

RAO Newsletter - #2020-12 - Understanding TRICARE Coverage of COVID-19 Testing

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If you have [symptoms of COVID-19](#) and go to the doctor to get tested, will TRICARE cover your visit and your test? Will TRICARE cover your COVID-19 test if you don't have symptoms but want to get a test for peace of mind? If you're confused about COVID-19 tests and what TRICARE covers, be sure you check out the latest information on the [TRICARE website](#).

“As COVID-19 cases rise, we know that more and more of our TRICARE beneficiaries may want to get tested,” said Elan Green, chief of the Medical Benefits and Reimbursement Section for the TRICARE Health Plan with the Defense Health Agency. “If you have questions about what's covered and how to access care, there are resources to help support you. You can review [TRICARE COVID-19 information](#), or reach out to your TRICARE contractor or medical provider.”

When it comes to COVID-19 testing, you should first know that TRICARE covers COVID-19 tests when they're medically necessary and appropriate. (To be medically necessary means it is appropriate, reasonable, and adequate for your condition.) A TRICARE-authorized provider must order the test. (An authorized provider is any individual, institution/organization, or supplier that is licensed by a state, accredited by national organization, or meets other standards of the medical community, and is certified to provide benefits under TRICARE.) And the provider must perform the test at a TRICARE-authorized lab or facility. If you got an approved COVID-19 test done and paid a copayment for the test or related office visit, you can [file a claim](#) for reimbursement.

To further help you understand your benefits, here are answers to some of the most popular questions about COVID-19 testing and TRICARE. Make note of them before you or a family member gets tested.

Q: If you have TRICARE For Life, will TRICARE cover your COVID-19 testing?

A: It depends. You must follow the [Medicare coverage rules](#). TRICARE will process your claim as secondary payer for services covered by both Medicare and TRICARE, including testing, treatment, and hospitalization.

Q: Will TRICARE cover your test if you're returning to work and you don't have COVID-19 symptoms?

A: No. TRICARE, won't cover your test unless you're an active duty service member and it's required for mission readiness or deployment.

You can find these scenarios and others, as well as more detail, on the [TRICARE COVID-19 testing page](#). If you have a question about COVID-19 and your benefits that isn't answered, you can contact your [TRICARE contractor](#) or health care provider.

SOURCE: Excerpts from TRICARE Bulletin dated 12/15/2020