



TRICARE Young Adult Medical Benefits

TRICARE Young Adult (TYA) program

The National Defense Authorization Act (NDAA) for Fiscal Year 2011, Section 702, permits TRICARE beneficiaries to extend health care coverage for eligible dependent children up to age 26 via a premium-based program. Coverage is extended from age 21 up to age 26 for unmarried dependents who do not have access to employer-sponsored health care coverage.

The new extension of medical benefits will be implemented in a two phase approach through TRICARE Standard and TRICARE Prime.

1. TRICARE Standard is available May 1, 2011. TRICARE Standard is the TRICARE option that provides the most flexibility to TRICARE-eligible beneficiaries. It is the fee-for-service option that gives beneficiaries the opportunities to see any TRICARE-authorized provider. TRICARE Standard is not available to active duty service members. TRICARE Standard shares most of the costs of medically necessary care from civilian providers when military treatment facility (MTF) care is unavailable.
2. TRICARE Prime plans will follow later in 2011 due to the complexity of the system and process changes. TRICARE Prime is available to beneficiaries who are not entitled to Medicare due to age. In TRICARE Prime, you have an assigned primary care manager (PCM), either at a military treatment facility (MTF) or from the TRICARE network, which provides most of your care.

Enrollment into the TYA program through the TRICARE Management Activity (TMA) will begin May 1, 2011. Enrollments will be processed by TRICARE using the Defense Online Enrollment System (DOES) application. The enrollment data will feed into Defense Enrollment Eligibility Reporting System (DEERS). Once the record is updated Verifying Officials (VO) will have the ability to issue an ID card with corresponding extended medical benefits.

Eligible dependents will be entitled to extended medical benefits up to age 26 and be issued a Uniformed Services ID (USID) card reflecting this entitlement. To determine if a dependent is eligible, access the **Extended Eligibility** tab under the **Characteristics** section in the dependent's folder (Figure 1).

Figure 1: Extended Eligibility

Type	Begin Date	End Date
<input checked="" type="radio"/> TRICARE Young Adult	2011APR01	2016MAR31

If the dependent is already in DEERS and the record is showing in black under the sponsor's record, the VO can issue the dependent a USID card (Figure 2).

Figure 2: DD Form 1173



If the dependent is showing in red under the sponsor's record, they are not eligible for TRICARE extended benefits (Figure 3). For example, the below red text for Sara Beth's record indicates that she is not eligible for extended benefits, and this is indicated by her name being displayed in red. However, Jack J. Albert is eligible for extended medical benefits and can be issued a USID card.

Figure 3: Eligibility in Family Tree Viewer



If the dependent was not added to DEERS but would have been eligible before age 21, the VO can add them to the sponsor record, but will not be able to issue an ID card at that time. **NOTE:** The SPO, SSM, SVO or VO cannot add or change TYA eligibility.

Additional Questions and Answers

Q: How will the TYA program work?

A: Qualified dependents that age out of TRICARE at age 21 and are under age 26 can obtain TRICARE Young Adult coverage based on the sponsor's eligibility and enrollment status.

Monthly premiums are required under the NDAA and will be equal to the government's full cost of providing the extended medical benefit. Each qualified dependent will have the sponsor submit his/her application and premium payment to the regional or overseas contractor for processing. Cost shares, deductibles, and catastrophic caps will vary based on the TRICARE plan selected and the sponsor's eligibility and enrollment status.

Q: How does the dependent get enrolled in TYA?

A: The sponsor will need to contact TRICARE to have their eligible dependents enrolled. Once the dependent is enrolled through DOES, the eligibility information will be sent to DEERS. Once the dependent shows as eligible in DEERS, they can proceed to the nearest RAPIDS issuing facility to receive their USID card. The dependent's eligibility must be approved through the TRICARE office.

Q: Until TYA is fully implemented, what can I do if I need health insurance now?

A: Once TRICARE Young Adult is implemented and if the dependent qualifies, you may elect to pay the monthly premiums back to January 1, 2011 and file retroactive claims. It is recommended that you keep all receipts for care received on or after January 1, 2011 for claims processing purposes.

If you are not sure you qualify for TRICARE Young Adult and lost TRICARE eligibility within the last 60 days, you may consider enrolling in the Continued Health Care Benefit Program (CHCBP). Please refer to www.tricare.mil/CHCBP for more information.

Q: Am I eligible for the TRICARE Young Adult program while I'm covered under a student health plan offered by my school?

A: Yes, as long as you are an unmarried dependent under the age of 26 without eligibility for employer-sponsored health care coverage. TRICARE Young Adult will act as the second payer if you retain the student health plan.

Q: I am a family member currently purchasing individual CHCBP coverage because I aged out of TRICARE. Am I required to terminate that coverage and purchase TRICARE Young Adult coverage?

A: Yes, but only when the TYA program is implemented. Remember, your military sponsor must still be entitled to TRICARE coverage and you must meet the requirements of being an unmarried dependent under the age of 26 without eligibility for employer sponsored health care coverage. You will receive a prorated reimbursement for your CHCBP premiums once TYA is implemented.

Q: Does this card extend any additional dependent benefits?

A: No, the TYA card can only be used for extended medical coverage. If you are eligible for additional benefits, you will be issued a USID and privilege card (e.g., commissary, exchange, morale, welfare, and recreation).

For more information on TYA, please visit <http://www.tricare.mil/TYA>.