

RAO Newsletter #2024-8: Reminder: TRICARE Regions Are Changing Jan. 1, 2025

FALLS CHURCH, Va. – Jan. 1, 2025, marks the start of health care delivery under [TRICARE's new regional contracts](#). There will be changes to the TRICARE regions in the U.S. as part of the new contracts. While there will still be two TRICARE regions, six states currently in the [East Region](#) (Arkansas, Illinois, Louisiana, Oklahoma, Texas, Wisconsin) will move to the [West Region](#). There are also some zip codes in four of these states that will be exceptions to the region changes.

“Knowing which region you’re in is crucial to understanding if you need to take any steps by Jan. 1,” said Zelly Zim, health systems specialist, TRICARE Health Plan Policy & Programs Branch, at the Defense Health Agency.

If you live in one of these states, or a state that’s currently in the [West Region](#), your regional contractor will switch to TriWest Healthcare Alliance on Jan. 1, 2025. This means you should:

- Take any [TRICARE Open Season](#) actions through TriWest by Dec. 10, the last day of open season.
- [Provide your recurring payment information to TriWest](#) by Jan. 1, if you pay for your TRICARE coverage via bank electronic funds transfer, debit card, or credit card. (You don’t need to do this if you pay by military pay system allotment—that will transfer automatically.)
- Create an account on [TriWest's patient portal](#).
- Check [TriWest's provider directory](#) to see which providers are in TriWest’s network for any care you’ll get starting Jan. 1.

Note: If you live in the [current West Region](#), you’ll need to take these actions, too. TriWest will also be your new regional contractor.

Keep reading to learn more specifics for your state, including a few exceptions to these region changes.

States switching regions

Six states are [moving from the East Region to the West Region](#):

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

If your state is switching regions, Humana Military will continue as your TRICARE contractor through Dec. 31, 2024. Before then, you should check the [Defense Enrollment Eligibility Reporting System](#) to confirm that all your information is up to date.

However, there are some small areas within Arkansas, Indiana, Missouri, and Wisconsin that will be exceptions to these region changes. These areas are called “carveouts.” They’re “carved out” from the rest of their state because they border another state with a nearby [military hospital or clinic](#) and are part of its Prime Service Area, where you may be eligible to get services.

A PSA is a geographical region (40 miles around a military hospital or clinic) where [TRICARE Prime](#) is available. These carveouts are part of PSAs retained under the Base Realignment and Closure program from the 1990s. These PSAs cross borders into a neighboring state. To maintain the integrity of these PSAs, these carveouts will be managed by the regional contractor of the region where the PSA is centered.

Check your state below to see if you live in one of these areas, and what steps you may need to take.

Wisconsin

If you live in certain ZIP codes in the below county in Wisconsin, you’re staying in the East Region. Humana Military will remain your regional contractor. This is different from the rest of Wisconsin.

- Florence

Want to see if your ZIP code is included in this carveout? Visit [TRICARE Changes](#), scroll to the right navigation bar, and enter your ZIP code in the tool called “What’s my TRICARE region in 2025?”

If you do live in the carveout area, you don’t need to take any steps to keep your coverage.

Next steps for all regions

- Determine if you want to make changes to your plan during [TRICARE Open Season](#) by Dec. 10.
- Keep an eye on [TRICARE Changes](#) and the [TRICARE Newsroom](#) for the latest updates on the new TRICARE contracts.
- Stay in the know by signing up for [email alerts](#) from TRICARE.