

# RAO NEWSLETTER #2024-6 - What To Know as New TRICARE Contracts Begin in 2025

FALLS CHURCH, Va. – New TRICARE managed care support (MCS) contracts, known as T-5, will start on Jan. 1, 2025. MCS contractors manage administrative support services for the TRICARE benefit. This includes managing enrollment services, maintaining civilian healthcare networks, operating call centers, and processing TRICARE claims. The new contracts will improve health care delivery, quality, and access for beneficiaries living in the United States.

The Defense Health Agency (DHA) and the two regional contractors in the East Region and West Region are currently transitioning to these new contracts to ensure health care delivery is ready for all beneficiaries on Jan. 1, 2025.

“We are committed to keeping all of our military families informed about your health plan, your choices, and ensuring a seamless transition to new contractors,” said Lt. Gen. Telita Crosland, director of the DHA.

Here’s what you should know as the DHA transitions to the new contracts in 2025.

## **Q: Will these changes affect me?**

**A:** The new contracts will affect you **unless you have** [TRICARE For Life](#), the [U.S. Family Health Plan](#), or a TRICARE Overseas health plan. The contractors for these plans will stay the same. Your dental and vision coverage isn’t affected by this change either.

## **Q: What do I need to do now?**

**A:** The only thing you need to do now is **check the** [Defense Enrollment Eligibility Reporting System \(DEERS\)](#) **to confirm your information is current.** This will help make sure you don’t miss important communications about your TRICARE benefit and upcoming changes.

## **Q: When do changes take effect?**

**A:** How you get your health care won’t change for the rest of 2024. The same regional contractor will continue managing your health plan through Dec. 31, 2024:

- **East Region:** Humana Military
- **West Region:** Health Net Federal Services, LLC

Starting in fall 2024, you’ll receive communications from DOD and the new TRICARE contractors for each region. They will start delivering health care on Jan. 1, 2025.

- **East Region:** Humana Military. This is the current contractor, but six states currently in the East Region will move to the West Region.
- **West Region:** TriWest Healthcare Alliance Corporation. This is the new contractor.

Not sure which region you’re currently in? Go to [TRICARE Regions](#) to learn more. Wisconsin is currently in the East Region but will change to the West Region effective Jan. 1, 2025.

## **Q: What changes can I expect?**

**A:** On Jan. 1, 2025, there will still be two TRICARE regions in the United States. However, six states that are currently in the East Region will move to the West Region.

These states are:

- Arkansas
- Illinois
- Louisiana
- Oklahoma
- Texas
- Wisconsin

In total, the six states changing regions will affect about 1.1 million eligible beneficiaries.

Beneficiaries in all states will receive updates later this year. You'll learn how the transition will happen—and any actions you need to take—so your TRICARE benefits continue uninterrupted.

**Q: What improvements does the new contract offer?**

**A:** The new contracts include a commitment to help you identify top-performing providers and improve access to highly specialized care.

“We’re excited about how T-5 improves choice and offers more flexibility to our military beneficiaries. It’ll help us deliver on our commitments to excellent care and improved military readiness,” Crosland added.

Every change will help support you by providing:

- More efficient referral transfers between the two regions
- Greater access to highly specialized medical and surgical care (such as organ transplants)
- Improved choice, including virtual value network tools that will help you quickly identify providers with best outcomes
- Better access to telehealth appointments

Some changes to the TRICARE health plan will happen behind the scenes. These changes will include:

- Improving how military hospitals and clinics and civilian care work together to enhance patients’ experience
- Supporting innovation and health care industry best practices

**Q: How can I learn more?**

**A:** You’ll hear more about any actions you may need to take later this year. In the meantime, stay tuned for more information about T-5 by signing up for [email alerts](#) from TRICARE.

**SOURCE: TRICARE Communications - May 15, 2024**