

SHOPPING FOR SUPPLEMENTS (a necessary evil)

Is there a deductible to be met before the supplement will pay?

Is there a maximum (lifetime, annual, type of care) benefit limitation?

Is there a pre-existing condition clause?

Is there a waiting period that must elapse before benefit payments can be made for pre-existing conditions (OB, cancer, etc.)?

Will the plan cover disallowed or excess charges (amount in excess of what CHAMPUS allows)?

Does the plan cover inpatient care? Outpatient care? Long-term care?

Does the plan pay for CHAMPUS non-covered services (cosmetic surgery, preventive care, etc.)?

Are there specific coverage exclusions (mental health, OB, cancer, etc.)?

Do you have other primary health insurance (OHI)?

Will your OHI together with CHAMPUS pay 100% of the charges?

Do you have a family history of disabling illnesses?

Is there an inpatient limit on the number of days the plan will cover (lifetime, annual, consecutive, etc.)?

What is the availability of military medical care in your immediate vicinity?

What is the type of military medical care in your immediate vicinity (ER, OB, inpatient, outpatient only)?

Does the military medical facility (MTF) treat dependents (some treat active duty members only)?

For retirees: you probably have more time than money; what about using aeromedical evacuation to other MTFs?

Are you a smoker? If so, most plans have higher premiums for this category.

Consider the CHAMPUS Catastrophic Cap limits:

Active Duty Family- \$1,000 out-of-pocket (allowable) each fiscal year (Oct - Sep)

Retiree Family - \$10,000 out-of-pocket (allowable) each fiscal year (Oct - Sep)

Do civilian providers in your area participate in CHAMPUS (i.e., do they accept the CHAMPUS allowable charge)?

Does the MTF in your area have a Health Care Finder/Participating Provider Program?

Does the MTF in your area have Partnership providers (i.e., civilian providers who work in the MTF and charge less than the CHAMPUS allowable. Patient has no cost-share for their care.)?

Is there a PRIMUS/NAVCARE clinic in your area?

If you are active duty, do you need a supplement for inpatient care (all you pay the hospital is a nominal flat daily rate, FY 90 - \$8.35 per day, and any non-covered services, and the hospital must accept your cost-share plus the CHAMPUS payment as payment in full)?

Can you convert to a Medicare supplement?

Will the CHAMPUS supplement pay the CHAMPUS deductible?

Will the plan pay the patient cost share under the Diagnosis-Related Group (DRG) payment system?

Is there a military medical center within a comfortable driving distance from your location?

What are the membership fees (annual, lifetime, etc.) to join the organization that sponsors the plan?

What are the premium payment options (monthly, semi-annual, quarterly, annual)? Can you use a credit card to charge the premiums?

Will your employer benefit by paying your premiums for you in lieu of co-paying an employer-sponsored primary insurance policy?

Can your premium payments be increased? If so, under what circumstances?

Does the plan offer rates based on military status (active duty or retired) or based on an age scale? If by age scale, what is the scale?

Does the plan cover you overseas? If you are overseas, you probably will not incur any disallowed charges because CHAMPUS pays billed charges.

What Department of Defense, OCHAMPUS, or Service demonstration projects (CHAMPUS Reform Initiative, Catchment Area Management, etc.) are offered in your area?

Does the policy offer automatic coverage for the service member at retirement?

Does coverage continue for widows at no charge? For how long?

HAPPY HUNTING.....THIS INFORMATION MAY PROVE TO BE SO CONFUSING THAT YOU MIGHT RECONSIDER RETIRING AT 20 YEARS AND STAY UNTIL THE SERVICE KICKS YOU OUT SO YOU CAN CONTINUE TO TAKE FULL ADVANTAGE OF THE EXCELLENT MEDICAL BENEFITS YOU ENJOY AS AN ACTIVE DUTY MEMBER. IT MAY NOT BE THE BEST MEDICAL CARE PROGRAM IN THE WORLD.....

BUT IT'S WAY AHEAD OF WHATEVER IS IN SECOND PLACE!