



**TRICARE Supplement Insurance**

# **Enrollment & Billing FAQ for Employers**

## **Enrollment**

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### **1. Where do I send enrollments, terminations and changes?**

- a. Clients using 834 Files or Basic Excel File can send enrollments, terminations and changes,
  - i. Via FTP
  - ii. Via secure email to [corporate.feeds@selmanco.com](mailto:corporate.feeds@selmanco.com)
- b. Clients using PDFs can send enrollments, terminations and changes,
  - i. Via secure email to [tricareenrollment@selmanco.com](mailto:tricareenrollment@selmanco.com)

### **2. Can terminations and enrollments be completed in the Online Billing Portal?**

- a. Enrollments cannot be completed in the Online Billing Portal – please see question #1.
- b. You can remove an Employee from the invoice in the Online Billing Portal, but please also follow question #1 above for terminations.

### **3. What if an employee becomes eligible for coverage or starts employment in the middle of the month, can coverage start in the middle of the month?**

- a. No, coverage can only be effective on the 1<sup>st</sup> of the month.
- b. Coverage can be effective back to the 1<sup>st</sup> of the month in which the employee is eligible as long as premiums are paid beginning on that date.
- c. If you have a specific request for a coverage effective, please contact SelmanCo's Client Management team.

### **4. What if an employee terminates their employment in the middle of the month, can coverage terminate in the middle of the month?**

- a. No, coverage can only terminate effective on the 1<sup>st</sup> of the month.

**5. Would an employee's or their dependents' coverage be terminated automatically?**

- a. Yes, if an employee or their spouse reaches age 65, coverage for that individual will be terminated.
  - i. If the employee or spouse is terminated due to reaching age 65, the remaining person who is under age 65 (employee or spouse) and any dependent children can continue coverage.
- b. Yes, if a dependent child reaches age 26 coverage will terminate at the end of the month when they turn 26.
- c. If premium payments are discontinued coverage will be terminated after 90 days from the last paid to date, effective on the last paid to date.
  - i. Example, if premium is paid to July 1 and then cease being paid, coverage will terminate effective July 1 after October 1.

**6. What happens if we discover that someone signed up for coverage but was not eligible?**

- a. We will rescind the coverage and refund premium.
- b. Please notify us as soon as you become aware of an ineligible person.

**7. How do we know if someone is eligible?**

- a. If they are retired from the military and have TRICARE for their primary health insurance, they are eligible.
- b. If they do NOT have TRICARE, they are NOT eligible.
- c. If they are on Medicare and use TRICARE For Life as their Medicare Supplement, they are NOT eligible to use the TRICARE Supplement as a third level of coverage.

**8. Can a spouse or dependents be covered under the TRICARE Supplement plan if the employee is not covered?**

Yes, provided they meet eligibility requirements in #7 and you, the employer, allows the payroll deduction.

## Billing

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### 9. When can I see my new invoice each month?

- a. Invoices will be available to view/download on the 6<sup>th</sup> business day of each month.

### 10. Why do recent enrollments show up for the first time on an invoice with 2 months of premium due?

- a. If enrollments are submitted on or after the 25<sup>th</sup> to be effective on the 1<sup>st</sup> of the following month, or if enrollments are submitted to be effective to the first of the current month, then either the 1<sup>st</sup> or 2<sup>nd</sup> invoice with that enrollment on it will have 2 months of premium. Example, if premium is \$67.50 per month and enrollment is submitted on March 5 to be effective March 1, then the April invoice will have a balance due of \$135.00 for March and April.
- b. If enrollments are submitted between the 15<sup>th</sup> and the 24<sup>th</sup> to be effective on the 1<sup>st</sup> of the following month, then either the 1<sup>st</sup> or 2<sup>nd</sup> invoice with that enrollment on it MIGHT have 2 months of premium. Example, if premium is \$67.50 per month and enrollment is submitted on March 22 to be effective April 1, then the enrollment may not show up until the May invoice which will have a balance due of \$135.00 for April and May.
- c. If you have a question about a specific enrollment, please contact SelmanCo's Client Management.

### 11. Why does SelmanCo keep saying we owe premium for someone who already terminated their coverage?

- a. If a termination date is requested, but premium is not paid up to that date, we will continue to request the premium payment. Example, request termination effective July 1 on April 20; premium paid to June 1; we will request premium payment for the month of June so that the record can be terminated as fully paid with a July 1 termination date.

### 12. We requested a termination date of July 1 but SelmanCo indicates the termination date is June 1, why is that?

- a. If a termination date is requested, but premium is not paid up to that date, the coverage will be terminated after 90 days back to the date coverage was paid to. Example, request termination effective July 1 on April 20; premium paid to June 1; record will be terminated on Oct 1 with termination effective Jun 1.

### 13. Who should I contact if the invoice amount is not correct or if I have questions about it?

- a. Contact [Corporatebilling@selmanco.com](mailto:Corporatebilling@selmanco.com) with a cc to Client Management.

**14. I sent payment that was more than the invoice amount, what happens to the extra funds?**

- a. If it is clear which record the funds apply to, we will add any extra funds to that individual's record as premium in "suspense." If/when the "suspense" amount is greater than the monthly payment, the paid to date will be advanced.
- b. If it is not clear which record the funds apply to, we do not post the check and someone from SelmanCo Client Management will contact you for clarification. If you agree to have us post the check without identifying a specific record for any extra funds, we will hold those funds in "suspense" account credit them back to you as a general credit, not applicable to any individual record on the next invoice.

**15. I sent payment that was less than the invoice amount, what happens as a result?**

- a. If it is clear which record/records are short of funds, then the invoice will be updated for those records so that the invoice matches the paid amount for that month, and the record will be reviewed to ensure future months' invoiced amounts are correct. Example:
  - i. If the invoice amount is \$67.50 for a particular individual and we receive payment of \$60.00 for that individual, we adjust the invoice to reflect \$60.00 as the amount owed and post the \$60.00 to that individual's record.
    - 1. If we find that \$60.00 is what should have been invoiced, the \$60.00 posted to the record will advance the paid to date and we will adjust future invoices to reflect that \$60.00 is owed.
    - 2. If we find that \$67.50 was the correct amount that was owed, then the \$60.00 posted to the record will be held in suspense and we will NOT advance the paid to date. Future invoices will show the full amount owed, so in this case the next invoice will show \$75.00 as the amount owed.
- b. If it is not clear which record/records are short of funds, then we will hold the check until someone from SelmanCo Client Management can get clarification from you about how to apply the funds, or we get an additional payment to satisfy the full amount that was invoiced.

**16. Can an employee continue their coverage if they separate from the company, like COBRA works for primary health?**

- a. In most cases, yes.
  - i. We cannot extend continuation of coverage for residents of CO, NH, AK, UT, OR and WA.
- b. Coverage can continue for those who are eligible as long as they continue to pay premium and remain eligible (i.e. are covered by TRICARE and not eligible for Medicare).

- c. If we are given notice of the termination prior to the termination date, we will send the insured a letter indicating they can continue their coverage by paying their premium directly to SelmanCo.
- d. Coverage and premium will not change if the employee continues coverage, provided there are no other changes such as adding or dropping dependents.
- e. If an employee or former employee wishes to continue coverage and didn't receive the letter indicating they can do so by paying their premium directly, please have them contact the SelmanCo Customer Service Team at 1.800.638.2610, option 1 Monday through Friday from 9:00 am to 7:00 pm ET.

**17. What happens to the premium rate if one or more people are dropped from coverage but one or more continue coverage, like when a spouse or dependent child ages out?**

- a. Premium will be adjusted accordingly based on who is continuing coverage.

**18. Why doesn't my invoice match what I think it should be based on who I think is enrolled and who is terminated?**

- a. There could be many reasons, including,
  - i. Timing – enrollments and terminations submitted close to the cut-off date or with back-dated effective dates.
  - ii. Omissions – if a record is omitted from a file, we don't treat that as a termination.
  - iii. Reconciliation of past invoices.
  - iv. Enrollments that were not received or not recorded – possible incomplete information.
  - v. Web billed groups can watch a YouTube tutorial on how to use the billing portal [here](#).

**19. How can the Invoices be Paid?**

- a. Sending a check to One Integrity Parkway, Cleveland, OH 44143-1500.
- b. ACH payment- information provided upon request.
- c. Web billed groups, please use this YouTube video tutorial to learn more:  
<https://www.youtube.com/watch?v=EPpfWYQt9rs&list=PLM3ravFG1JJFawNWhrTSF5QRf7bSduY9n&index=2>.