



Certificate of Creditable Coverage

TRICARE® issues certificates of creditable coverage upon loss of TRICARE eligibility

A certificate of creditable coverage is a document that shows evidence of your prior health care coverage. A certificate is usually required when changing from one health insurance plan to another to reduce how much or how long a health care plan can exclude a person for a preexisting health condition. The certificate shows the new insurance carrier that a beneficiary had TRICARE coverage for the period noted. The Health Insurance Portability and Accountability Act of 1996 (HIPAA) requires TRICARE to issue you a certificate if you lose TRICARE eligibility.

CERTIFICATE INFORMATION

Certificates reflect the most recent period of continuous TRICARE coverage.

- Certificates identify the name of the sponsor and/or family member for whom it is issued, the dates TRICARE coverage began and ended, and the certificate issue date.
- Certificates issued upon request will reflect each period of continuous coverage under TRICARE that ended within 24 months before loss of eligibility.

ISSUANCE OF CERTIFICATES

The Defense Manpower Data Center Support Office (DSO) issues certificates to sponsors and family members upon loss of eligibility, including active duty service members (ADSMs) who separate from service. In most cases, certificates are sent automatically when eligibility is lost.

An ADSM who retires does not lose eligibility and is not automatically issued a certificate. However, when a retired member needs a certificate to present to a new employer for health plan coverage, he or she should request one in writing, via fax, or by phone.

Examples of when certificates may be issued include:

- Upon separation of the sponsor from active duty, a certificate will be issued to the sponsor listing all eligible family members.
- Upon the loss of eligibility for a dependent child (*at age 21, or at age 23 if enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provides over 50 percent of the financial support*), a certificate will be issued to the dependent child. If the dependent child is eligible and purchases TRICARE Young Adult (TYA) coverage, upon loss of TYA coverage, a certificate will be issued to the dependent child.
- Upon loss of coverage after divorce, a certificate will be issued to the former spouse, if DEERS is updated in a timely manner.

By law, if an individual incurs a 63-day break in coverage, all previous creditable coverage before the break is disregarded (*meaning the beneficiary does not show as TRICARE eligible during that 63-day period*), which may reduce any future preexisting condition exclusion period.

National Guard and Reserve members on active duty orders for 30 days or less are not issued certificates because they are not TRICARE eligible and that time is not considered when calculating the length of coverage.

Eligible retirees or those who may have lost their certificates should request one in writing, via fax, or by phone.

If a beneficiary does not automatically receive a certificate, the DSO can mail certificates, or may fax certificates to a personal fax machine by request. Generally, the DSO does not send certificates to third parties.

*This fact sheet is **not** all-inclusive. For additional information, please visit www.tricare.mil.*

REQUESTS FOR CERTIFICATES

Requests for certificates may be made in writing, via fax, or by phone.

Written (*mailed or faxed*) requests for a certificate must include:

- Sponsor's name and Social Security number or Department of Defense Benefits Number
- Name of person for whom the certificate is requested
- Reason for the request
- Name and address to whom and where the certificate should be sent
- Signature of the requester

Mail written requests to:

Defense Manpower Data Center Support Office (DSO)
Attn: Certificate of Creditable Coverage
400 Gigling Road
Seaside, CA 93955-6771

Fax requests to **1-831-655-8317**.

Call the DSO Beneficiary Line directly at **1-800-538-9552** to request or check the status of your certificate. The DSO will review each request. Certificates can take up to three weeks to process. However, if your request is urgent, you can request that processing be expedited and your certificate can be faxed directly to a particular number.

Note: TRICARE does not exclude preexisting conditions, so there is no need for a certificate from a previous plan when a beneficiary becomes TRICARE eligible.

CERTIFICATES OF CREDITABLE COVERAGE FOR ACTIVATED NATIONAL GUARD AND RESERVE MEMBERS

Content of certificates for a National Guard or Reserve member called to several periods of active duty depends on how long the member was mobilized, whether he or she was eligible for Transitional Assistance Management Program (TAMP) benefits, and whether the member had a break in health care coverage for 63 days or more. The following are some possible scenarios.

Scenario 1

A National Guard or Reserve member is mobilized for 45 days, but is not eligible for TAMP (*such as National Guard or Reserve members called to active duty for special work or a similar non-contingency period of active duty*). The certificate issued covers the initial 45-day period. Thirty days later, the member is mobilized for 60 days (*again not eligible for TAMP*), and the break in coverage is less than 63 days. The second certificate will cover the 60-day period. The member may then present these collective certificates to a health plan and receive credit for the total coverage time.

Scenario 2

A National Guard or Reserve member is mobilized for 45 days but eligible for 180 days of TAMP coverage. The certificate is issued at the end of the 225-day period, indicating continuous coverage for 225 days.

Scenario 3

A National Guard or Reserve member is covered for 18 months, which is followed by a break in coverage of 63 days or more. The 18-month period that occurred prior to the 63-day break in coverage will not be credited on the certificate. By law, if an individual incurs a 63-day break in coverage, all previous creditable coverage prior to the break is disregarded (*i.e., the individual would be treated as if they were not TRICARE eligible during this period*) and reduces any future preexisting condition exclusion period. Also, because National Guard and Reserve members on active duty orders for 30 days or less are excluded, these periods of active duty service will not be considered when calculating length of coverage.

FOR INFORMATION AND ASSISTANCE

 TRICARE North Region Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) www.hnfs.com	 TRICARE South Region Humana Military, a division of Humana Government Business 1-800-444-5445 Humana-Military.com	 TRICARE West Region UnitedHealthcare Military & Veterans 1-877-988-WEST (1-877-988-9378) www.uhcmilitarywest.com
 TRICARE Overseas Program (TOP) Regional Call Center—Eurasia-Africa¹ +44-20-8762-8384 (<i>overseas</i>) 1-877-678-1207 (<i>stateside</i>) tricarelon@internationalsos.com	 TOP Regional Call Center—Latin America and Canada¹ +1-215-942-8393 (<i>overseas</i>) 1-877-451-8659 (<i>stateside</i>) tricarephi@internationalsos.com	 TOP Regional Call Centers—Pacific¹ Singapore: +65-6339-2676 (<i>overseas</i>) 1-877-678-1208 (<i>stateside</i>) sin.tricare@internationalsos.com Sydney: +61-2-9273-2710 (<i>overseas</i>) 1-877-678-1209 (<i>stateside</i>) sydricare@internationalsos.com
Defense Manpower Data Center Support Office (<i>requests for certificates of creditable coverage</i>) 1-800-538-9552 1-866-363-2883 (<i>TDD/TTY</i>) 1-831-655-8317 (<i>fax</i>)	TRICARE Certificate of Creditable Coverage www.tricare.mil/certificate	HIPAA Information www.tricare.mil/hipaa

1. For toll-free contact information, visit www.tricare-overseas.com.

An Important Note About TRICARE Program Information

At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military treatment facility guidelines and policies may be different than those outlined in this product.** For the most recent information, contact your TRICARE regional contractor, TRICARE Service Center, or local military treatment facility.

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