TRICARE Pharmacy benefit.
- Survivors are also eligible for TRICARE Standard and TOP Standard (if overseas) and pay applicable cost shares and deductibles for TRICARE-covered services.
- Must purchase Medicare Part B if they become entitled to Medicare benefits.

### 5.3.3 Additional Special Eligibility Categories

Direct beneficiaries who fall under the categories below to the nearest uniformed service personnel office or ID card-issuing facility for eligibility requirements and assistance:

- Certain family members of active duty service members who were discharged as a result of a court-martial conviction or separated for child or spousal abuse.
- Certain spouses, former spouses, and dependent children of uniformed service members who were eligible for retirement, but had their retirement revoked as a result of spousal or child abuse.
- Foreign Force members and their family members when they are in the U.S. by official invitation or on official military business.
  - This includes all countries that participate in a Reciprocal Health Care Agreement, the North Atlantic Treaty Organization, a Status of Forces Agreement or a Partnership for Peace Agreement.
  - Foreign Force members and their dependents seeking routine care may also contact their home country embassy for assistance with health care coverage.

- For information about MTF or TRICARE coverage for foreign force members and their families visit: [private.fhp.osd.mil/portal/rhas.jsp](http://private.fhp.osd.mil/portal/rhas.jsp).

## 5.4 Unremarried Former Spouses

- Certain unremarried former spouses are eligible for TRICARE if the former sponsor's service component determines they are eligible.
- The 20-20-20 rule applies. In order to establish eligibility as an unremarried former spouse the following criteria must be met:
  - Sponsor must have 20 years of creditable service towards determining retirement pay.
  - Former spouse was married to the same sponsor or service member for at least 20 years.
  - All 20 years of marriage overlap the 20 years of creditable, active or reserve, service which counted towards sponsor's retirement.
- The following documentation is also required to establish eligibility as an unremarried former spouse:
  - Marriage certificate
  - Divorce decree
  - DD Form 214 or *Statement of Service* from the applicable service component
- If the service component determines the unremarried former spouse is eligible, he/she will be issued a new ID card with his/her own name and a new DoD Benefits Number the first time the ID is renewed after the effective date of the divorce or annulment.

### 5.4.1 Unremarried Former Spouse Loss of Eligibility

TRICARE-eligible unremarried former spouses lose their TRICARE eligibility under the following circumstances:

- Remarriage, even if the remarriage ends in divorce or death of the spouse, unless they gain TRICARE eligibility under the new spouse.
- Purchase of or coverage by an employer-sponsored health plan.

## 6.0 Social Security Number (SSN) Removal

The Social Security Number (SSN) Removal is a DoD initiative designed to remove visible SSNs from Uniformed Service IDs and common access cards (CACs). SSN removal involves a two-part solution which includes:

- DoD ID Number
  - A 10-digit number is assigned to each person who has a direct relationship with the DoD, either as a sponsor or as an eligible dependent.
  - This number is already used in DoD systems and on DoD ID cards.
- DoD Benefits Number (DBN)
  - An 11-digit number is assigned to each family member.
    - The first 9 digits identify the sponsor, while the last 2 identify the individual family member.
    - The DoD number replaces the SSN on DoD ID cards for the management of benefits.
  - Appears on all cards where there is any benefit, such as health care or the use of facilities, such as the commissary.
  - To be used on health care and claims processing forms in place of the SSN. Claims may still be processed should the provider or beneficiary use an SSN.

Current ID card holders are not required to get a new card until their current one expires; they can request one if so desired.

**Summary:** Any changes that impact family members eligibility must be recorded in DEERS. TRICARE eligibility is directly tied to DEERS; care can be denied and beneficiaries held responsible for full payment if they are not properly registered.

## 7.0 Application Exercise

Army Staff Sergeant Conway recently married his high school sweetheart, Marianne, in their hometown of Hampton, VA, where he is stationed. After the wedding, they immediately departed for their honeymoon in São Paulo, Brazil. As luck would have it, Marianne became ill on the second day of their trip. They decided that she should see a host nation provider for routine care.

When Mrs. Conway arrived at the provider's office, she told the receptionist that she had TRICARE coverage, but didn't have a military ID card yet. The provider treated her and required that she make the payment up front. She paid the bill and sent her claim to her regional contractor, who denied the claim.

Needless to say, Mrs. Conway was surprised to find that her claim was denied. Based on what you already know about the importance of DEERS registration and what you have learned from this module, answer the following questions:

- Q1: Was Mrs. Conway eligible to receive TRICARE benefits at the time services were rendered?
- Q2: Why was the claim denied?
- Q3: What should the Conways have done to avoid this situation?
- Q4: What can they do now to resolve the situation?

# Module Objectives

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## Summary

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