



TRICARE® Urgent Care Pilot

Get urgent care without a referral or prior authorization

TRICARE Prime beneficiaries typically need referrals to get health care from anyone other than their primary care managers (PCMs), including for urgent care. Now, with the Urgent Care Pilot, you don't need referrals for your first two visits to urgent care. The Urgent Care Pilot, which began May 23, 2016, lets most TRICARE Prime beneficiaries get two urgent primary care visits in the U.S. each fiscal year (FY) (Oct. 1–Sept. 30) without a referral or prior authorization.

WHO CAN USE THE URGENT CARE PILOT?

The Urgent Care Pilot is available to most non-active duty service member (non-ADSM) TRICARE Prime beneficiaries living or traveling in the U.S. This includes:

- ADSMs (including National Guard or Reserve members activated for more than 30 days) in TRICARE Prime Remote (TPR)
- Non-ADSMs in TRICARE Prime, TPR or TRICARE Young Adult (TYA) Prime
- TRICARE Overseas Program (TOP) beneficiaries traveling in the U.S. (not limited to two visits)

You don't qualify for the Urgent Care Pilot if you're:

- An ADSM (including National Guard or Reserve members activated for more than 30 days) in TRICARE Prime, as urgent care is managed by your assigned military hospital or clinic to ensure readiness
- In the US Family Health Plan

- Using TRICARE Standard and TRICARE Extra or TRICARE For Life (TFL), as no referral or prior authorization is required for urgent care under these programs
- A TOP beneficiary seeking care outside the U.S.

HOW TO USE THE URGENT CARE PILOT

If you qualify to use the Urgent Care Pilot, you have two options when you need urgent care:

1. Go directly to a TRICARE network or non-network urgent care provider. You can go to urgent care twice without a referral or prior authorization. To find a provider, visit www.tricare.mil/finddoctor. While you may see any TRICARE-authorized provider for care, you may pay more when seeing a nonparticipating non-network provider. For information on provider types, see the *Types of Providers* section on the following page.
2. Call the Nurse Advice Line (NAL) at **1-800-TRICARE (1-800-874-2273)** and choose option 1. See the *Using the Urgent Care Pilot With the Nurse Advice Line* section for more information.

If you see a provider who isn't your PCM for urgent care, follow up with your PCM within 24 hours to let him or her know about your urgent care visit. If you need follow-up care that your PCM can't give you, you'll need a referral from your PCM.

Types of Providers

Network providers: Accept TRICARE’s payment as the full payment for any covered health care services you get. You can save money by seeing network providers. They also file claims for you.

Non-network providers: Do not have an agreement with TRICARE and you may have to file your own claims. There are two types of non-network providers: participating and non-participating.

- **Participating:** Accept TRICARE’s payment as the full payment for any covered health care services you get and file claims for you on a case-by-case basis.
- **Nonparticipating:** Do not accept TRICARE’s payment as the full payment for covered health care services or file claims for you. They may charge up to 15 percent above the TRICARE-allowable charge.

Examples of Urgent vs. Nonurgent Primary Care

URGENT PRIMARY CARE	NONURGENT PRIMARY CARE
A rash	Common cold
Migraine headache	Sore throat (without fever)
Urinary tract infection	Follow-up for an ongoing condition
Sprain	Yearly checkup
Earache	Health screenings
Rising fever	Vaccines

USING THE URGENT CARE PILOT WITH THE NURSE ADVICE LINE

To get even more out of the Urgent Care Pilot, you can call the NAL at **1-800-TRICARE (1-800-874-2273)** and choose option 1. The NAL lets you talk with registered nurses who can help you determine the level of care you need, and you may be able to get urgent care without using one of your two referral-free visits.

Note: The NAL is only available in the U.S.

When the Nurse Advice Line Recommends Urgent Care

If the NAL confirms you need urgent care and you are:

- **Enrolled with a military hospital or clinic:** The NAL will first see if your military hospital or clinic has an available appointment within 24 hours, or if your military hospital or clinic has an urgent care clinic. If neither is available, the NAL will help you find the closest TRICARE civilian network urgent care center and tell you to ask your PCM for a referral so your visit doesn’t count against your two-visit limit.
- **Enrolled with a civilian provider:** The NAL will help you find the closest TRICARE civilian network urgent care center and tell you to ask your PCM for a referral so your visit doesn’t count against your two-visit limit.

When the Nurse Advice Line Recommends Self-Care

If the NAL recommends self-care for your condition, you can still go to urgent care, but your visit will count as one of your referral-free visits.

TYPES OF CARE

Different medical conditions require different levels of care. Getting the right kind of care for your condition is best for your health, and it can also save you time and money.

- **Emergency Care:** TRICARE defines an emergency as a serious medical condition that the average person would consider to be a threat to life, limb, sight or safety. If you have an emergency, call 911 or go to the nearest emergency room.
- **Urgent Care:** Urgent care is treatment for an illness or injury that requires professional attention within 24 hours, but wouldn’t result in further disability or death if not treated immediately.
- **Nonurgent Care:** In some cases, your best option is to treat your condition yourself at home, or to wait for an appointment with your PCM. If you’re not sure if your condition is urgent or not, the NAL can help you figure it out.

PAYING FOR URGENT CARE

With the Urgent Care Pilot, your regular copayments apply when seeking care from TRICARE network or participating non-network providers during your two referral-free visits.

When seeing nonparticipating non-network providers, you may pay up to 15 percent above the TRICARE-allowable charge.

For more information on costs, go to www.tricare.mil/costs.

GETTING URGENT CARE AFTER YOUR TWO REFERRAL-FREE VISITS

If you've used your two urgent care visits without a referral and need to get urgent care again, you have three options:

1. See if your PCM has an appointment within 24 hours, or ask for a referral from your PCM.

2. Call the NAL. Depending on if you are enrolled with a military hospital or clinic or with a civilian provider, the NAL will help you decide where to get care. You will need a referral from your PCM for civilian care.
3. Seek urgent care without a referral or prior authorization and pay point-of-service (POS) charges. See the section that follows for information on the POS option.

URGENT CARE AND THE POS OPTION

The POS option allows people with TRICARE Prime to see any TRICARE network or non-network provider without a referral and pay POS charges instead of regular copayments (does not apply to ADSMs). When you use the POS option, you must meet a separate POS deductible before TRICARE will pay anything for your care. POS cost-shares do not count toward the yearly TRICARE catastrophic cap. For additional information on the POS option, see the table below and visit www.tricare.mil/pointofservice.

POS Deductibles and Cost-Shares

CHARGES	INDIVIDUAL	FAMILY
POS deductible per FY for outpatient care only	\$300	\$600
POS cost-share for outpatient care	50% of TRICARE-allowable charge after yearly POS deductible is met	
Any additional charges by providers who do not accept the TRICARE-allowable charge	You are responsible for payment. Nonparticipating providers may charge up to 15% above the TRICARE-allowable charge for services.	

For additional information on getting care with the Urgent Care Pilot, go to www.tricare.mil/urgentcarepilot.

LOOKING FOR **More Information?**

GO TO www.tricare.mil/contactus

N

TRICARE North Region

Health Net Federal Services, LLC
 1-877-TRICARE (1-877-874-2273)
www.hnfs.com

S

TRICARE South Region

Humana Military
 1-800-444-5445
HumanaMilitary.com

W

TRICARE West Region

UnitedHealthcare
 Military & Veterans
 1-877-988-WEST (1-877-988-9378)
www.uhcmilitarywest.com

O

TRICARE Overseas Program (TOP)

International SOS
 Government Services, Inc.
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

Medical Assistance
 +44-20-8762-8133

Latin America and Canada
 +1-215-942-8393 (overseas)
 1-877-451-8659 (stateside)
tricarephl@internationalsos.com

Medical Assistance
 +1-215-942-8320

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

Medical Assistance
 +65-6338-9277

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

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 +61-2-9273-2760

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.*