

RAO Newsletter #2022-6 - Preview 2023 TRICARE Health Plan Costs

FALLS CHURCH, Va., Every year, TRICARE costs may change based on the law, the federal cost of living adjustment, changes in the cost of health care services and prescription drugs, and other factors. Depending on your TRICARE plan, you may see changes to your costs, including enrollment fees, premiums, cost-shares, and copayments next year.

“The Defense Health Agency is committed to providing quality health care to beneficiaries across the Military Health System,” said Dr. Danita Hunter, chief of TRICARE Policy and Programs. “The DHA is also committed to helping you make the right health decisions for you and your family. A big part of this is making sure you’re aware of and understand your health care costs with TRICARE.”

Below is a list of the 2023 costs for TRICARE health plans. Changes from 2022 costs are in **bold**.

TRICARE beneficiaries fall into one of two groups: Group A or Group B. What [group you’re in](#) determines your enrollment fees or premiums and any other per service out-of-pocket costs that you may have with your TRICARE plan. Premium-based health plans ([TRICARE Reserve Select](#), [TRICARE Retired Reserve](#), [TRICARE Young Adult](#), and [Continued Health Care Benefit Program](#)) follow TRICARE Select Group B deductibles and applicable copayments or cost-shares.

Annual Enrollment Fees and Annual Deductibles

Active duty service members (ADSMs) and active duty family members (ADFMs) have no enrollment fees. Retirees, their family members, and most others must pay an annual enrollment fee for TRICARE coverage. If you have [TRICARE Prime](#), there’s no annual deductible. If you have [TRICARE Select](#), you must spend your deductible before TRICARE cost-sharing begins.

Table 1: Calendar Year 2023 TRICARE Prime and TRICARE Select Out-of-Pocket Costs: Retired Service Members, Their Families, and Others

Out-of-pocket Cost		TRICARE Select		TRICARE Prime	
		Group A	Group B	Group A	Group B
Annual enrollment fee	Individual	\$171.96	\$547.92	\$351.96	\$426
	Family	\$345	\$1,095.96	\$703.92	\$852
Annual deductible	Individual	\$150	Network: \$182 Out-of-Network: \$365	\$0	\$0
	Family	\$300	Network: \$365 Out-of-Network: \$730	\$0	\$0

Table 2: Calendar Year 2023 TRICARE Prime and TRICARE Select Out-of-Pocket Costs: Retirees, their Families, and all Others

Out-of-pocket Cost		TRICARE Select		TRICARE Prime	
		Group A	Group B	Group A	Group B
Annual Catastrophic cap		\$4,028	\$4,262	\$3,000	\$4,262
Preventive care visit		\$0	\$0	\$0	\$0
Primary care		Network: \$34 Out-of-Network: 25%	Network: \$30 Out-of-Network: 25%	\$24	\$24
Specialty care		Network: \$49 Out-of-Network: 25%	Network: \$48 Out-of-Network: 25%	\$36	\$36
Emergency room visit		Network: \$138 Out-of-Network: 25%	Network: \$97 Out-of-Network: 25%	\$73	\$73
Urgent care center visit		Network: \$34 Out-of-Network: 25%	Network: \$48 Out-of-Network: 25%	\$36	\$36
Ambulatory surgery		Network: 20% Out-of-Network: 25%	Network: \$115 Out-of-Network: 25%	\$73	\$73
Ambulance, outpatient ground		Network: \$100 Out-of-Network: 25%	Network: \$73 Out-of-Network: 25%	\$48	\$48
Ambulance, outpatient air		Network and Out-of-Network: 25%	Network and Out-of-Network: 25%	\$20	\$20
Durable medical equipment		Network: 20% Out-of-Network: 25%	Network: 20% Out-of-Network: 25%	20%	20%
Inpatient admission	Network	\$250/day up to 25% of hospital charges, plus 20% of separately billed services	\$213 per admission	\$182 per admission	\$182 per admission
	Out-of-Network	+\$1,053/day up to 25% of hospital charges, plus 25% of	25%	\$182 per admission	\$182 per admission

		separately billed services			
Inpatient skilled nursing facility/rehab facility		Network: \$250/day up to 25% of hospital charges, plus 20% of separately billed services; Out-of-Network: 25%	Network: \$60 per day; Out-of-Network: lesser of \$365 per day or 20%	\$36 per day	\$36 per day

‡This is the 2022 rate. The 2023 out-of-pocket expense will be available mid-December once the diagnosis-related group payment rates are calculated.

Note: The costs for maternity (delivery and inpatient) are the same costs for inpatient admission. The costs for mental health (inpatient) are the same costs for inpatient admission. Mental health (primary care) follow the same costs as for primary care. Mental health (specialty care) follow the same costs as for specialty care.

This year, TRICARE Open Season runs from Nov. 14 to Dec. 13. This is the annual period when anyone enrolled in or eligible for TRICARE Prime, US Family Health Plan, or TRICARE Select can make changes to their health care coverage. If you want to learn more about open season, including how to change and compare health plans, go to the [open season](#) page. Any enrollment changes you make take effect on Jan. 1, 2023.

TRICARE Communications Excerpts / Published Nov. 7, 2022