



# Extended Care Health Option

## Providing services for active duty family members with special needs

The TRICARE Extended Care Health Option (ECHO) provides supplemental services to active duty family members (ADFM) with qualifying mental or physical disabilities. ECHO offers integrated services and supplies beyond those offered by your TRICARE program option (such as TRICARE Prime and TRICARE Standard).

Active duty sponsors with family members seeking ECHO services must sign up for their service's Exceptional Family Member Program (EFMP) (unless waived in specific situations) and register for ECHO with their regional contractor to be eligible for ECHO benefits. For more information about EFMP, contact your service branch's EFMP representative or go to [www.militaryonesource.mil/efmp](http://www.militaryonesource.mil/efmp). To find an EFMP representative, go to the Military Installations website at [www.militaryinstallations.dod.mil](http://www.militaryinstallations.dod.mil).

There is no retroactive registration for ECHO. You must get prior authorization from your regional contractor for all ECHO services.

### ECHO ELIGIBILITY

ECHO benefits are available to the following ADFMs with a qualifying condition:

- TRICARE-eligible ADFMs, including family members of National Guard and Reserve members called or ordered to active service for more than 30 days
- Family members who are eligible for continued coverage under the Transitional Assistance Management Program

- Children or spouses of former service members who were victims of physical or emotional abuse
- Family members of a deceased active duty sponsor (during the period they are in transitional survivor status)

Conditions to qualify for ECHO coverage may include, but are not limited to:

- Autism spectrum disorder
- Moderate or severe intellectual disability
- Serious physical disability
- Extraordinary physical or psychological condition of such complexity that the beneficiary is homebound
- Diagnosis of a neuromuscular developmental condition or other condition in an infant or toddler (under age 3) that is expected to precede a diagnosis of moderate or severe intellectual disability or a serious physical disability
- Multiple disabilities, which may qualify if there are two or more disabilities affecting separate body systems

Children may remain eligible for ECHO benefits beyond the usual TRICARE eligibility age limit (age 21, or age 23 if enrolled in a full-time course of study at an approved institution of higher learning) provided **all** of the following are true:

- The sponsor remains on active duty
- The child is incapable of self-support because of a mental or physical incapacity that occurs prior to the loss of eligibility
- The sponsor is responsible for over 50 percent of the child's financial support

## ECHO BENEFITS

ECHO provides coverage for the following products and services:\*

- Assistive services (such as those from a qualified interpreter or translator)
- Durable equipment, including adaptation and maintenance equipment
- Expanded in-home medical services through TRICARE ECHO Home Health Care (EHHC) (limited to the U.S., the District of Columbia, Guam, Puerto Rico and the U.S. Virgin Islands)
- Rehabilitative services
- Respite care (during any month when at least one other ECHO benefit is received and limited to the U.S., the District of Columbia, Guam, Puerto Rico and the U.S. Virgin Islands)
  - ECHO respite care: up to 16 hours of care in any calendar month in which any other ECHO-authorized benefit other than the EHHC benefit is also used
  - EHHC respite care: up to eight hours per day, five days per week (for those who qualify)
- Training in use of special education and assistive technology devices
- Institutional care when a residential environment is required
- Transportation to and from institutions or facilities in certain circumstances

**Note:** Applied behavior analysis (ABA) services are covered under the Comprehensive Autism Care Demonstration. There are no yearly or lifetime caps on the amount of ABA TRICARE covers. EFMP enrollment and ECHO registration are required for ADFMs to qualify for ABA services under the Autism Care Demonstration. For more information, go to [www.tricare.mil/autism](http://www.tricare.mil/autism).

TRICARE does not pay for services provided by family members, trainers or other individuals who are not TRICARE-authorized providers. For more information, go to [www.tricare.mil/echo](http://www.tricare.mil/echo).

\* You must get prior authorization from your regional contractor for all ECHO services.

## COVERAGE LIMIT AND GOVERNMENT/SPONSOR LIABILITY

The coverage limit for all ECHO benefits combined, excluding EHHC, is \$36,000 per beneficiary, per fiscal year (Oct. 1–Sept. 30).

ECHO-allowable amounts are not subject to a deductible. The cost-share for every month beneficiaries use ECHO benefits is based on the sponsor’s pay grade, as shown in the following table:

### ECHO Cost-Share Amounts

SPONSOR PAY GRADE	COST-SHARE AMOUNT
E-1 through E-5	\$25
E-6	\$30
E-7 and O-1	\$35
E-8 and O-2	\$40
E-9, WO/WO-1, CWO-2 and O-3	\$45
CWO-3, CWO-4 and O-4	\$50
CWO-5 and O-5	\$65
O-6	\$75
O-7	\$100
O-8	\$150
O-9	\$200
O-10	\$250

LOOKING FOR **More Information?**GO TO **[www.tricare.mil/contactus](http://www.tricare.mil/contactus)**

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**TRICARE North Region**

Health Net Federal Services, LLC  
1-877-TRICARE (1-877-874-2273)  
[www.hnfs.com](http://www.hnfs.com)

S

**TRICARE South Region**

Humana Military  
1-800-444-5445  
[HumanaMilitary.com](http://HumanaMilitary.com)

W

**TRICARE West Region**

UnitedHealthcare  
Military & Veterans  
1-877-988-WEST (1-877-988-9378)  
[www.uhcmilitarywest.com](http://www.uhcmilitarywest.com)

O

**TRICARE Overseas Program (TOP)**

International SOS  
Government Services, Inc.  
[www.tricare-overseas.com](http://www.tricare-overseas.com)

*For toll-free contact information,  
visit this website.*

**TOP Regional Call Centers**

*Eurasia-Africa*  
+44-20-8762-8384 (overseas)  
1-877-678-1207 (stateside)  
[tricarelon@internationalsos.com](mailto:tricarelon@internationalsos.com)

*Latin America and Canada*  
+1-215-942-8393 (overseas)  
1-877-451-8659 (stateside)  
[tricarephi@internationalsos.com](mailto:tricarephi@internationalsos.com)

*Pacific (Singapore)*  
+65-6339-2676 (overseas)  
1-877-678-1208 (stateside)  
[sin.tricare@internationalsos.com](mailto:sin.tricare@internationalsos.com)

*Pacific (Sydney)*  
+61-2-9273-2710 (overseas)  
1-877-678-1209 (stateside)  
[sydricare@internationalsos.com](mailto:sydricare@internationalsos.com)

**TRICARE Extended Care Health Option**

[www.tricare.mil/echo](http://www.tricare.mil/echo)

**Exceptional Family Member Program**

[www.militaryonesource.mil/efmp](http://www.militaryonesource.mil/efmp)

**Transitional Assistance  
Management Program**

[www.tricare.mil/tamp](http://www.tricare.mil/tamp)

**An Important Note About TRICARE Program Information**

*At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military hospital and clinic guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.*

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