



# Fort Carson-MEDDAC News

## Hidden health insurance helps no one

By: Stacy Neumann, Medical Department Activity Public Affairs

Evans Army Community Hospital is losing thousands of dollars a year because of three letters...OHI. It stands for Other Health Insurance.

“If one of our beneficiaries has health insurance through an employer or private insurance program, we are required by law to bill that program,” said Lt. Col. Russell DeVries, Deputy Commander for Administrative Services.

Each year, TRICARE beneficiaries must fill out a DD Form 2569, declaring whether or not they have additional health insurance. Hospital administrators said that many people are reluctant to admit it.

Nina Britton, a nurse in Patient Administration Division, said, “Many people have said to me that they are worried. They think it means their premiums will go up.”

Britton said that isn't true. Instead, admitting to an additional policy has benefits for both the patient and the military treatment facility.

“Not only will your other premium stay the same, but the services you receive at our facility count towards your deductible,” explained Britton. “We will bill your insurance company through our Third Party Collections Program and that money comes directly back to Evans. It allows us to buy the latest equipment or services for our patients.”

Once patients fill out DD Form 2569, the Third Party Billing Department will verify their information and give them a green OHI card. Beneficiaries then present this card with their DoD ID card each time he or she is treated at a hospital clinic.

If a beneficiary has other health insurance and does not declare it, there could be consequences. An outside agencies researches service TRICARE beneficiary information and compares that information to a list of outside insurance programs. If someone is found to have an additional policy and did not identify it, the military treatment facility can still bill for services rendered. In addition, falsification on your forms can be punished by a fine or imprisonment.

Lt. Col. DeVries said, “If you are paying premiums for another policy, you should make sure you tell us and use it. The Third Party Collections program ensures you are getting your money's worth and it benefits the place where you are getting your health care. It's a win for both.”