

- You have the right to receive all the hospital care that is necessary for the proper diagnosis and treatment of your illness or injury. According to Federal law, **your discharge date must be determined solely by your medical needs**, not by “DRGs” or by CHAMPUS/TRICARE payments.
- You have the right to be fully informed about decisions affecting your CHAMPUS/TRICARE coverage and payment of your hospital stay and any post-hospital services.
- You have the right to request a review by a CHAMPUS/TRICARE Regional Review Center (RRC) of any written Notice of Noncoverage that you may receive from the hospital stating that CHAMPUS/TRICARE will no longer pay for your hospital care. The RRC employs groups of doctors under contract by the Federal Government to review medical necessity, appropriateness and quality of hospital treatment furnished to CHAMPUS/TRICARE patients. The phone number and address of the RRC for your area is:

Humana Military Healthcare Services, Inc.
 931 South Semoran Blvd., Suite 218
 Winter Park, FL 32792
 1-800-658-1405

Talk To Your Doctor About Your Stay In The Hospital

You and your doctor know more about your condition and your health needs than anyone else. Decisions about your medical treatment should be made between you and your doctor. **If you have any questions about your medical treatment, your need for continued hospital care, your discharge, or your need for possible post-hospital care, don't hesitate to ask your doctor.** The hospital's patient representative or social worker will also help you with your questions and concerns about hospital services.

If You Think You Are Being Asked To Leave The Hospital Too Soon

- Ask a hospital representative for a written notice of explanation immediately, if you have not already received one. This notice is called a “Notice of Noncoverage.” You must have this Notice of Noncoverage if you wish to exercise your right to request a review by the RRC.
- The Notice of Noncoverage will state whether your doctor or the RRC agrees with the hospital's decision that CHAMPUS/TRICARE should no longer pay for your hospital care.
 - * If the hospital and your doctor agree, the RRC does not review your case before a Notice of Noncoverage is issued. But the RRC will respond to your request for a review of your Notice of Noncoverage and seek your opinion. You cannot be made to pay for your hospital care until the RRC makes its decision, if you request the review by **noon of the first work day after you receive the Notice of Noncoverage.**
 - * If the hospital and your doctor disagree, the hospital may request the RRC to review your case. If it does make such a request, the hospital is required to send you a notice to that effect. In this situation the RRC must agree with the hospital or the hospital cannot issue a Notice of Noncoverage. You may request that the RRC reconsider your case after you receive a Notice of Noncoverage but since the RRC has already reviewed your case once, **you may have to pay for at least one day of hospital care before the RRC completes this reconsideration.**

IF YOU DO NOT REQUEST A REVIEW, THE HOSPITAL MAY BILL YOU FOR ALL THE COSTS OF YOUR STAY BEGINNING WITH THE THIRD DAY AFTER YOU RECEIVE THE NOTICE OF NONCOVERAGE. THE HOSPITAL, HOWEVER, CANNOT CHARGE YOU FOR CARE UNLESS IT PROVIDES YOU WITH A NOTICE OF NONCOVERAGE.

Acknowledgement Of Receipt

--My signature only acknowledges my receipt of this message from:
 (name of hospital) _____
 on (date) _____ and does not waive any of my rights to request a review or make me liable for any payment.

Signature of Beneficiary or Person Acting on Behalf of Beneficiary _____ Date _____

An Important Message from Champus/Tricare Your Rights While you are a Champus/Tricare Hospital Patient

How To Request A Review Of The Notice Of Noncoverage

- If the Notice of Noncoverage states that your physician agrees with the hospital's decision:
 - * Contact the RRC by noon of the first work day after you receive the Notice of Noncoverage and request a review.
 - * The RRC must ask for your views about your case before making its decision. The RRC will inform you by phone and in writing of its decision on the review.
 - * If the RRC agrees with the Notice of Noncoverage, you may be billed for all the costs of your stay beginning at noon of the day after you receive the RRC's decision.
 - * Thus, you will not be responsible for the cost of hospital care before you receive the RRC decision.
- If the Notice of Noncoverage states that the RRC agrees with the hospital's decision:
 - * You should make your request for reconsideration to the RRC immediately upon receipt of the Notice of Noncoverage by contacting the RRC by phone or in writing.
 - * The RRC can take up to three working days from receipt of your request to complete a review. The RRC will inform you in writing of its decision on the review.
 - * Since the RRC has already reviewed your case once, prior to the issuance of the Notice of Noncoverage, the hospital is permitted to begin billing you for the cost of your stay beginning with the third calendar day after you receive your Notice of Non-coverage, even if the RRC has not completed its review.
 - * Thus, if the RRC continues to agree with the Notice of Non-coverage, you may have to pay for at least one day of hospital care.

NOTE: The process described above is called “immediate review.” If you miss the deadline for this immediate review while you are in the hospital, you may still request a review of the CHAMPUS/TRICARE decision to no longer pay for your care at any point during your hospital stay or after you have left the hospital. The Notice of Noncoverage will tell you how to request this review.

Post-Hospital Care

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Questions involving billing or specific benefit coverage issues should be addressed to your CHAMPUS/TRICARE claims processor which is:

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 Region 3 & 4 Claims
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