

How You Get Medicine is About to Change

TRICARE beneficiaries will be required to refill select maintenance medications through TRICARE Pharmacy Home Delivery or at a military pharmacy - or pay the full price at retail - beginning Oct. 1.

This provision was originally tested through a pilot program from the FY13 defense bill, which mandated TRICARE for Life beneficiaries into the above requirements.

The FY15 defense bill expanded the pilot to encompass all TRICARE beneficiaries, with the exception of those on active duty, those with other health insurance that provide drug coverage, or those who live overseas. While active duty servicemembers are exempt from the mandate, active duty family members will be required to participate in the program.

In September, beneficiaries will receive a notification letter from TRICARE providing details on enrollment instructions and the waiver process.

Beneficiaries can still get short-term or “acute” drugs from retail pharmacies like antibiotics and pain medications. The new mandate only applies to select maintenance medications, many of which are brand name.

Unlike the original pilot, there will be no ability to “opt out” of the program after one year.

Starting Oct. 1, beneficiaries will have approximately 90 days to move their prescriptions before being responsible for 100 percent of the cost share.

For years, MOAA has said that home delivery is a low cost, safe, and convenient option for beneficiaries to fill their maintenance drugs and save money.

“Switching to TRICARE's home delivery saves the government on average 32% on brand name drugs filled through the mail order,” said Capt Kathy Beasley, USN (Ret), MOAA's Deputy Director of Government Relations. “This is another example of beneficiaries doing their part to help drive the cost of health care down.”