

Chapter 9

Frequently Asked Questions

This chapter contains frequently asked questions and the answers. If you have a question, send it to Sonja Rumsey, Email: srumsey@world-net.net. The question will be answered and then appear in the next update of the handbook.

Question: Why is DEERS so important to obtain health care and why aren't IMS enrolled?

Answer: The Defense Enrollment Eligibility Reporting System (DEERS) is designed to provide confirmation of eligibility for medical benefits. The system was designed to tie into a Social Security Number. A few years ago the United Kingdom was selected to be a test case to enroll internationals eligible for medical benefits in DEERS. The enrollment was accomplished by the embassy. Under the new ID card system all internationals issued an ID card are automatically assigned a Foreign Identification Number (FIN) and enrolled in DEERS.

Question: We've been told an IMS can't see a contract professional even in the military system—is this correct?

Answer: That would depend on what funds are used to pay for the contract. Health care providers paid from TRICARE EXTRA funds seeing patients in a military facility cannot treat international personnel. However, NATO/PFP family members can see the same physician in his/her private practice on an outpatient basis and TRICARE Standard will pay 80% of the cost. Seeing other contract health care providers in a military facility would be based on the terms of the contract.

Question: Since NATO/PFP IMS are covered fully, can they have eye exams, and dental care while in training?

Answer: Under the terms of the NATO/PFP SOFA IMSs receive medical and dental care under the same conditions as comparable personnel of the U.S. military. The answer to this is yes; NATO/PFP IMSs can have eye examinations, dental care (not restricted to emergency only) and prosthetics to include glasses and contacts. All care provided on an outpatient basis is provided without charge.

Question: Who pays for medical care for my family?

Answer: The ITO will determine financial responsibility for medical care of family members. If the ITO is not marked, the IMSO should initiate a request for the ITO to be amended. In most cases the IMS will be required to have Medical Insurance or the foreign government is responsible for payment, unless the care is covered by a reciprocal health care agreement or comes under the terms of a SOFA. In some rare cases, family member medical care is covered by a FMS case. This should be noted under Special Conditions of the ITO.

Question: I want a female doctor to take care of my wife.

Answer: That is not always possible in a military treatment facility. If there is one assigned, then every effort should be made to accommodate the request. However, if one is not assigned and the IMS still insists on a female doctor, then he is free to get a civilian

female doctor. Responsibility for payment will be in accordance with the terms of the ITO. If there is a reciprocal agreement, the agreement will not cover the care.

Question: Family members had medical problems before coming to the U.S. and had not been screened. The SAO knew and told me not to worry about the cost.

Answer: Family members having medical problems are not precluded from accompanying the IMS. However, a medical certification is required before the family members are authorized on the ITO. If the family member has a communicable disease and the SAO authorized them on the ITO, then the SAO is guilty of abetting them in breaking an U.S. Law. To tell them not to worry about the cost is misleading to the IMS and his/her family members. Medical care is not free, even when there is a reciprocal health care agreement; there may not be military facilities to provide the necessary care and the IMS or his/her government would have to pay for the care from civilian sources.

Question: An IMS was not briefed on his responsibilities for paying for medical care. If he had known he was responsible for paying for medical care, he would not have come.

Answer: All IMSs should be given a briefing by both the SAO and the IMSO on his medical benefits and financial responsibility. The financial responsibility is based on agreements between the foreign government and the U.S. (SAO). If an IMS is unhappy about his responsibility to pay for medical care, he should contact his embassy for resolution.

Question: How do family members locate a physician, dentists or laboratory for routine health care?

Answer: The assistance of the IMSO staff should be requested. If there is a military treatment facility available, they can inform the IMS of appropriate procedures to get an appointment. Only emergency dental care is available from military dental clinics; the IMSO staff can assist in locating a civilian dentist for routine dental care. If there is no military treatment facility, the IMSO staff will be able to help locate a civilian health care provider. When a physician requests laboratory work, military or civilian, the medical staff will provide the location of the laboratory.

Question: IMS's spouse is pregnant and due to deliver while IMS is in training. Foreign government will not pay and IMS does not have money to pay the medical cost. IMS wants to go on welfare. Is going on welfare an option?

Answer: Under 8 USC Section 1611 IMS are ineligible for Public Benefits with the exception of emergency medical care. Labor and delivery is always considered an emergency. However the IMS must meet the State eligibility criteria. Prenatal and postnatal care would not be covered and the IMS is responsible for payment. When the IMS accepted his ITO, he accepted the terms of the ITO. If the ITO states he is financially responsible for medical cost of his family members, he is bound by the term. Item 12 c of the ITO states the IMS will be responsible for custodial fees and personal debts incurred by self or family members. IMS's unable to meet these financial obligations may be withdrawn from training and returned to home country. He should meet with the treatment facility and make arrangements to pay the bill in payments.

Question: IMS's child has major medical problems and is scheduled to join him later. He cannot afford to pay medical costs

Answer: A family member with preexisting medical problems is uninsurable. If the country does not agree to pay medical cost, then family member cannot be authorized on the ITO. If the IMS brings the family member over as a tourist and fails to pay medical expenses he is subject to removal from training and returned home.

- Question:** An IMS returned to his home country leaving over \$19,000 in medical bills outstanding. What should be done?
- Answer:** If the medical bills are owed to a military treatment facility, the facility should process them in accordance with their procedures. This is considered a personal indebtedness to the U.S. Government. Collection procedures are in place. If the medical bills are owed to civilian health care providers, provide them with the address of the IMS's embassy.
- Question:** The child of an IMS from a country that has a reciprocal health care agreement with the U.S. had medical problems that could not be taken care of by the local treatment facility. The IMS expected to be furnished a commercial air ticket to take his child to the closest military treatment facility that could provide the care. Is this authorized?
- Answer:** No. He would be authorized the same transportation as an U.S. military family member: aeromedical evacuation. If the IMS desires treatment for himself or his family member at another military treatment facility, the servicing treatment facility must refer the patient for consultation. If he does not desire to go by aeromedical evacuation, he is responsible for the cost of commercial transportation for himself and the child. This is not an appropriate charge to Operation and Maintenance Funds of the training facility or the medical treatment facility.
- Question:** How long is an HIV Test acceptable?
- Answer:** The JSAT requires that the test be given within three months prior to the issuance of the ITO.
- Question:** Can HIV Test be waived?
- Answer:** No. Title 8 USC Section 1182, states that anyone with a communicable disease to include HIV is ineligible to enter the U.S. or receive a Visa. This code is implemented by Title 42 CFR 34, Medical Examination of Aliens, which requires serological testing for HIV. This regulation does provide that aliens under the age of 15 years do not need to be tested unless there is reason to believe they have been exposed or a member of the family has HIV.
- Question:** If persons from countries that have agreements with the U.S. are entitled to care why are they not eligible to enroll in TRICARE?
- Answer:** United States law has authorized TRICARE. Under the existing federal rules, only U.S. military and their families can enroll in TRICARE. Under DoD policy, personnel from countries that we have agreements with are entitled to the **same access to care as** TRICARE Prime enrollees in military facilities. NATO/PFP family members are also eligible for TRICARE Standard also referred to as CHAMPUS (outpatient only).
- Question:** Are we legally responsible to provide care for family members covered by a reciprocal health care agreement or SOFA?
- Answer:** Based on the availability of funds, DoD is legally responsible to provide care in DoD medical treatment facilities for family members covered by a reciprocal health care agreement or SOFA.
- Question:** Where there is no DoD medical treatment facility available, who is responsible for what?
- Answer:** Where there are no local DoD medical treatment facilities, care is obtained from either the nearest DoD MTF or from civilian sources. Financial responsibility is in accordance with the ITO. If the ITO only refers to a reciprocal health care agreement or is marked for

NATO payment for inpatient only, then the IMSO should request an amendment to the ITO to reflect financial responsibility for care not covered by the reciprocal health care agreement or SOFA.

Question: Are IMSs covered by TRICARE EXTRA?

Answer: No.

Question: Who is responsible for FMS IMS medical bills?

Answer: Financial responsibility should be on the ITO. If the FMS case has a medical line, the bills should be forwarded to the MILDEP through the appropriate channels. If the FMS case has no medical line, the ITO should answer the question as follows:

- (1) IMS is responsible – IMS is required to have Medical Insurance. The insurance company will be billed.
- (2) Foreign Government is responsible - forwarded to the embassy.
- (3) Notes Special Condition – forward to the address provided.

If nothing is on the ITO, contact the IMSO or MILDEP.

Question: How much does the MTF charge for IMSs visits to the MTF?

Answer: The cost per visit depends on whether the IMS is IMET or FMS, and on the clinic visited. The DoD Comptroller on an annual basis determines the cost for each specialty. Current charges may be obtained from <http://www.dtic.mil/comptroller/rates/>. IMET rates apply to IMET IMS only. The other rate applies to FMS IMS and all family members. It is important that the MTF charges the correct rate, as the difference in rate amounts may be significant.

Question: Does the IMET program or FMS program cover dental examinations?

Answer: Dental care is on an emergency basis only for Non-NATO IMET and FMS IMSs and all family members. It is the responsibility of the IMS's home country to provide a thorough dental examination before the IMS departs home country. NATO/PFP IMS and IMSs covered by a reciprocal health care agreement, whether IMET or FMS, receive the same dental care as U.S. military.