

RAO Newsletter #2020-5 - A Lifesaving Benefit: TRICARE Ambulance Services

5/5/2020

Most people don't want to think about costs when calling an ambulance. But you should feel reassured knowing that TRICARE covers [ambulance services](#). Knowing your ambulance options can help you make an informed decision if you or a family member ever experiences an [emergency](#).

Remember, if you reasonably think you have an emergency, go to the nearest **emergency room** or call 911.

TRICARE covers when an ambulance takes you from your home, accident scene, or other location to a hospital. This is called an emergency transfer. The ambulance may also take you from one hospital to another that can better care for your medical needs. This includes transport to a hospital from skilled nursing facilities or hospital-based or outpatient facilities. If an ambulance can't reach you due to distance or other obstacles, certain air or boat ambulance transport is covered. Your medical condition must require this type of speed and transportation.

Two other types of TRICARE covered ambulance services include:

- **Treat and release.** This is when an ambulance crew treats you, but the ambulance doesn't take you to the hospital.
- **Joint response.** This is when an ambulance crew needs the help of a paramedic or intermediate emergency medical technician to give you advanced life support services.

Ambulances can be [network or non-network providers](#). In an emergency, you may not have a choice. If a non-network provider bills you for treat-and-release or joint response, they can charge up to 115% of the [TRICARE-allowable charge](#). Active duty service members pay nothing for treat-and-release or joint-response services.

There are some types of ambulance services that aren't covered by TRICARE. You won't be covered if you use:

- An ambulance instead of taxi service, when your condition would have permitted using regular transportation.
- An ambulance to transfer you to be closer to home, family, friends, or a personal physician, unless you have documentation that it's **medically necessary**.
- Medicabs or ambicabs that transport you to and from medical appointments.

Learn more about [TRICARE ambulance services](#) and [your costs](#). Stay safe, and take command of your health.

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