



## Canadian Forces Health Services HQ (Det Washington)

### **MAJOR UPDATE TO DEPENDANT USE OF TRICARE**

Following the transition of OUTCAN PSHCP administrator to MSH International, direct billing services will no longer be provided for comprehensive policy holders. However, TRICARE Operations Leadership has recently determined MSH does not meet their policy requirements to be considered a “Primary” or “Other Health Insurer (OHI)”. As a result, US based CAF families are encouraged to utilize their TRICARE Select health insurance benefits as their **primary** insurance with outpatient civilian providers moving forward. Submitting claims to MSH Intl. is now only required to cover co-pays or inpatient services. This change **does not** affect accessing dental or pharmacy services.



### **Next Steps:**



- 1) Contact or visit your nearest Military Treatment Facility’s (MTF) Patient Administration Office or DEERS Office and advise them that as of 1 July, your family no longer has access to any OHI (See attached letter).
- 2) Ensure Canada Life and MSH Intl. registration is complete. CAF Health Services have no ability to influence this. Members must manage this directly with the companies. [pshcp-msh.ca/](http://pshcp-msh.ca/) [www.welcome.canadalife.com/pshcp](http://www.welcome.canadalife.com/pshcp)
- 3) Inform any current civilian providers, TRICARE is now primary your insurer.



## **Accessing and Paying for Care (**Dependant Only**)**

### **Before Accessing Care**

- Confirm eligibility of services—[www.tricare.mil/CoveredServices](http://www.tricare.mil/CoveredServices)
- Attempt to locate a “Network Provider”, if not provided by MTF, through: [www.tricare.mil/GettingCare/FindDoctor](http://www.tricare.mil/GettingCare/FindDoctor)
- Review possible out of pocket expenses [www.tricare.mil/Costs/Compare](http://www.tricare.mil/Costs/Compare)

### **Paying For Care**

#### **At Provider (Clinic, Hospital, Office)**



- If referred from on base MTF, payment should already be coordinated. If not, provide Sponsor’s DoD ID # or Beneficiary # (back of CAC/DEERS Card)
- If you receive fees for Co-pay, Cost share, or non covered services (e.g. hospital admission), pay and request an itemized proof of payment \*or\* request itemized invoice for later payment.
- If out of pocket expenses >\$300 are a financial burden, Advances are available through your Orderly Room (OR) or the [Med Admin Inbox](#).

### **After Visit**

- TRICARE Explanation of Benefits (EOB) indicating balance to be paid to the provider may come in mail later. Request advance if required and make payment.
- Submit [claim](#) to [MSH Intl.](#), including:
  - ⇒ Original invoices if available (procedure billing codes from provider required to claim co-pays)
  - ⇒ TRICARE EOB
  - ⇒ Proof of payment/receipt
- If eligible out of pocket expenses remain (e.g. R70, inpatient incidentals), submit all docs \*plus\* MSH EOB to OR or [Med Admin Inbox](#).



### **Resources:**

- [www.tricare.mil/](http://www.tricare.mil/)
- <https://pshcp.ca/>
- <https://canadalife.ca/pshcp>
- [MSH PSHCP Claim form](#)
- <https://cfmws.ca/united-states/healthcare-in-the-us>

### **CAF Med Contacts:**

- Clinical—CFMLO: [Jeff.MacDonald2@forces.gc.ca](mailto:Jeff.MacDonald2@forces.gc.ca)
- Admin—SOHA: [Andrew.MacNeil6@forces.gc.ca](mailto:Andrew.MacNeil6@forces.gc.ca)
- Med Records: [Natalia.Pela@forces.gc.ca](mailto:Natalia.Pela@forces.gc.ca)
- Med Admin Inbox: [CDLSW-MedicalAdmin-ELFCW-AdminMedical@forces.gc.ca](mailto:CDLSW-MedicalAdmin-ELFCW-AdminMedical@forces.gc.ca)

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August 2023

Attn: TRICARE Operations and Patient Administration (TOPA) / Defense Enrollment Eligibility Reporting System (DEERS) Offices

**TERMINATION OF OTHER HEALTH  
INSURANCE COVERAGE FOR CANADIAN  
ARMED FORCES ACTIVE-DUTY FAMILY MEMBERS**

This letter is to advise those offices concerned with registering of Other Health Insurers (OHI), or coordinating health claims processing for Canadian Armed Forces (CAF) members and their families, of recent changes to the Canadian Public Service Health Care Plan (PSHCP). This plan is intended to provide Canadian Active Duty Family Members, in addition to other federal government employees, supplemental health benefits at home and comprehensive health benefits when stationed abroad.

Effective 1 July 2023, the domestic administrator of the Canadian PSHCP changed from SunLife Financial to Canada Life. The claims processor for policy holders abroad subsequently changed from Allianz Global to MSH International, a Belgium based international insurance provider. In accordance with TRICARE Reimbursement Manual 6010.64-M, Chap 4, Sect 4, Para 15.0, and on guidance from DHA Healthcare Operations, Canadian Armed Forces dependants will now be utilizing their TRICARE Select Group B as their primary insurance, as the PSHCP does not meet the criteria for Other Health Insurance (OHI).

Any OHI associated with Allianz or MSH remaining on file for Canadian personnel and their families is requested to be removed to avoid complications in billing or claims processing. Any questions may be directed to TRICARE Health Plan, Customer Support Liaison Team at [dha.san-diego.healthcare-ops.mbx.thp-csl-team@health.mil](mailto:dha.san-diego.healthcare-ops.mbx.thp-csl-team@health.mil) or Capt Andrew MacNeil, (202) 448-6559, [Andrew.MacNeil6@forces.gc.ca](mailto:Andrew.MacNeil6@forces.gc.ca).

Sincerely,

**BECK, IAIN** Digitally signed by  
BECK, IAIN 911  
**911** Date: 2023.08.10  
15:44:51 -04'00'

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