TRICARE copayment increases

At the beginning of 2020, TRICARE recipients will see an increase of up to 40% or slightly more

to their prescription drug copayments.

The 2018 defense authorization act mandates price increases for drug copayments under the

insurance plan. TRICARE recipients can expect to see increases when ordering through mail-order

pharmacy Express Scripts.

Copayments for 90-day supplies of generic medications will increase from $7 to $10. Brand name

drug copayments will increase from $24 to $29 and non-formulary drug copayments will increase

from $53 to $60.

Prices will go up when buying drugs at an in-store pharmacy as well. Brand name medications

will increase from $28 to $33 and generic drugs will increase from $11 to $13. Non-formulary

drugs will see the same bump as mail order copays, $53 to $60.

There is one way to skirt the fees, however. Prescriptions filled on base are free.

“Military pharmacies and TRICARE Pharmacy Home Delivery will remain the lowest cost

pharmacy option for TRICARE beneficiaries,” Air Force Lt. Col. Ann McManis of the Defense

Health Agency pharmacy operations division said in a statement last year.

Service member advocacy groups were not pleased when the cost bumps were announced.

“The added cost sounds minimal compared to what a lot of civilians pay,” said Karen Ruedisueli,

deputy director of government relations at the National Military Family Association. “But you

have to keep in mind a couple of things. One is that they are introducing these fees at the same

time that the new retirement system is rolling out.”

Congress decided to up prices because health benefits are starting to add up for the military.

A Congressional Budget Office report stated that the Defense Department spent $52 billion in

health care for service members, retirees and their families in 2012.

“The cost of providing that care has increased rapidly as a share of the defense budget over the

past decade, outpacing growth in the economy, growth in per capita health care spending in the

United States and growth in funding for DoD’s base budget,” the report states.

The cost of providing health care to military members and their families rose 130% from 2000 to

2012, according to the report.

The report also named expanded benefits, medical costs of wars and the increased use of

TRICARE as causes that contributed to the cost increase.

Click here to read more. <https://federalnewsnetwork.com/pay-benefits/2019/10/are-you-ready-for-the-tricare-copayment-increases/>