

The U.S. Military Retirees of the Philippines Group – TRICARE Alert

In the past the TRICARE Management Activity has changed current policy/practices or implemented new policy/practices that only affect beneficiaries in the Philippines without prior notice. Some of these have resulted in significant losses due to denied claims in the past.

Therefore we are issuing this alert to caution beneficiaries to act with caution when filling prescriptions until we know more about the ultimate outcome of an apparent new policy that could cause serious financial loss.

Beneficiaries were told Mercury Drug was certified at the corporate level and therefore we could use any of their outlets anywhere in the Philippines without fear that the claim would be denied due to non-certification. Apparently that is no longer true. For many years, at least 8, claims for prescriptions filled using the standard Mercury drug receipt was accepted and paid without question as long as the pharmacy was certified. This policy continued even under the new national certification of Mercury drug as thousands can attest to with paid claims over the last 12 months.

However recently we have found that Mercury claims are no longer being paid unless the beneficiary also provides the address of the Mercury outlet they used. That is not as easy as it may seem as the address must match the address listed on the "Official" certified provider list. This list is only available to TMA, ISOS and WPS but not to beneficiaries who see the "Unofficial" list that is posted to the web every two weeks or so. We have multiple emails from the past addressing the use of two lists and have examples of claims denied when the certification on the "Official" list differs from that on the "Unofficial" list. While some at TMA agree that this is unfair it continues to this day.

To the point of Mercury drug; recently beneficiaries found their claims are being held up and denied because they were not able to provide the address as listed on the "Official" certified provider list. Apparently TMA decided, without making it public, that the receipts from Mercury drug are no longer acceptable unless accompanied with an address location as shown on the "Official" list.

One example is attached along with a guess on the part of a TMA employee as to why this is happening. However after weeks of waiting, no official response has been received. In this example the claim was held for months and finally the beneficiary was asked to provide the address. This was done by providing the official address as listed on the Mercury drug web page and also three addresses used in the past by ISOS when they were certifying Mercury outlet individually. Three addresses were provided because ISOS had certified the particular outlet three times on the old list from last year but with three slightly different addresses.

The addresses provided, including the official one from the Mercury web page are as follows.

From Mercury drug official web page:

- Robinson's Place McArthur Highway Angeles City 2009

From ISOS on the old "unofficial" certified provider list:

- ROBINSONS BIG R SUPERCENTER. MCARTHUR HIGHWAY, BALIBAGO, ANGELES CITY
- Robinsons Big R Super Center, Balibago, Angeles City (*Note Supercenter is now two words.*)

- MCARTHUR HWY BALIBAGO ANGELES CITY

These addresses were submitted by fax by the beneficiary and provided to TMA 15 days ago and as of today, 10/16/12, the claim is still pending and no response has been received from TMA or WPS also pending for 15 days as to why this claim is not being processed.

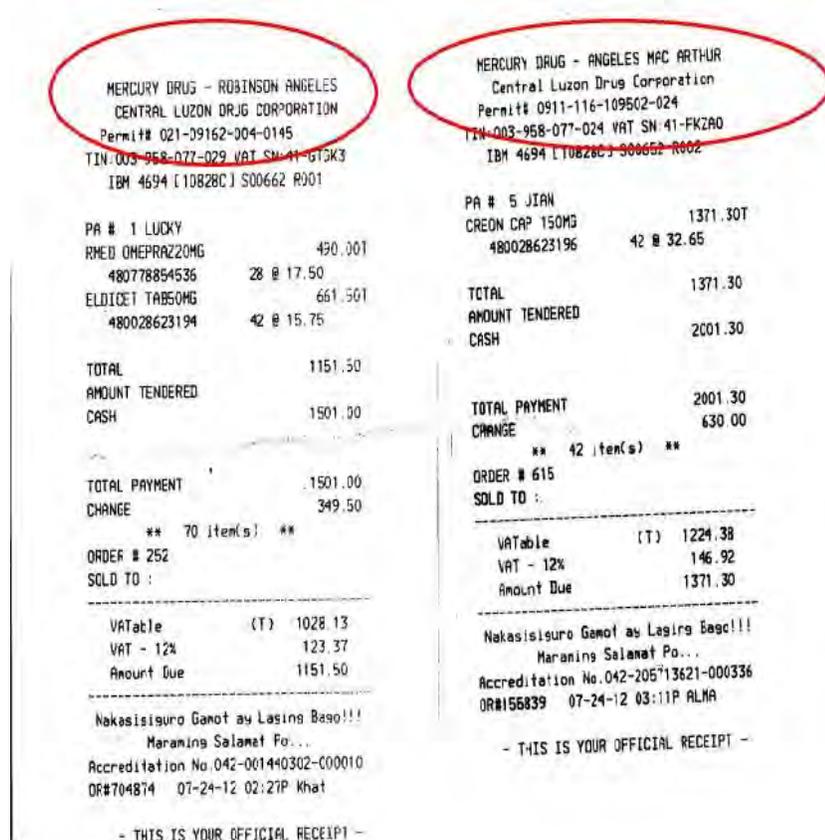
To add to this another claim at the same Mercury drug has shown up as in-processing but instead of listing the provider as Mercury drug it lists the provider as "Unknown". Unknown is used when WPS and ISOS feel the provider is not a legitimate provider.

We know the provider is legitimate and operational and thousands of claims have been paid over the last 8 years for prescriptions from this single pharmacy in Angeles.

So it is very apparent that TMA is doing something behind the scenes to change the policy and deny these claims. So we want to warn unsuspecting beneficiaries as much as possible to avoid Mercury outlets and use other certified providers until we learn what is going on. We have witnessed these types of actions before and beneficiaries lost thousands of dollars in denied claims due to these kinds of unannounced rule changes.

Once we get additional information from TMA, ISOS or WPS that clarifies the new policy it will be distributed in the same manner.

Receipts that were not accepted even after providing official Mercury drug addresses and those listed by ISOS on the "unofficial" certified provider list.



Correspondence received from ISOS/WPS and TMA concerning the claim are below.



Important Notice Regarding Change in Timely Filing of Claims by Non-Participating Providers

August 7, 2012

PSC 517 BOX RC
FPO AP 96517-1000

Original Claim submitted
24 July 2012. This letter
actually mailed 12 Oct &
received 2 weeks later.

Sponsor#: XXX-XX
Patient:
Claim#: 2012206 0001182
Date of Service: 07/24/2012
Total Amount Billed: \$77.48

Dear James B Houtsma ,

We are returning the enclosed claim(s) because the following information is required. Please note those items below and return the necessary information with this letter and the claim. This response has been prepared by Tricare Overseas. Please do not attach any new charges or claims.

We need the complete addresses for each pharmacy.

If you have any questions or if you need further assistance, please contact TRICARE Overseas Customer Service by phone or email. Visit us online at www.tricare-overseas.com for contact information.

Sincerely,

- EJP
Claims Resolution Representative

Eurasia/Africa
Claims
P.O. Box 8976
Madison, WI 53708

Active Duty
P.O. Box 7968
Madison, WI 53707

Correspondence
P.O. Box 7992
Madison, WI 53707

Pacific/LatinAmerica
Puerto Rico
P.O. Box 7985
Madison, WI 53707

Ad ministered by
WPS
HEALTH INSURANCE

From: WPS on

2012-10-03 11:41:14

Dear Mr.

A letter dated 08/07/2012 was sent to you requesting the pharmacy's address. In reviewing the receipts attached to your claim the pharmacy only has "Mercury Drug Robinson Angeles Central Luzon Drug Corporation" there is no physical address on the receipts which results in WPS not knowing what provider number is to be used. Please provide the address for Mercury Drug so that the processing of your claim can continue.

Thank You,
Stacey Bagley
Overseas Customer Service Supervisor

From:

2012-09-14 01:14:42

Claim # 20122060001182

Date of Service: 07/24/2012

Billed Amount: \$77.48

First Name:

Date of Birth: 04/29/1944

Sponsor Number:

What is holding up this claim? The physician and drug store are both certified, the proper documents were submitted so there should be no reason for the delay.

