

RAO Newsletter #2019-9 TRICARE Pharmacy Copayments to Increase Starting Jan. 1, 2020

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On Jan. 1, some copayments for your prescription drugs will increase. If you get your prescriptions through the [TRICARE Pharmacy Home Delivery](#) or at a [retail network pharmacy](#), you'll pay anywhere from \$2 to \$7 more starting Jan. 1. Congress made this change in the National Defense Authorization Act for Fiscal Year 2018.

There's still no cost to fill your prescriptions at [military pharmacies](#). And these cost changes don't apply to **active duty service members (ADSMs)**. If you're an ADSM, you still pay nothing for your covered drugs at military and network pharmacies.

"Military pharmacies remain to be your lowest cost option," said U.S. Air Force Lt. Col. Melissa Pammer with the Pharmacy Operations Division at the Defense Health Agency. "Your next lowest cost is if you use the TRICARE Pharmacy Home Delivery."

TRICARE Prescription Drug Categories

Your prescription copayments vary based on [pharmacy type](#). Also, they vary based on the [drug category](#). TRICARE groups prescription drugs into one of [four categories](#). This grouping is based on the medical and cost effectiveness of a drug compared to other drugs of the same type.

As outlined in the *TRICARE Pharmacy Program Handbook*, the drug categories include:

- **Generic formulary drugs:** These drugs are widely available. You have the lowest out-of-pocket costs for these drugs.
- **Brand-name formulary drugs:** These drugs are generally available to you. Plus, they offer you the second lowest copayment.
- **Non-formulary drugs:** These drugs may have limited availability. You have higher copayments for these drugs. Also, there's generally an alternative formulary drug that you can get. It's often more cost effective, and equally or more clinically effective.
- **Non-covered drugs:** TRICARE doesn't cover these drugs. If you choose to purchase a non-covered drug, you'll pay 100% of the drug's cost. These drugs are either not clinically effective, or as cost effective as other drugs offered. They may also pose a significant safety risk that may outweigh any potential clinical benefit.

To learn more, you can download the *TRICARE Pharmacy Program Handbook* from the [TRICARE Publications page](#).

Pharmacy Copayment Increases:

TRICARE Pharmacy Home Delivery

If you use home delivery, your copayments for up to a 90-day supply of [generic formulary drugs](#) will increase from \$7 to \$10. For [brand-name formulary drugs](#), your copayments will increase from \$24 to \$29. Your copayments for [non-formulary drugs](#) when you don't have a medical necessity will increase from \$53 to \$60.

TRICARE retail network pharmacies

At a [retail network pharmacy](#), your copayments for up to a 30-day supply of generic formulary drugs will increase from \$11 to \$13. For brand-name formulary drugs, the increase is from \$28 to \$33. Non-formulary drugs will increase from \$53 to \$60.

Non-network pharmacies

At a [non-network pharmacy](#), you must pay the full price of the drug. After meeting your annual deductible, you may submit a claim for partial reimbursement. Non-network pharmacy costs remain the same if you use [TRICARE Prime](#). With TRICARE Prime, you'll pay a 50% after meeting your point-of-service deductible for covered drugs.

For all other health plans, non-network pharmacy costs are as follows:

Generic formulary drugs and brand-name formulary drugs will cost \$33 (up from \$28) or 20% of the total cost, whichever is more, after you meet your annual deductible.

Non-formulary drugs will cost \$60 (up from \$53) or 20% of the total cost, whichever is more, after you meet your annual deductible.

Copayments for survivors of ADSMs are the same as the 2017 rates. The copayments remain the same for medically retired service members and their family members, too.

For the latest TRICARE pharmacy costs, you should visit [TRICARE Costs](#). To learn more about your pharmacy benefit, visit [Pharmacy](#) on the TRICARE website.