



TRICARE: Fact vs. Fiction

Fiction: Reimbursement is low.

Fact: TRICARE is federal health care entitlement program. Reimbursement is based on CMAC (CHAMPUS/TRICARE Maximum Allowable Charge) rate, which is modeled off of Medicare rates.

TRICARE reimbursement can be looked up at the government's website:

<http://www.tricare.mil/providers/>, then CLICK "Rates & Reimbursement".

Fiction: TRICARE pays less to Primary Care Managers (PCMs) such as Family Practice, Internal Medicine, General Practice, and Pediatric physicians and pays more to other sub-specialty doctors for the same office visits.

Fact: Primary Care Managers (PCMs) and sub-specialty providers are paid the same reimbursement for the same Certified Procedural Terminology [CPT] codes.

Fiction: Reimbursement is slow.

Fact: Claims submitted electronically are usually processed and paid within 5.4 days.

Fiction: Providers have to sign a contract to serve military members and their families in the TRICARE program.

Fact: Physicians and behavioral health providers have two options:

1. To be a certified provider, known as a Standard or Authorized provider, where no contract is required.
2. To become a contracted network provider:

Physicians go to: www.MyTRICARE.com, CLICK "Provider", CLICK "Learn More", CLICK "Forms", and then CLICK "Provider Certification Forms" or call 1-877-TRICARE (874-2273)