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# TRICARE® Maternity and Newborn Care

Understanding Your Maternity and Newborn Care Coverage

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# Today's AGENDA



- Maternity Care
- Getting Maternity Care
- Getting Coverage for Your Child
- Well-Child Care
- Other Important Information
- For Information and Assistance

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# Who's Covered?

- TRICARE-covered expectant mothers:
  - Active duty service members
  - Retired service members
  - National Guard and Reserve members
  - Family members
- Must be registered in the Defense Enrollment Eligibility Reporting System (DEERS)
- Must have a Uniformed Services ID card

# Losing TRICARE Eligibility during Pregnancy

- You may lose TRICARE eligibility, including maternity coverage, if:
  - You separate from the military
  - Your sponsor separates
  - You divorce
  - You age out or otherwise lose eligibility as a dependent child
  - You're disenrolled
  - You elect to not enroll in or purchase TRICARE coverage
- You may qualify for other coverage options.

# What's Covered?

- Medically necessary maternity care:
  - Obstetric visits
  - Fetal ultrasounds
  - Management of high-risk or complicated pregnancies
  - Hospitalization for labor, delivery, and postpartum care
  - Deliveries at TRICARE-certified/authorized birthing centers (stateside only)
  - Deliveries planned at home for low-risk pregnancies (Home births may not be covered overseas.)
  - Anesthesia
  - Cesarean sections
  - Breast pumps, breast pump supplies, and breastfeeding counseling

**Note:** TRICARE only covers midwife services provided by a certified nurse midwife (CNM). Learn more about covered services and criteria for CNMs at [www.tricare.mil/coveredservices](http://www.tricare.mil/coveredservices).

# What Isn't Covered?

- Services not covered by TRICARE:
  - Fetal ultrasounds that aren't medically necessary
  - Services and supplies related to noncoital reproductive procedures
  - Management of uterine contractions with drugs that aren't approved for that use
  - Home uterine-activity monitoring and related services
  - Private hospital rooms
  - Unproven procedures
  - Umbilical cord collection and storage

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# Maternity Care Providers

- TRICARE covers maternity care provided by TRICARE-authorized providers. This includes but isn't limited to:
  - Obstetricians/gynecologists
  - Certified nurse midwives (CNMs)
    - **Note:** Only certain providers are covered by TRICARE.
  - Family medicine physicians
  - General practitioners
  - Primary care managers
  - Certified labor doulas (stateside only)



## Maternity Care Providers (continued)

- TRICARE does **not** cover:
  - Lay midwives
  - Certified professional midwives
  - Certified midwives
  - Certain non-medical support during labor and childbirth (for example, labor coaches)

# TRICARE Prime®



- Primary care manager (PCM) access
- Priority access to care at military hospitals and clinics
- Referrals required
- Pre-authorization required
- No costs for ADSMs and ADFMs
- Minimal costs for retired service members and their families

# Traveling With TRICARE Prime

- Routine care:
  - Get care before traveling.
- Urgent care:
  - Most TRICARE Prime enrollees don't need a referral when seeking urgent care from any TRICARE-authorized urgent care center. There are special considerations for TRICARE overseas plans and the US Family Health Plan.
  - If you need advice or if you aren't sure if you need care, use the Military Health System Nurse Advice Line at [www.mhsnurseadviceline.com](http://www.mhsnurseadviceline.com) to chat with a registered nurse. In the U.S., you can also call **1-800-TRICARE (874-2273)**, Option 1.
- Emergency care:
  - Call 911 or go to the nearest emergency room.
  - Pre-authorization isn't required.
  - Get a continued-stay authorization, if admitted.
- Extended trips:
  - Consider transferring enrollment.



# TRICARE Select<sup>®</sup>

- See any TRICARE-authorized provider for maternity care.
  - A network provider costs you less out of pocket.
- Referrals aren't required for most services.
- Pre-authorization is required for certain services.
- A deductible may apply if you deliver in an outpatient setting.

# Switching TRICARE Health Plans

- ADSMs can't disenroll from TRICARE Prime.
- All others can only enroll in or change to TRICARE Prime or TRICARE Select during:
  - The 90-day period following a Qualifying Life Event (QLE) (for example: marriage, birth of a child, or adoption of a child).  
**Note:** A QLE for one family member is a QLE for all eligible family members.
  - The TRICARE Open Season. The annual period beginning on the Monday of the second full week in November to the Monday of the second full week in December. Visit [www.tricare.mil/openseason](http://www.tricare.mil/openseason) for dates and more information.

**Note:** QLEs and open season don't apply to TRICARE For Life or premium-based plans (TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, and the Continued Health Care Benefit Program). These plans offer continuous open enrollment.

# TRICARE Overseas Program



## TRICARE Prime Overseas:

- Get care from your primary care manager at a military hospital or clinic.

## TRICARE Prime Remote Overseas:

- Coordinate care with your TOP Regional Call Center.

## TRICARE Select Overseas:

- Seek care from almost any TRICARE-authorized civilian provider without a referral.

# TRICARE Young Adult

- Your maternity care is covered, but newborn care isn't covered.
- Follow the rules of the plan in which you're enrolled:
  - TRICARE Young Adult Prime
  - TRICARE Young Adult Select

# TRICARE Reserve Select<sup>®</sup> and TRICARE Retired Reserve<sup>®</sup>

- Premium-based TRICARE program options
- Qualified sponsors may purchase coverage for themselves or their family members or both
- Similar to TRICARE Select or TRICARE Select Overseas

# Delivery Options

- Military hospital or clinic
- Civilian hospital
- TRICARE-certified/authorized birthing center
- Hospital-based outpatient birthing room
- Professional office birthing suite
- Planned home births



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# Who's Covered?



- Biological and adopted children of:
  - Active duty service members
  - Retired service members (including Retired Reserve members)
  - National Guard and Reserve members

# When Your New Child Is Born or Adopted Overseas

- Contact the nearest U.S. Embassy or Consulate.
- Get a Social Security number (SSN) for your child.
- Register your child in the Defense Enrollment Eligibility Reporting System (DEERS).
- Family members are automatically enrolled in TRICARE Select Overseas.
- Children of retirees must elect to enroll within 120 days of birth.

# Register Your New Child in DEERS

- Register your child in DEERS right away.
- To register your child in DEERS, you must:
  - Get an official birth certificate or SF-240 Consular Report of Birth Abroad, record of adoption or letter of placement of your child into your home.
  - Apply for your child's Social Security Number.
  - Go to the nearest ID card office with the proper documentation.
- Choose a TRICARE program and enroll your child, if necessary.



# TRICARE Prime and TRICARE Select Coverage

- You **must** register your newborn, newly adopted, or court-appointed child in DEERS within 90 days, or 120 days if overseas.
- Stateside children of ADSMs are automatically enrolled in TRICARE Prime as long as:
  - They're registered in DEERS.
  - They live in a stateside Prime Service Area (PSA).
- Overseas children of ADSMs are automatically enrolled in TRICARE Select Overseas as long as they're registered in DEERS.
  - You may only enroll your child in TRICARE Prime Overseas or TRICARE Prime Remote Overseas if they're command-sponsored.
- Children of retirees (stateside and overseas) must enroll their child in a TRICARE plan.

## TRICARE Prime and TRICARE Select Coverage (continued)

- The parent may change the child's TRICARE Prime or TRICARE Select enrollment to another eligible TRICARE plan within 90 days of the birth, adoption, or court appointment.
  - After 90 days, you must wait until another QLE or for TRICARE Open Season to change your child's TRICARE coverage.
- If your child isn't enrolled in DEERS by day 90, or day 120 if overseas, they'll only be eligible to receive care at a military hospital or clinic, if space is available.

# TRICARE Reserve Select and TRICARE Retired Reserve Coverage

- To ensure TRS or TRR coverage for your child, you must:
  - Register your child in DEERS.
  - Submit the *Reserve Component Health Coverage Request* form (DD Form 2896-1) to your TRICARE contractor within 90 days, or 120 days, if overseas.
- You may be required to pay for care up front.
- You must purchase TRS or TRR for your child to be covered.

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# What's Covered?

- Circumcision
- Routine newborn care
- Health-promotion and disease-prevention exams
- Vision and hearing screenings
- Height, weight, and head circumference measurements
- Routine vaccines
- Developmental and behavioral appraisals

**Note:** In certain circumstances, prescribed banked donor milk from accredited milk banks may be covered.



# Dental Options

- TRICARE Dental Program (TDP)
- Federal Employees Dental and Vision Insurance Program (FEDVIP)



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# Filing Claims

- In the U.S.:
  - File claims with the claims processor in the region where you live.
  - Submit claims within one year of the date of service.
- In the U.S. territories:
  - File claims with the TRICARE Overseas Program claims processor.
  - Submit claims within one year of the date of service.
- Outside the U.S. and U.S. territories:
  - File claims with the TRICARE Overseas Program claims processor.
  - Submit claims within three years of the date of service.
  - For a step-by-step guide to filing overseas claims, go to:  
[www.tricare-overseas.com/beneficiaries/claims](http://www.tricare-overseas.com/beneficiaries/claims).

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### Stateside Regional Contractors

- TRICARE East Region  
Humana Military  
**1-800-444-5445**  
[HumanaMilitary.com](http://HumanaMilitary.com)  
[www.tricare-east.com](http://www.tricare-east.com)
- TRICARE West Region  
Health Net Federal Services, LLC  
**1-844-866-WEST** (1-844-866-9378)  
[www.tricare-west.com](http://www.tricare-west.com)

### Overseas Regional Contractor

- TRICARE Overseas Program (TOP)  
International SOS Government Services,  
Inc.  
[www.tricare-overseas.com/contact-us](http://www.tricare-overseas.com/contact-us)

### More Resources

- TRICARE Website  
[www.tricare.mil](http://www.tricare.mil)



- Publications  
[www.tricare.mil/publications](http://www.tricare.mil/publications)
- milConnect  
<https://milconnect.dmdc.osd.mil>