



Seeking Clinical Mental Health Services? Learn What TRICARE Covers

By TRICARE Communications /

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FALLS CHURCH, Va. , Being healthy means more than just having a strong body. It includes mental and emotional well-being, as well. Are you feeling angry, preoccupied, or have no energy? Perhaps your sleep or eating habits have changed.

These are just a few [symptoms](#) of underlying mental health challenges. If left untreated, they could affect your physical health. That's why TRICARE covers a variety of [mental health services](#). These services can help you get care so you can stay balanced, in both mind and body.

“We encourage all TRICARE families to be aware of the important role mental well-being plays in living a balanced, well-integrated life,” said Dr. Krystyna Bienia, clinical psychologist and senior policy analyst at the Defense Health Agency. “If you feel like things aren’t right, take action as soon as possible to work with your doctor to see what services are right for you.”

According to the Centers for Disease Control and Prevention, approximately 50% of Americans are diagnosed with a [mental illness or disorder](#) at some point in their lifetime. If you’re struggling with your mental health—you’re not alone—and TRICARE provides coverage that can help.



U.S. Air Force Staff Sgt. Jade Herb, 17th Operational Medical Readiness Squadron mental health technician, checks in a patient in at the Ross Clinic mental health flight building, Goodfellow Air Force Base, Texas, August 22, 2022. Mental health technicians are first-line medical paraprofessionals who meet new patients during an initial mental health appointment. (U.S. Air Force photo by Senior Airman Michael Bowman)

How do you access mental health care?

TRICARE covers a wide variety of [medically necessary services](#) to help service members and family members. However, before you plan to see a mental health expert, be sure to check what services require a [referral and/or pre-authorization](#). You can also contact your [TRICARE contractor](#) to find out.

If you and your doctor decide that you might benefit from [nonemergency](#) mental health services, keep in mind that how you get care may depend on your beneficiary category and your health plan.

Follow these guidelines if you:

- Are an active duty service member (ADSM), you should first seek nonemergency care at a [military hospital or clinic](#). ADSMs who get care from a civilian provider will need a referral and pre-authorization to receive services.
- Have [TRICARE Prime](#), you don't need a referral to see a network provider for office-based outpatient mental health services.
- Have [TRICARE Select](#), you can see any TRICARE-authorized provider. But you'll lower your out-of-pocket costs if you choose to see a network provider.
- Have [TRICARE For Life](#), Medicare is the primary payer for your mental health care. You only need a referral or pre-authorization from TRICARE if your Medicare benefits are exhausted.

For additional information, see the table on the [Getting Mental Health Care](#) page. It breaks down how coverage works for you.

What mental health services does TRICARE cover?

Depending on what services you need, there are two primary categories of covered mental health services. They're outpatient and inpatient.

Outpatient Services

Outpatient treatment is available at some military hospitals and clinics. You can also get care from civilian providers who are TRICARE-authorized. Appointments can be in-person or may be delivered via [telemedicine](#).

Some types of covered outpatient treatment include:

- [Psychotherapy](#): evidence-based mental health therapy that's done in individual, family, or group settings.
- [Psychological testing and assessment](#): covered when medically or psychologically necessary or as part of the assessment process under the [Autism Care Demonstration](#).

- [Intensive outpatient program](#): provides therapy, counseling, or rehabilitation where patients go to a treatment center for several days a week, a few hours at a time.
- [Partial hospitalization program](#): provides daytime treatment, where the patient lives at home and commutes to receive treatment for six or more hours per day for up to seven days a week.

Inpatient Services

You may need more intensive treatment that requires inpatient stay. If that's the case, TRICARE covers some inpatient services:

- [Inpatient hospital services](#): treatment that requires inpatient hospitalization like a psychiatric emergency or substance use withdrawal symptoms
- [Psychiatric residential treatment centers](#): extended care for children and adolescents who require treatment in a therapeutic home-like environment 24/7

You can find more inpatient and outpatient services by going to [Covered Treatments](#), or searching for services on TRICARE's [Covered Services](#) page. Keep in mind that certain mental health services may not be available overseas. Check with your [TRICARE Overseas Program Regional Call Center](#) for specifics.

What are your mental health costs?

You can use the [Compare Costs tool](#) to see costs for mental health services. As described in the [TRICARE Mental Health and Substance Use Disorder Services Fact Sheet](#), you can lower costs by seeking care at military hospitals or clinics or from TRICARE-authorized network providers. ADSMs have no costs for mental health services from or authorized by the Military Health System.

What about mental health emergency services?

If you or a loved one are experiencing a mental health emergency, call 911 or go to the nearest emergency room. You won't need a referral or pre-authorization to be admitted. Just be sure to call your [TRICARE regional contractor](#) within 24 to 72 hours of admission to coordinate your care.

If you or a loved one are going through mental health-related distress—thoughts of suicide, mental health crisis, or any kind of emotional distress—you can also dial 988 to reach the [Veterans Crisis Line](#). The three-digit number connects you with trained counselors.

Is your child showing mental or emotional distress? If so, check out "[Let's Talk: Youth, Mental Health, and TRICARE](#)" article to learn more about the importance of seeking

care early. To find a mental health provider, you can use the [Find a Doctor tool](#). And go to TRICARE's [Mental Health Care](#) page to find more information and resources.

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