



Emergency and Urgent Care

Get the appropriate level of medical care for your health needs

TRICARE provides coverage for medically necessary emergency and urgent care to all TRICARE-eligible beneficiaries. You need to keep your information in the Defense Enrollment Eligibility Reporting System (DEERS) up to date for you and your family members to make sure your TRICARE eligibility is reflected accurately.

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. You do not need prior authorization before getting emergency medical care. However, in all emergencies, your primary care manager (PCM) or regional contractor must be notified within 24 hours or on the next business day following admission to coordinate ongoing care and to ensure you receive proper authorization. Depending on your TRICARE plan, emergency care services may have applicable cost-shares. For cost information, contact your regional contractor or visit www.tricare.mil/costs.

Other Types of Emergencies

Maternity: A maternity emergency is a sudden unexpected medical complication that puts the mother or baby at risk.

Psychiatric: A psychiatric emergency is when a person is at immediate risk of serious harm to self or others as a result of a mental disorder and requires immediate, continuous

skilled observation at the acute level of care. This assessment is based on a psychiatric evaluation performed by a doctor or other qualified mental health care professional with hospital admission authority.

Dental: Most dental emergencies, such as going to the emergency room for a severe toothache, are not a covered medical benefit under TRICARE. For more information about dental care, visit www.tricare.mil/dental.

Certain instances of dental care are covered as adjunctive dental care under TRICARE's medical benefit. Adjunctive dental care is dental care that is medically necessary in the treatment of an otherwise covered medical—not dental—condition. Prior authorization is required.

Emergency Care Overseas

You may receive emergency care while living or traveling overseas from either a military hospital or clinic or a host nation provider. If you need emergency care, go immediately to the nearest emergency care facility or call the TRICARE Overseas Program (TOP) Medical Assistance number for the overseas area where you are living or traveling.

Prior authorization is not required. If you are admitted, your PCM or TOP Regional Call Center must be notified within 24 hours or on the next business day after admission or before leaving the facility. See the *Looking for More Information?* section of this fact sheet for contact information.

Aeromedical Evacuations

Aeromedical evacuations, or air evacuations, for emergency care are only approved when medically necessary. TOP Standard, TRICARE For Life (TFL), TRICARE Young Adult (TYA) Standard, TRICARE Reserve Select and TRICARE Retired Reserve beneficiaries are required to pay for air evacuation up front and file a claim for reimbursement (less any cost-shares). TRICARE will only reimburse air evacuation when it is medically necessary and to the closest, safest location that can provide the required care. For more information about air evacuation overseas, contact your TOP Regional Call Center.

URGENT CARE

Urgent care services are medically necessary services required for an illness or injury that would not result in further disability or death if not treated immediately, but does require professional attention within 24 hours. You may require urgent care for conditions such as a sprain or rising fever, as each of these has the potential to develop into an emergency if treatment is delayed longer than 24 hours.

Urgent Care Pilot

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 (Oct. 1–Sept. 30) without a referral or prior authorization.

The Urgent Care Pilot is available to most TRICARE Prime beneficiaries living or traveling in the U.S. This includes:

- Active duty service members (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 TYA Prime
- 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 (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 TFL (urgent care is covered without referral or prior authorization under these programs)
- A TOP beneficiary seeking care outside the U.S.

If you qualify to use the Urgent Care Pilot, you now 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. You may see any TRICARE-authorized provider, but you may pay more with nonparticipating non-network providers. These providers don't accept TRICARE's payment as full payment for their services, don't file claims for you and may charge 15 percent above the TRICARE-allowable charge.
2. Call the Nurse Advice Line (NAL)* at **1-800-TRICARE (1-800-874-2273)** and choose option 1. A registered nurse will confirm the level of care you need. If the NAL confirms you need urgent care and you are:
 - a. **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 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.
 - b. **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.

* The NAL is not available overseas.

After you use two urgent care visits without a referral and need urgent care again, you have three options:

1. See if your PCM has an available 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. The POS option allows you to see any TRICARE network or non-network provider and pay POS fees instead of your regular copayment (does not apply to ADSMs). For information on the POS option, go to www.tricare.mil/pointofservice.

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. Go to www.tricare.mil/urgentcarepilot for more information.

NURSE ADVICE LINE

If it is after hours or you are not sure if you need to see a health care provider, the NAL is available 24/7.* Call **1-800-TRICARE (1-800-874-2273)** and select option 1. You can talk to a registered nurse who can:

- Answer your urgent care questions
- Answer your pediatric care questions (pediatric nurses are available)

- Help you determine if you need to see a health care provider
- Help you find the closest emergency room or urgent care center
- Help you schedule an appointment at a military hospital or clinic, if available

Note: The NAL is not intended for emergencies and is not a substitute for emergency treatment. If you think you may have a medical emergency, call 911 or go the nearest emergency room.

* *The NAL is not available overseas.*

NONEMERGENCY CARE FOR ACTIVE DUTY SERVICE MEMBERS

ADSMs traveling between duty stations must get all nonemergency care at a military hospital or clinic if one is available. If a military hospital or clinic is not available, prior authorization from your regional contractor is required before getting nonemergency civilian care.

USING THE EMERGENCY ROOM FOR NONEMERGENCY CARE

In many cases, using the emergency room is unnecessary and can result in longer wait times and higher costs. You can often be treated faster by a military hospital or clinic, a family health care provider or an urgent care center. See the "Definitions and Examples of Types of Care" chart that follows for more information.

Definitions and Examples of Types of Care

TYPE OF CARE	DEFINITION	EXAMPLES
Emergency	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.	No pulse, severe bleeding, spinal cord or back injury, chest pain, broken bone, inability to breathe
Urgent	Urgent care services are medically necessary services required for an illness or injury that would not result in further disability or death if not treated immediately, but does require professional attention within 24 hours.	Rashes, migraine headache, urinary tract infection, sprain, earache, rising fever

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

Medical Assistance
 +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.*