



FOR IMMEDIATE RELEASE

**MOAA introduces DirectClaim: Electronic Filing of MEDIPLUS® TRICARE Supplement Claims**

Alexandria, VA, November 2006 -- MOAA is proud to introduce DirectClaim - a new electronic filing process for members' MEDIPLUS TRICARE Supplement claims. The new DirectClaim process will handle most eligible claims quicker, pay faster and reduce the need for members to complete MEDIPLUS claim forms and submit them with their TRICARE Explanation of Benefits (EOB) forms.

Marsh Affinity Group Services, a service of Seabury & Smith, Inc., the MOAA TRICARE Supplement Insurance Plans Administrator, has worked directly with the intermediaries that process TRICARE claims, to develop electronic filing of MEDIPLUS TRICARE Supplement claims.

With DirectClaim, MOAA members will not have to complete MEDIPLUS claim paperwork or submit an EOB form after they access most of their eligible TRICARE benefits. (Note: Some TRICARE Supplement claims cannot be processed electronically. All prescription claims and most skilled nursing or skilled nursing facility and nursing home claims cannot be filed electronically. For these, you will need to continue submitting paper claim filings to MEDIPLUS.)

Now, when TRICARE providers submit claims to the TRICARE intermediary, the intermediary will electronically send the EOB, if it qualifies, to Marsh for processing under MEDIPLUS. Members will no longer have to wait to receive the EOB from TRICARE or spend time completing and sending a MEDIPLUS claim form to Marsh.

If a claim for service is submitted through DirectClaim and TRICARE has paid the provider(s) directly, any payment due under a MEDIPLUS TRICARE Standard Supplement will be paid to the provider(s) as well. For example: if a claim for a doctor's office visit is submitted under TRICARE Standard and is paid directly to the doctor, and TRICARE submits the claim through DirectClaim for payment under a MEDIPLUS TRICARE Standard Supplement, MEDIPLUS will automatically direct payment to that same provider. It's a little different for a doctor's office visit under TRICARE Prime. Since most network providers require the patient's co-pay at the time of the office visit, MEDIPLUS reimbursement of Prime outpatient co-pays will be sent directly to the member.

Mike Jordan, MOAA's Director of Contract Services and Marketing, believes members will appreciate this new, quicker claim process. "This is another great membership

benefit that MOAA has pushed for on behalf of our members. Now members will get their claims processed much quicker, with less paperwork hassles. It's a great value-added benefit to their MEDIPLUS coverage."

Members will be informed when their claim is filed electronically through this new process. The MEDIPLUS TRICARE Supplement EOB form they are used to seeing will not change, and they will still receive a copy in the mail for their records. However, a special message will be printed on the MEDIPLUS EOB stating that their claim has been received electronically and filed. It's important that members still review their EOB forms when they receive them, especially since prescription drug claims will not be submitted electronically for processing.

To make sure your claim information is kept confidential, DirectClaim is fully compliant with the Health Insurance Portability and Accountability Act (HIPAA), which means it follows the federal requirements to ensure privacy and security of patient information.

If you have any questions about DirectClaim, please call the MOAA Insurance Plans Administrator toll free at 1-800-247-2192 or contact them via email at [moaa@marshpm.com](mailto:moaa@marshpm.com).

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