



My Next Steps:

Health Care and Insurance: Options for Families with a Service Member Separating From the Military



Question

What will our family do for health care and insurance when our service member separates from the military? Do we have options?



Answer

Deciding what your family will do for health care and insurance coverage after separating from the military may be one of the most important transition decisions you make. The comprehensive and low-cost coverage you're used to through TRICARE may not go with you after you separate. Researching your options and enrolling in health care and coverage prior to your service member's separation date can help protect your family's health and finances after you transition.

If your family is making a quick or unexpected transition from the military, you may be eligible for health care benefits from the Transitional Assistance Management Program. TAMP provides 180 days of health coverage to help bridge the gap until your family can get health coverage through an employer or other health plan. TAMP is a TRICARE program that provides your family with the same TRICARE benefits as while on active duty at the same cost. If your service member is eligible for TAMP and has a newly diagnosed medical condition related to active-duty service, Transitional Care for Service-Related Conditions may give him or her an additional 180 days of care for that specific condition. Eligibility for TAMP and TCSRC should show up in your service member's milConnect benefits profile. If you're not sure if your family is eligible, contact your service member's personnel office or TRICARE. If you qualify, you must enroll in TAMP prior to your service member's transition date.

At separation, your eligible family members will receive Department of Defense-issued ID cards for access to health benefits through TAMP.

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If your family is not eligible for TAMP or, if after the 180 days of coverage through TAMP, you still do not have health insurance coverage, you may choose to enroll in the Continued Health Care Benefit Program. CHCBP is another short-term health plan similar to TRICARE Select; however, CHCBP is not a TRICARE plan. The program allows for 18 months of health coverage and is meant to provide a temporary solution for use from the end of your military coverage until your civilian health plan begins. With CHCBP, your family will pay quarterly premiums for health coverage, which may seem expensive because the military no longer subsidizes your health coverage. Understanding health coverage costs will help you decide if CHCBP is your most affordable option. Remember that a break in health coverage may be the most expensive option over time, especially if members of your family have pre-

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Resources at a Glance

- [TRICARE](#)
- [Department of Veterans Affairs Health Care](#)
- [Health Insurance Marketplace](#)
- [Locate](#) a beneficiary counseling assistance coordinator



Answer (cont.)

existing medical conditions. If you decide CHCBP is a good temporary health coverage plan for your family, you must enroll within 60 days of separation from the military or from your loss of eligibility under TAMP. To enroll, you will apply to Humana Military, who administers the program.

In addition to TAMP and CHCBP, many other health care and insurance options exist for your family after transition. If you work or your service member finds employment after leaving the military, you will likely be offered an employer-sponsored health plan. Employer health plans can be good options for health coverage, especially if your employer pays part of the plan costs and offers coverage for family members. If you or a family member enrolls in higher education, you may also be able to take advantage of a student health insurance plan offered by the college or university. Purchasing individual health insurance policies on the private market or the Health Insurance Marketplace is also an option. Depending on household size and income, you may get lower cost coverage, or qualify for Medicaid or the Children's Health Insurance Program.

Your service member may also look into eligibility for no-cost or low-cost health care through the Department of Veterans Affairs. In special circumstances, such as if your service member is rated permanently disabled by the VA, you and

your dependent children may be eligible for the Civilian Health and Medical Program of the Department of Veterans Affairs, or CHAMPVA. Otherwise, veterans' spouses and dependents are not generally eligible to receive health care from the VA, so your family will need to decide on a separate health coverage plan for family members. If your service member is eligible for VA health care, he or she will have the freedom to combine plans to reduce out-of-pocket costs and maximize his or her health care choices.

You can compare your options for health insurance and search for insurance for your family by visiting the Health Insurance Marketplace website. If you have questions, a transition assistance counselor or a beneficiary counseling assistance coordinator on a nearby installation may be able to help. You may also contact a veteran service officer or representative at a local VA facility for questions about VA health care. The Military OneSource website can also connect you to resources about health coverage after transition.

Regardless of the health coverage plan or plans you choose, you will have to take action to enroll, and there may be a delay while the insurer determines eligibility. Be sure to take steps to enroll prior to your service member's separation date to avoid a break in health insurance coverage.



Steps to Consider

These "Steps to Consider" are not meant as a checklist. Use the suggestions to facilitate a discussion with your service member.

- Begin the discussion about your family's options for health coverage as soon as you are aware of your service member's future transition from the military. View the MySTeP video and fact sheet, [Health Insurance Coverage Considerations for Transitioning Military Families](#) to help guide this discussion.
- Register for a [DS Logon](#) for access to secure Department of Defense and U.S. Department of Veterans Affairs systems with information and tools to help manage your family's health coverage.
- Update personal information in the [Defense Enrollment Eligibility Reporting System](#) for you and your family by logging into [milConnect](#).
- While logged in to milConnect, check your family's eligibility for extended health coverage benefits by selecting the Beneficiary Web Enrollment link under the Benefits tab. If your profile does not include that information, [contact](#) your service member's personnel support office, [TRICARE](#) or the [Defense Manpower Data Center Support Office](#).
- Review the links in the Resources section for health insurance coverage options for families of separating service members. Some factors that may influence your options and decisions include:
 - Will your family qualify for [TRICARE's TAMP](#)?
 - Is your service member eligible for [TCSRC](#) due to a recently diagnosed service-related medical condition?



Steps to Consider (cont.)

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- Is [CHCBP](#) the most cost-effective temporary option until you can find long-term health coverage?
- Will your service member be eligible for [health care through the VA](#)?
- Will you or your service member be eligible for an employer-offered health care plan?
- Could your family be eligible for [Medicaid and/or the Children’s Health Insurance Program](#)?
- Schedule wellness exams or medical procedures and fill prescriptions for yourself and your family members before your active duty TRICARE coverage ends. This may save your family in health care costs and ensure you are current and aware of any health concerns. Request copies of all health records from military and civilian clinics and providers.
- Remind your service member to schedule his or her [separation history and physical examination](#) six months before the separation date. This physical can be used by the DoD and VA to determine health care and plan eligibility for your service member, and possibly your family, after transition. View the MySTeP Stepping Beyond video [Understanding VA Health Care for Transitioning Military Families](#).
- If you need to purchase health coverage, visit the [Health Care Marketplace](#) to [compare health plans](#), or call the Marketplace at 800-318-2596.
- [Contact](#) a professional for assistance. A transition counselor at the transition assistance office or a beneficiary counseling assistance coordinator at an installation near you may be able to help. Find a [veteran service officer](#) or [VA location](#) for assistance with VA health care. The [Military OneSource](#) website can also connect you resources to help you plan for health coverage after transition.
- Decide on and enroll in health coverage prior to your service member’s separation date.
- Ensure your family gets the appropriate ID cards for access to health benefits and coverage at separation. View the MySTeP Military ID Cards at Transition from the Military video to learn more.



Resources

Verify your family’s personal information and health coverage eligibility in your service member’s military records:

- DoD DS Logon Self-Service Site: <https://myaccess.dmdc.osd.mil/identitymanagement/authenticate.do?execution=e2s1>
- milConnect: <https://milconnect.dmdc.osd.mil/milconnect/>

TRICARE

- TRICARE: <https://tricare.mil/>
- TRICARE – Separating from Active Duty: <https://tricare.mil/LifeEvents/Separating>
- Transitional Assistance Management Program: <https://tricare.mil/Plans/SpecialPrograms/TAMP>
- Transitional Care for Service-Related Conditions: <https://tricare.mil/tcsrc>
- Continued Health Care Benefit Program: <https://tricare.mil/Plans/SpecialPrograms/CHCBP>
- Humana Military CHCBP information: <https://www.humanamilitary.com/chcbp>
- TRICARE Contact Us: <https://tricare.mil/ContactUs>

VA Health Care Resources

- VA Health Care: <https://www.va.gov/health-care/>
- Health Benefits Explorer: <https://www.va.gov/healthbenefits/apps/explorer>
- VA’s CHAMPVA: <https://www.va.gov/health-care/family-caregiver-benefits/champva/>



Resources (cont.)

Other Health Plan Resources

- Health Insurance Marketplace: <https://www.healthcare.gov/>
- Health Insurance Marketplace “See plans & prices” Comparison Tool: <https://www.healthcare.gov/see-plans/>
- Medicaid and CHIP coverage: <https://www.healthcare.gov/medicaid-chip/getting-medicaid-chip/>
- Medicare: <https://www.medicare.gov/>

Resources for Assistance

Installation Resources

Locate a transition assistance office: <https://installations.militaryonesource.mil/>

- In the dropdown menu, choose “I’m looking for a program or service.” Then, type in “Transition Assistance Program” in the “I’m choosing from” text field. Next, you’ll be asked to filter by installation or zip code. After making your selection, select the “Search” button.

Locate a beneficiary counseling assistance coordinator: <https://installations.militaryonesource.mil/>

- In the dropdown menu, choose “I’m looking for a program or service.” Then, type in “Beneficiary Counseling Assistance Coordinator” in the “I’m choosing from” text field. Next, you’ll be asked to filter by installation or zip code. After making your selection, select the “Search” button.

Locate a personnel support office: <https://installations.militaryonesource.mil/>

- In the dropdown menu, choose “I’m looking for a program or service.” Then, type in “Personnel Support Office” in the “I’m choosing from” text field. Next, you’ll be asked to filter by installation or zip code. After making your selection, select the “Search” button.

Department of Veterans Affairs Resources

- Find a veteran service officer and VA representatives: <https://www.ebenefits.va.gov/ebenefits/vso-search>
- Find VA locations: <https://www.va.gov/find-locations/>
 - Enter your city, state or postal code and then select the type of VA facility or service you want to locate.

Department of Defense Resources

- Military OneSource: <https://www.militaryonesource.mil/>



Notes

Related MySTeP Topics

Health Care, Dental and Vision

- Health Insurance Coverage Considerations for Transitioning Military Families
- Understanding VA Health Care for Transitioning Military Families

- Dental and Vision Care and Insurance Options for Transitioning Military Families

Benefits and Entitlements

- Overview of Veteran’s Benefits for Transitioning Military Families