

RAO Newsletter 2019-4 - Get to Know Your TRICARE Select Plan

5/22/2019

With [TRICARE Select](#), you can choose your own [TRICARE-authorized provider](#) and manage your own health care. This means the plan is like a preferred-provider organization, or PPO plan. A primary care manager isn't assigned to you. For specialty care, you don't need a referral to see TRICARE-authorized specialty care providers. TRICARE Select differs from [TRICARE Prime](#) (not available in most Wisconsin area). In general, TRICARE Select enrollees have more choice of providers. But it has generally higher out-of-pocket costs and fees than TRICARE Prime. Below are a few questions to help you better understand the key features of TRICARE Select.

Who can enroll in TRICARE Select?

Active duty family members (not active duty service members), retirees, and retiree family members can choose to enroll in TRICARE Select. There are [certain others](#) who can also enroll in TRICARE Select. Active duty service members aren't eligible for TRICARE Select.

No matter your location, if you're a retiree and have [TRICARE For Life](#), you aren't eligible to enroll in TRICARE Select.

Keep in mind you may only enroll in TRICARE Select or change your plan after a [Qualifying Life Event](#) or during [TRICARE Open Season](#). During those times, you may [enroll in TRICARE Select](#) online, by phone, or by mail.

How do you get care with TRICARE Select?

When enrolled in TRICARE Select, you may get care from any TRICARE-authorized provider. Referrals aren't required for most health care services. You may need [prior authorization](#) from your regional contractor for some services. For example, adjunctive dental services, home health services, and hospice care.

In the U.S., you'll generally save money if you see a [TRICARE-authorized network provider](#) instead of a [non-network provider](#). To find a network provider, you can use the [Find a Doctor tool](#) or call your [regional contractor](#).

What are the costs with TRICARE Select?

Under TRICARE Select, you pay a [copayment](#) (fixed fee) for most outpatient services from a TRICARE network provider. If desired, you can get care from a TRICARE-authorized non-network provider, but you'll pay a cost-share for out-of-network care. A cost-share is a percentage of the total cost of a covered health care service that you pay. If you choose a non-authorized non-network provider, you won't be reimbursed by TRICARE.

If you live or travel in the Philippines, you're required to see a certified provider for care. Also, TOP Select beneficiaries who live in the Philippines and who seek care within the designated Philippine locations are encouraged to see a [TRICARE-preferred provider](#). Your out-of-pocket costs vary based on your sponsor's military status. You'll pay an annual deductible and cost-shares for [TRICARE covered services](#).

Enrollment Costs

There's no yearly enrollment fee for ADFMs. For retirees, their families, and others, you may have [enrollment fees](#) based on when the military sponsor initially joined the military. If you're in [Group A](#) (sponsor initially joined the military before Jan. 1, 2018), you don't have an annual enrollment fee. If you're in [Group B](#) (sponsor initially joined the military on or after Jan. 1, 2018), you pay enrollment fees.

Costs for Covered Care

With TRICARE Select, you pay a yearly deductible and per-visit copayments or cost-shares. When following the rules of your plan, your out-of-pocket costs are limited to your yearly catastrophic cap.

[Nonparticipating non-network providers](#) may charge up to 15 percent above the TRICARE-allowable amount. You're responsible for this amount, plus your deductible and copayments or cost-shares. For more cost details, check out the [TRICARE Costs and Fees Sheet](#) and [TRICARE Select costs](#).

Getting to know your TRICARE Select plan will help you make informed choices and take command of your health this year. To learn more about your health plan, visit [TRICARE Select](#) and download the [TRICARE Plans Overview](#).

Source: TRICARE.mil

Last Updated 5/22/2019