



DEPARTMENT OF DEFENSE  
TRICARE AREA OFFICE-Pacific

January 1, 2025

Dear Provider:

Thank you for treating our **TRICARE** beneficiaries. Ensuring high quality health care for our beneficiaries is of paramount importance. Our TRICARE team appreciates your willingness to deliver professional services to our beneficiaries and we welcome your continued association.

In addition to conveying our thanks, I'm also taking this opportunity to highlight some differences in TRICARE coverage between our **Active Duty** military members (and their dependents), and our **Retiree** beneficiaries (and their dependents). While the term "**TRICARE**" is the overall name of our health care program, there are different types of coverage depending upon whether a beneficiary is active duty military (**TRICARE Prime**) or is already retired from active duty service (**TRICARE Select Overseas** or **TRICARE For Life (TFL)**). Prime, Select and TFL are each unique. I will briefly discuss TRICARE Prime but I will focus mostly on **Retiree coverage** (TRICARE Select Overseas and TRICARE For Life).

**Active duty TRICARE Prime** beneficiaries are covered by the TRICARE Global Remote Overseas (TGRO) contract with International SOS. Procedures for TGRO beneficiaries are unchanged and their claims should continue to be submitted via International SOS. However, **TRICARE Select Overseas** and **TFL** beneficiaries (Retirees and their dependents) normally pay the provider **100% "up front"** for care received, then file a claim themselves directly with Wisconsin Physicians Service (WPS). A retiree beneficiary may politely ask a provider to file a claim on their behalf, but if they insist a provider do so, please contact us immediately.

As previously mentioned, TRICARE use by retiree beneficiaries 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 agrees to direct bill TRICARE). That said, inpatient care can become quite expensive, making it difficult for a beneficiary to afford the full payment up front. On a limited case-by-case basis, a patient may ask a certified provider to accept **partial payment** (25%) from them (the patient) **pending** payment from TRICARE for the remaining 75% of **covered services** and **allowable charges** — please note, it is the beneficiary's/patient's responsibility to always pay **100%** of **non-covered services** and **non-allowable charges**. If you make a **payment arrangement** with a TRICARE beneficiary/patient, please inform our office **prior to patient admission**. (Our beneficiaries know this despite what they may say.)

If you are asked to provide medical care to someone claiming to be covered under TRICARE and they refuse to pay **up front** (or they are physically or mentally incapacitated), **contact** our office (or after-hours mobile) **immediately** so their TRICARE eligibility can be verified. Yes, occasionally a dishonest person fraudulently tries to obtain medical care under TRICARE. There have also been a few occasions when eligible beneficiaries have told provider staff that a "**partial payment arrangement**" had already been "approved" by our office. Under U.S. law, we cannot, and do not, approve or deny private payment arrangements made between patient and provider. Bottom line: Please contact us immediately if you have any doubts or questions.

To help maintain program integrity, TRICARE returns a sample of claims and a form asking providers to confirm that you actually provided the service(s) to the patient identified on the claim(s) and date(s) and at the location(s) specified. TRICARE will further request that you certify that the amount billed TRICARE is the amount you charge the general public and other health plans/insurers.

Other licensed providers may petition to become a TRICARE certified provider by requesting certification from International SOS, the company that contracts with the U.S. Government to validate providers' credentials and practice locations. Please contact us for further details.

Lastly, TRICARE does not process Department of Veterans Affairs (VA) Foreign Medical Program claims. Please be aware of this if a beneficiary mentions "The VA". Even though the U.S. Government manages both TRICARE and VA medical programs, the programs are uniquely different and unrelated.

Once again, we thank you for providing health care to our beneficiaries and look forward to your continuing relationship with TRICARE. If you wish, you may obtain additional information about TRICARE by contacting us, or through the main website at <https://tricare.mil/>.

Sincerely,  
Nurse Tiptida Dhatsuwan  
CM, TRICARE Services, Representative

***TRICARE Health Benefits Advisor - Thailand***

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**• Office Hours •**

0730-1200 & 1300-1600, Monday-Friday (Lunch: 1200-1300)  
(Closed [U.S. & Thai Holidays](#))

**Online Resources:**

<https://tricare.mil/>

<https://www.tricare-overseas.com/>