

### **Referral Care**

Every effort will be made to manage your health care needs within USNH Yokosuka. However, when and if your medical condition exceeds our capabilities, you will be referred to a local Japanese facility where a higher level of care can treat your condition. Included in this brochure are a few things you should know if you are being referred to a local host nation facility.

**TRICARE Prime:** Your TRICARE Prime benefit will cover all costs of medically necessary care if referred to a host nation facility. Payment will be coordinated between USNH Yokosuka and the host nation facility. ***TRICARE does not cover extra charges for televisions, refrigerators, private rooms, etc., as they are not medically necessary.***

**TRICARE Standard:** Your TRICARE Standard benefit will assist you with ***reimbursement*** of medically necessary care once your annual deductible has been met; however, it will be your responsibility to pay the host nation facility in Japanese Yen at the time services are rendered, typically in full. Be sure to receive an itemized bill from the facility for claim filing.

**Civilians, Contractors, Others (not TRICARE eligible):** It will be your responsibility to pay the host nation facility in Japanese Yen at the time services are rendered, typically in full. Host nation facilities **are not** able

to bill your insurance company directly. You will then need to coordinate with your individual insurance company to file a claim to request reimbursement.

### **Secondary Dependents & Other Health Insurance**

Secondary dependents are an active duty sponsor's mother/father or mother-in-law/father-in-law that are reflected as such on his or her Page 2 and are properly registered in DEERS. Secondary dependents are eligible for space-available direct care at USNH Yokosuka; however, they **are not** eligible for TRICARE programs. If secondary dependents are in need of care that the hospital cannot provide and a referral is made to a host nation facility, the sponsor is responsible for the host nation bill in its entirety. Claims for civilian care received for secondary dependents cannot be filed to TRICARE for reimbursement. It is highly recommended that active duty sponsors who have secondary dependents residing in Japan purchase other health insurance for civilian care.

### **Visitors and Financial Responsibility**

Visitors who are not registered in DEERS are not entitled to medical care at USNH Yokosuka. Exceptions may be made for emergencies. In the event of an emergency, visitors may still be referred to a local host nation facility, especially if follow up care is required. They will be billed as a pay patient.

Additionally, visitors **are not** eligible for pharmacy services at USNH Yokosuka. Ensure visitors plan ahead and have a supply of medication needed during the visit. If medication is necessary, the prescription will need to be filled at a host nation facility. The cost of both emergent care at USNH Yokosuka and/or any host nation civilian care **is the sole** responsibility of the patient or the patient's sponsor.

Visitors should first check with their current insurance carrier to ensure that their policy covers both inpatient and outpatient services overseas. If there is no such coverage, it is highly recommended that the visitor obtain appropriate travel health insurance prior to visiting. Host nation facilities will require payment in full, in Japanese Yen, at the time services are rendered. Visitors can then file with their individual insurance company for reimbursement.

### **Reminders about Host Nation Facilities**

- Credit card payment **is not** possible at all facilities.
- Host nation facilities may work with you to arrange a payment plan until you receive a reimbursement from your civilian insurance company (or TRICARE, if eligible). Consult the host nation hospital billing department and your insurance company in making arrangements to pay the bill.
- Host nation facilities **will not** bill your insurance company.

## Health Insurance Companies

The purpose of the following list is to assist those who may need to purchase other health insurance, health insurance for secondary dependents or travelers insurance for visitors. This list is for informational purposes only. USNH Yokosuka does not endorse any of the following companies, nor is this an exhaustive list.

Aetna	<a href="http://www.aetna.com">http://www.aetna.com</a>
ASA, Inc.	<a href="http://www.asaincor.com">www.asaincor.com</a>
AXA PPP	<a href="http://www.axapphealthcare.co.uk">www.axapphealthcare.co.uk</a>
Blue Cross Blue Shield	<a href="http://www.bcbs.com">www.bcbs.com</a>
BUPA International	<a href="http://www.bupa-intl.com">www.bupa-intl.com</a>
CIGNA	<a href="http://www.ciebing.intl.cigna.com">www.ciebing.intl.cigna.com</a>
Health Care Global	<a href="http://www.wallach.com">www.wallach.com</a>
Hawaii Medical Service Association	<a href="http://www.hmsa.com">www.hmsa.com</a>
HTH Worldwide	<a href="http://www.hthworldwide.com">www.hthworldwide.com</a>
Multinational Underwriters, Inc.	<a href="http://www.mnui.com">www.mnui.com</a>
Mail Handlers	<a href="http://www.firsthealth.com">www.firsthealth.com</a>
MedEx Plan Medical	<a href="http://www.medexplan.com">www.medexplan.com</a>
Alliance Worldwide Care	<a href="http://www.alianzworldwide.com">www.alianzworldwide.com</a>
Global Medical Insurance	<a href="http://www.insuranceQuest.com">www.insuranceQuest.com</a>
Global Healthcare Insurance	<a href="http://www.globalhealth.jp">www.globalhealth.jp</a>

## Free Quotes Online

[www.2health-insure.com](http://www.2health-insure.com)

[www.medibroker.com](http://www.medibroker.com)

[www.ehealthinsurance.com](http://www.ehealthinsurance.com)

## Important Numbers

### Enrollment

On base: 243-9832/243-8980

Off base: 046-816-9832/8980

### Claims

On base: 243-8992/243-8823

Off base: 046-816-8992/8823

### United Concordia Dental Representative

On base: 243-5509

Off base: 046-816-5509

### General Questions

On base: 243-9528

Off base: 046-816-9528

### Third Party Claims

On base: 243-8574

Off base: 046-816-8574

### Emergency

Emergency Room: 243-7141

Off base: 046-816-7141

On base emergency: 911

Off base emergency: 119



## Private Sector Care

### Information on:

## Secondary Dependents & Other Health Insurance

## Visitors & Financial Responsibility

## Health Insurance Options

