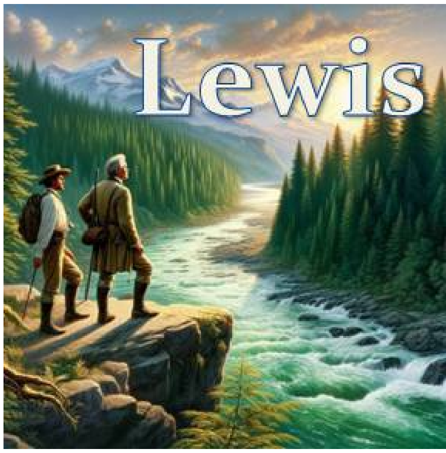

Lewis & Clark Chapter

TRI-CITIES, WASHINGTON

MOAA

July 2026

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Why a July Newsletter?

No, we're not having a meeting in July, but a couple of items from MOAA Hq seemed worth getting out to the membership before we start up again in Setember.

Express Scripts Questioned by Senate

Senators questioned July 16 whether the financial details of the military's Tricare pharmacy program benefit the contractor, Express Scripts, more than military beneficiaries.

How it works: The government pays for the drugs. For mail order, Express Scripts dispenses them and gets a flat fee for each prescription filled. For pick up from a local pharmacy in the Express Scripts network, Express Scripts decides how much to reimburse the pharmacy. In both cases, the amount paid by the recipient does not go to Express Scripts; it goes to the Defense Health Agency.

The concern of the Senate is the anti-competitive nature of the networks and in some cases, increased costs to the recipient. An example of the anti-competitive nature, under the previous contract, one pharmacy had been reimbursed an average of about $0.37 below their actual cost for the 6,750 prescriptions they filled, causing the pharmacy to lose nearly $2,500 in 2022. Under the terms of the contract Express Scripts proposed for 2023, that pharmacy would have lost nearly $9 on average for each prescription and $60,000 for the same volume in 2023, driving that pharmacy out of the network and probably moving their customers to the mail order option. This could be a problem for a drug needed right away. Since 2022, more than 13,000 The local pharmacies have left the network, leaving nearly 400,000 military families scrambling to find a new pharmacy in network

An example of increased costs to the recipient: a generic drug that normally retails for $3 still costs the recipient a $16 copay.

This is still unresolved in the Senate.

TRICARE For Life and Overseas Travel

For those enrolled in Medicare Parts A and B traveling in the U.S. or its territories, Medicare remains your primary payer and TRICARE For Life still acts a wraparound Medicare supplement. However, when you travel overseas, Medicare does not provide any coverage. TRICARE becomes your primary payer in medical emergencies.

When TRICARE becomes primary, you'll be responsible for paying TRICARE's annual deductible and cost shares. The 2026 deductible is $150 per individual per year, no more than $300 per family. Overseas, the cost share for beneficiaries is 25% of the TRICARE allowed amount. The 2026 catastrophic cap for TRICARE For Life is $3,000; that's the most you should pay out of pocket for any covered care.

You may generally seek care from any overseas civilian provider without a referral. You can get care at a military hospital or clinic overseas, if space is available. You can also use the Overseas Provider Directory to find a network provider, although some countries may have few (or no) network providers.

There is no limit on the amount that non-network providers can charge overseas. In addition to the deductible and cost shares, you'll be responsible for any amount that exceeds the TRICARE-allowable charge, and that amount won't apply toward the catastrophic cap. If you see a civilian provider, be prepared to pay up front. Ask for an itemized bill and keep the receipt/invoice. You'll have to submit the receipt and file a claim with the TRICARE Overseas Program regional contractor, International SOS, to be reimbursed.

What if you're on a cruise, or on safari, or in some other remote location and have an emergency that requires an air evacuation? TRICARE does cover air evacuation if:

- A regular ambulance can't get to you.
- You are far from the nearest facility.
- You can't get care at the nearest facility.
- You must be seen quickly.

It's important to note TRICARE will only get you to the closest facility where you can receive care. This does NOT mean TRICARE will evacuate you to the U.S.

The Overseas Provider Directory is at https://www.tricare-overseas.com/beneficiaries/resources/provider-search. This is worth writing down before you travel.

A personal note: We have used both TFL and private travel insurance. Both paid off as advertised, although the paperwork can be a hassle. Private travel insurance comes at a cost, but is easier to file a claim and can provide air evacuation to the US.

ENJOY THE SUMMER
SEE YOU IN SEPTEMBER