

**\* TRICARE Pacific Health Benefits Advisor \***  
**Joint United States Military Advisory Group, Thailand**

**• TRICARE for Retirees •**  
**Pay 100% Up Front (Out-of-Pocket) for Medical Care**

(January 1, 2018)

**Reference:** [Retiree Beneficiary Education Letter](#) (TRICARE Retiree Benefits in Thailand)

1. First and foremost, **Thank You** for your military service! We'll do our best to try to explain health care access and payment in Thailand using your retiree TRICARE benefits. To begin, although we are only chartered and staffed to support **active duty personnel and eligible active duty family members** here in Thailand, TRICARE staff kindly does try to help with some retiree health care issues, mission duties permitting.

2. Normal TRICARE use by retirees in Thailand historically has been and still is to **Pay 100% "Up Front" (Out-of-Pocket)** for medical care--unless an individual health care provider makes the private decision to legitimately direct bill TRICARE. **TRICARE cannot compel foreign providers to file claims on behalf of TRICARE beneficiaries.** If a particular health care provider agrees to legitimately direct bill TRICARE, that's strictly their private decision to make. Since there are no TRICARE network providers in Thailand for retirees, retirees in Thailand normally first seek medical care from any licensed care provider, pay the entire medical bill "**up front**" upon receipt of services (outpatient and inpatient), and then file a claim with Wisconsin Physicians Service for payment consideration. With that said, there are some retiree residents of Thailand that certain hospitals have in the past agreed--strictly on a **case-by-case** basis--to not charge the patient 100% up front. This is by no means universal, is not direct billing, and is a **private** payment arrangement between hospital and patient.

3. Due to past fraud, most local health care providers request "guarantee payment" from TRICARE before they will consider direct billing. Neither TRICARE nor the VA provides guarantee payment. Quite often a local health care provider will untruthfully tell a patient that the decision and authority to direct bill TRICARE rests with TRICARE staff. That assertion is patently **false!** Providers know it's false! Nothing prevents a local health care provider from direct billing TRICARE, but they normally won't do so because they want "guarantee payment".

4. Pertaining to a patient's **TRICARE eligibility** status, TRICARE staff (worldwide) do not approve or deny, nor cannot change, a patient's TRICARE eligibility. **DEERS is the only official source** for **TRICARE eligibility and access to TRICARE benefits.** Therefore, if you believe your TRICARE eligibility status in DEERS may be in error, it is your responsibility to contact DEERS (<https://tricare.mil/DEERS>) for resolution--sooner rather than later is best.

5. In closing, there exists a tendency for some retirees to attempt to engage in non-constructive repetitive dialogue on this topic which is why this **\*one-time\*** explanatory memo is provided. If you have further pertinent TRICARE questions we encourage you to learn more by visiting **TRICARE Overseas (International SOS):** <http://www.tricare-overseas.com/>.

***Thank You for Serving!***

**• Filing TRICARE Claims •**  
<https://tricare.mil/FormsClaims/Claims>

**• TRICARE for Retirees in Thailand •**  
<http://www.jusmagthai.com/medical.html>