

VA FMP and Tricare OCONUS:

The intent of this guide is to simplify the details found on the internet for using these 2 services. It is aimed toward the disabled Vet who is also a military retiree. However, it will work fine for either, just go to the section (FMP or Tricare) that affects you. There are no hyperlinks, phone numbers, or contact information simply because these tend to change and are easily found on the internet.

This is geared toward people living in Thailand as that is where my experience lies, but might be helpful to others.

Foreign Medical Program (FMP):

What is it:

FMP is a means to obtain payment for medical care of VA rated service connected disabilities while outside the US. Your rating percentage whether 0% and simply service connected or 100%, does not matter.

FMP pays 100% of what you send them. This means there is no deductible. Thus, FMP should be used first before sending to other insurance.

Limitations:

Outpatient care is limited to cash reimbursement (meaning you pay the bill and submit a claim to FMP).

Inpatient care can be direct billed, IF, it is for a VA rated service connected disability. However, the medical facility must have a document from FMP which defines what your VA service connected disabilities are. This will come to you after FMP approves your application for service, so plan ahead.

Claims are filed via UNSECURE email. There is no access to file a claim through a secure government web portal. Use at your own risk, but it's better than snail mail. Snail mail will add 3 to 4 weeks to processing from Thailand because the office is in Colorado.

Claims CANNOT be tracked. There is no web site to look up the status of your claim and the people answering the phone do not have access to information about your claim, other than it's been received. They are friendly and try to help, so be nice.

Direct deposit of payments to you is not an option. You will need a snail mail address that will be good for at least 90 days. I use a PO box here in Thailand.

Files attached to an email are limited to 5MB. You can have multiple files attached to a single email. Do not explain anything about the claim in the email. Any explanation must be done in a document attached to the email. My claims are typically as follows:

Email subject states my name and date of medical bill.

Email states this is a claim for what date and how many attachments there are.

First attachment is the letter (if needed) of explanation of medical care. I usually write it in Word and then use the Microsoft PDF print function to save it as a PDF.

Second attachment is the VA FMP claim form which must be signed and dated, so print and scan to either PDF or jpg.

Third and subsequent attachments are the medical bill and doctor's statement. All must be signed by the caregiver.

Suggestions:

Learn about medical conditions that are either caused or aggravated by your VA rated service connected disabilities. Also, learn what aggravates your VA rated service connected disabilities. This is where the letter comes in. If you can connect the dots in a medically logical and clearly written (unemotional/non-argumentative) manner, you stand a good chance of getting your money back.

If you can afford medical insurance that doesn't cover pre-existing conditions, do it. Or, stay in the US. No expat insurance covers pre-existing conditions.

Tricare OCONUS:

What is it:

This is Tricare standard, to put it simply. It pays 75% of allowed charges. It does have a secure web portal for both contacting them and submitting claims.

There is an application process which must be used before any claims are submitted.

Limitations:

Outpatient and inpatient care is limited to cash reimbursement (meaning you pay the bill and submit a claim to Tricare). This is not a Tricare policy, it is the policy of the medical facilities listed on Tricare's web portal as providers because Tricare does not pay in a timely manner (according to conversations with billing office managers at several facilities).

Inpatient direct bill is possible on pre-approved care like planned surgery. Get everything in writing and make sure the hospital knows what and how to do it.

Claims are filed via a link on the web portal. Each document submitted is limited to 8MB. Have all documents already scanned and saved to the same folder on your computer and ready to go. The web site times out quickly if you need to scan or search for something.

Tricare accepts many file types. But cannot see jpgs. They will not contact you to ask for any missing portions of your claim. Word (.doc not .docx) and pdf files are recommended.

Claims CANNOT be tracked using the Claim Status link on the secure web portal. The people who answer the phone are very helpful and generally have access to a status of "received or in process". Submitting a request for status via the secure messaging system on the web portal will get you the same information but it will take days if not weeks.

Processing time is 60 – 90 days.

Direct deposit of payments to you is the only option.

Suggestions:

If you can afford medical insurance that doesn't cover pre-existing conditions, do it. Or, stay in the US. No expat insurance covers pre-existing conditions.

Overall:

It took me many months of reading web sites and numerous phone calls (some of which were less than pleasant) to figure out who does what and how.

I have created a filing and tracking system for my bills, I suggest you do so also. Use whatever method makes sense to you.

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