

OHI FAQs

FOR BENEFICIARIES

What kind of health insurance is OHI?

OHI is any insurance other than TRICARE. It can be through your employer or a private insurance program. By law, TRICARE pays after all OHI, except for:

- Medicaid
- TRICARE supplements
- State victims of crime compensation programs
- Other federal government programs identified by the DHA

Are you active duty?

No, you cannot use OHI. TRICARE can be your only coverage.

Do you have Medicare?

TRICARE will pay after Medicare and your OHI for TRICARE-covered services. See which plan - [Medicare or your OHI](#) - pays first.

Enrolled in TRICARE's ACD?

You are required to follow the referral and pre-authorization requirements outlined in the [ACD](#) in addition to following the requirements of your OHI. [See more](#) on TRICARE and OHI.

Do you have a newborn?

If you have a newborn and the birthing parent has OHI, your OHI provider may automatically extend the newborn 30-days of coverage. Be sure to notify [DEERS](#).

Are you 26 or younger and still on your parents' insurance?

Confirm with your parent who is the plan sponsor if they have OHI before calling customer service to change your OHI status. This will avoid delays and denials in processing of claims.

How did TRICARE determine that I (or my child/spouse) may have OHI?

You either mentioned during your enrollment process that you have OHI, or a provider reported that you may have OHI.

What kind of health insurance should NOT be reported as OHI?

- Payments from insurance companies, like settlements from an auto insurance company
- TRICARE supplemental plans

I (or my child/spouse) had OHI, but it was only for a short time and is no longer active. Do I still need to report it?

Yes. Even if it was for one month, OHI should be reported so that any claims during that period can be paid correctly.

Will this fix the OHI denials I'm having with Express Scripts?

No. You need to contact Express Scripts at 877-363-1303 separately to add, delete or update your OHI information.

What else can I do to make sure my claims process correctly?

When your insurance changes, notify us and any providers who have submitted claims on your behalf recently. Tell them that you have had a change in your insurance information. This will help your claims process more quickly and reduce the possibility of denials.



EAST REGION

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