

Case study: working with TRICARE in the Philippines

The TRICARE Overseas Program (TOP) is the US Department of Defense's healthcare programme for active duty service members, their families and other eligible beneficiaries, in locations outside the US. We provide a variety of healthcare services for the TOP in more than 200 countries and territories. Our project in the Philippines is an example of how working together with authorities, beneficiary groups and local service providers can lead to positive results.

Many US military retirees and their families live in the Philippines. TOP offers them healthcare support when needed 24/7. Over the years, beneficiaries became increasingly frustrated with the claims process, lack of healthcare guidance, and diluted provider choices which left the beneficiary seeking a more supportive approach. There were also reported challenges with the quality of service being delivered from several of the institutional facilities throughout the Philippines. Rather than waiting for TRICARE to pay for the services, providers often demanded full payment up front from the beneficiaries. The amounts being charged by the providers was an additional concern, with suspected aberrant claims activity for certain services in certain locations. The Defense Health Agency (DHA) asked us to find a solution.

In January 2013, we developed and implemented a detailed and phased programme to address these issues. The TRICARE Philippines Demonstration Project (PDP) involved improving the selection and management of the local providers and established contractually required guidelines to govern the healthcare delivery and claims reimbursement process.

In the early phases of the programme, working in consultation with key stakeholders on-the-ground and historical claim data, we identified what specialisms were needed and in which geographical areas. Our stakeholder engagement included direct outreach with staff at the US Embassy in Manila and key retiree and veteran organisations.

We then selected a set of Approved Demonstration Providers, first prioritising the JCI Accredited facilities in the Philippines who were credentialed, properly trained and monitored to ensure compliance with TRICARE billing requirements.

Dedicated PDP staff was deployed on the ground in the Philippines to each Approved Demonstration area to assist with the implementation and on-going support of the PDP. With boots on the ground support we were able to provide strong education and communication as well as claims liaison assistance services to our selected providers.

This support ensured both the beneficiaries and medical providers understood the requirements of TRICARE policy; including eligibility criteria, claims processing and billing practices and therefore lowered the direct out of pocket costs to the beneficiaries whilst ensuring quality and cost effective care was rendered.

Each phase of the programme was agreed in detail with the Defense Health Agency. At different stages in-depth analyses were carried out to measure success. These were published as White Papers and submitted to the DHA for further analysis and evaluation; they were then used to establish programme objectives, detailed results including costs analyses, lessons learned and recommendations. Feedback and satisfaction surveys of both the beneficiaries and providers in Philippine Demonstration areas were also carried out. As a result of this progress, in 2017, the PDP was converted to a permanent programme, written into legislation, requiring International SOS to establish a Philippine Preferred Network (PPN) for TRICARE retirees and their family members in certain areas of the Philippines.

As well as providing measurable savings, the programme has ensured beneficiaries are now better able to access quality, safe healthcare, delivering improved health outcomes, accurate claims adjudication and payment processes, and a more positive experience overall. This improved service is now setting an example for other TRICARE Overseas locations, which may also benefit from a Preferred Provider Network in the future.