

Frequently Asked Questions

New TRICARE contracts (T-5) start on Jan. 1, 2025. This change only affects those living in the United States.

Beneficiary Actions



West Region

TriWest Healthcare Alliance will replace Health Net Federal Services, LLC.



Six States Moving from the East to the West

Arkansas, Illinois, Louisiana, Oklahoma, Texas, and Wisconsin move from the East to West



East Region

Humana Military remains the contractor.

⚠️ What You Need To Do

- Confirm your information in DEERS.
- If you pay enrollment or premium payments by credit card or bank transfer, you will need to transfer your payment information by Dec. 31, 2024
- Check if your providers are in the TriWest network in Nov. 2, 2024

- Confirm your information in DEERS.
- If you pay enrollment or premium payments by credit card or bank transfer, you will need to transfer your payment information by Dec. 31, 2024
- Check if your providers are in the TriWest network starting Nov. 2, 2024

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🗨️ General Questions

Q: When is TRICARE Open Season and when can I change my health plan?

A: TRICARE Open Season is from Nov. 11—Dec. 9, 2024.

Q: If I'm happy with my current plan and want to remain with it, what do I need to do?

A:

1. If you're an active duty family member and pleased with your current health plan, you don't need to take any action, and you'll remain enrolled in your existing health plan.
 2. **East Region.** If you're a retiree, retiree family member or enrolled in a premium plan (TRICARE Young Adult, TRICARE Reserve Select, TRICARE Retired Reserve) in the East Region, and pleased with your current health plan, you don't need to take any action.
 3. **West Region.** If you're a retiree, retiree family member, or enrolled in a premium plan in the West Region, and pleased with your current health plan, you don't need to re-enroll, **BUT you will need to update your payment methods if you pay by recurring credit or debit charges or by electronic fund transfer.** More details on that process are available further below under "Payment Information."
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Q: What is changing in TRICARE?

A: The Defense Health Agency awarded two new contracts to manage the TRICARE benefit for the East and West Regions respectively, as show on the map. In the East Region, Humana Military will remain the regional contractor. But six states currently in the East Region will move to the West Region. In the West Region, TriWest Healthcare Alliance will replace Health Net Federal Services, LLC as the regional contractor.

Q: What [states are moving](#) from the East Region to the West Region?

A: On Jan. 1, 2025, six states that are currently in the East Region will move to the West Region. These states are:

Arkansas

Illinois

Louisiana

Oklahoma

Texas

Wisconsin

Payment Information

Q: If I live in the West Region or my state is switching to the West Region, will I need to [set up a new payment method](#) with the new contractor?

A: **This only applies to military retirees and retired family members, or individuals paying premiums under TRICARE Reserve Select, TRICARE Retired Reserve, or TRICARE Young Adult.**

These beneficiaries pay a premium or enrollment fee – and MUST ensure payment information is updated to maintain TRICARE benefits.

1. If you currently pay your enrollment fee by direct allotment from your retirement pay, you don't need to do anything. Those transactions will automatically transfer to TriWest.
2. If you currently pay enrollment fees by recurring credit or debit card or electronic funds transfer from your bank, you need to update your payment authorization with TriWest. Payments with the current contractor end Dec. 31, 2024. TriWest won't charge your payment until Jan. 1, 2025.

To update your credit or debit card of EFT authorization, visit

<https://tricare.mil/About/Regions/West-Region> to find links to the following automatic payment options:

- Option 1: [Set up automatic payments securely online](#). Select New User? Sign up now under the blue Sign in button, verify your email address, and complete the secure forms.
- Option 2: [Download the Automatic Monthly TRICARE Payment Set Up Request form](#). Complete the form and mail it to the address on page 2.

Beneficiary Web Enrollment

Q: Will I be able to make TRICARE plan changes on the Beneficiary Web Enrollment portal during the transition period?

A: No, beneficiaries will not be able to make TRICARE plan changes on the BWE portal in milConnect from Oct. 25—Dec. 31, 2024.

Q: How can I make changes to my enrollment choices during Open Season if I can't use the BWE portal?

A: To elect to make open season changes, you have two options:

1. Call your regional contractor:
 - East Region: Humana Military, 800-444-4554
 - West Region (including the six states moving to West Region): TriWest, 888-TRICARE (for open season changes only starting Nov. 11)
2. Download the [TRICARE Select Enrollment, Disenrollment, and Change Form \(DD3043\)](#) and fax or mail the completed form to your regional contractor.

Q: Do these BWE restrictions apply to overseas beneficiaries?

A: No, if you're an overseas beneficiary, you may still use BWE if you're enrolled to a TRICARE Overseas health plan.

Continuity of Care

Q: Will this change impact care I've already scheduled?

A: If you live in the East Region, your scheduled care won't be affected. If you live in the West Region, [TriWest will accept unexpired referrals and pre-authorizations from HNFS](#) that were issued prior to Jan. 1, 2025. These will be valid through their expiration or June 30, 2025, whichever comes first.

Q: Can I keep my current providers? How do I know if they'll still be in the network?

A: Humana Military and TriWest will publish their provider directories by the beginning of open season on Nov. 11, 2024.

Q: Will I pay more to stay with my current providers?

A: The standards for copayments or cost-shares don't change due to the new T-5 contracts. Your personal out-of-pocket costs depend on your TRICARE plan and whether your provider chooses to stay in the TRICARE network as a network, non-network/participating, or non-network/non-participating provider.



For more information,
click the above QR code