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DEPARTMENT OF DEFENSE

Office of the Secretary

TRICARE: Notice of TRICARE Plan Program Changes for Calendar Year (CY) 2027

AGENCY: Office of the Secretary of Defense, Department of Defense (DoD).

ACTION: Notice; TRICARE Plan Program changes for CY 2027.

SUMMARY: This notice provides information regarding TRICARE Plan Program Changes for CY 2027.

DATES: TRICARE Health Plan information in this notice is valid for services during CY 2027 (January 1–December 31, 2027).

ADDRESSES: Defense Health Agency, TRICARE Health Plan Division, 7700 Arlington Boulevard, Suite 5101, Falls Church, Virginia 22042–5101.

FOR FURTHER INFORMATION CONTACT: Ms. Debra Fisher, 703-275-6224, dha.ncr.healthcare-ops.mbx.thp-policy-and-programs-branch@health.mil.

SUPPLEMENTARY INFORMATION: A final rule published in the Federal Register (FR) on February 15, 2019 (84 FR 4326–4333) established the requirement for the Director, Defense Health Agency (DHA), to provide notice of TRICARE program changes to Military Health System (MHS) beneficiaries each CY in connection with the annual open season enrollment period. The following changes or improvements to the TRICARE program benefits apply for CY 2027.

Open Season Announcement

Open Season is an annual period when beneficiaries may enroll in a health plan or make changes to their health care, dental, and/or vision coverage for the next CY.

During the TRICARE Open Season running from November 9 through December 8, 2026, qualified MHS beneficiaries may enroll in or change their TRICARE Prime or TRICARE Select plan.

During the Federal Employee Dental and Vision Insurance Program (FEDVIP) Open Season running from November 9 through December 7, 2026, qualified MHS beneficiaries, including TRICARE For Life beneficiaries, may enroll in or make changes to their dental and/or vision plans. FEDVIP is operated by the U.S. Office of Personnel Management.

Any changes MHS beneficiaries make during Open Season will take effect on January 1, 2027. If a beneficiary remains eligible and does not make any changes during Open Season, then his/her coverage will remain the same for 2027. TRICARE enrollees can ensure they receive important health plan information by promptly entering any change in mailing address, email address, and other information in the Defense Enrollment Eligibility Reporting System (DEERS) and verifying their preference for receipt of information digitally or by paper mailings with their respective regional contractors. TRICARE enrollees can avoid any health care coverage gaps by ensuring changes in their payment information are also updated with their regional contractors. See https://tricare.mil/Plans/Eligibility/DEERS as a guide for when to update information in DEERS throughout the year.

Annual Announcements

The following TRICARE program features are subject to a year-to-year determination and are announced each year prior to the annual TRICARE Open Season:

Urgent Care Visits: The number of urgent care visits remains unlimited without referrals for TRICARE Prime enrollees for Plan CY 2027. Beneficiaries may receive urgent care from TRICARE-authorized urgent care centers (UCCs) and convenience clinics (CCs), either network or non-network, without a referral. They may also receive urgent care from any TRICARE network provider (*i.e.*, family medicine; internal medicine-general practice; pediatricians). In situations when a TRICARE Prime enrollee seeks care from a non-network TRICARE authorized provider (outside of a TRICARE-authorized UCC or CC), the usual TRICARE Prime Point of Service deductible and cost-shares will apply. Private sector care for active duty Service members is subject to different rules. Covered beneficiaries in the U.S. who want assistance with decisions on whether to seek urgent care, except those enrolled in the Uniformed Services Family Health Plan (USFHP) or in a plan under the Competitive Plans Demonstration (CPD), may call the MHS Nurse Advice Line (NAL) at 1-800-874-2273 for health care guidance from a specially trained registered nurse. The NAL is available 24/7 to eligible TRICARE beneficiaries. USFHP and CPD enrollees should contact their contractor's designated nurse advice line. Beneficiaries residing overseas can call the NAL for health care advice when traveling in the U.S. but must coordinate care with their Overseas Regional Call Center. For additional information, call the servicing TRICARE contractor or visit https://www.tricare.mil/ContactUs and click on "MHS Nurse Advice Line."

Prime Service Area (PSA) Changes: PSAs are geographic areas around military medical treatment facilities and Base Realignment and Closure sites where TRICARE

Prime is available. PSAs support the medical readiness of active-duty members of the Uniformed Services by adding to the capability and capacity of military hospitals and clinics. There are no changes to the existing PSAs for CY 2027.

What's New

The following changes or improvements to TRICARE program benefits apply to CY 2027 (although some changes were implemented in 2026):

Prescription Copay Waiver for Certain Dependents Enrolled in TRICARE Prime Remote: Active-duty family members enrolled in TRICARE Prime Remote in the United States and who live more than 50 miles or a one-hour drive from a military medical treatment facility pharmacy will no longer pay copayments for covered prescription medications filled at retail network pharmacies, effective February 28, 2026. Eligible families will see the copayment waiver applied automatically at the pharmacy.

Demonstrations

Competitive Plans Demonstration: Again for 2027, TRICARE-eligible active duty family members, retirees, and retiree family members who reside within certain ZIP Codes in metro Atlanta, Georgia, and metro Tampa, Florida, have additional options for their TRICARE coverage. Eligible individuals in these areas may opt to voluntarily enroll in a Competitive Plans Demonstration health plan, also known as TRICARE Prime Demo, regardless of whether they are currently enrolled in TRICARE Prime or TRICARE Select. See https://tricare.mil/Plans/HealthPlans/TRICARE-Prime-Demo for more information.

Details are available in an April 28, 2025, **Federal Register** notice at https://www.federalregister.gov/documents/2025/04/28/2025-07258/tricare-tricare-competitive-plans-demonstration-cpd.

Childbirth and Breastfeeding Support Demonstration (CBSD): The CBSD was extended for five years and will now end on December 31, 2031. Until the CBSD ends, beneficiaries may access the services of certified labor doulas, certified lactation consultants, and certified lactation counselors. The CBSD is available to beneficiaries in the United States and overseas. Details are available at https://tricare.mil/cbsd.

Pre-Hospital Blood Transfusions (PHBT) Demonstration: Beginning January 1, 2027, a five-year nationwide demonstration will be used to evaluate an alternative payment method for PHBT. This demonstration will evaluate whether providing a supplementary reimbursement for PHBT will improve beneficiary access to this life-saving care, enhance clinical outcomes for patients in hemorrhagic shock, and prove to be administratively feasible. Details are available in a July 6, 2026, **Federal Register** notice at: https://www.federalregister.gov/documents/2026/07/06/2026-13515/tricare-demonstration-project-for-tricare-ambulance-add-on-reimbursement-for-pre-hospital-blood.

Benefit Improvements

Ambulatory Blood Pressure Monitoring: TRICARE expanded coverage for ambulatory blood pressure monitoring to include diagnosis of masked hypertension in children and adults; diagnosis of abnormal nocturnal blood pressure in children; and management of certain conditions as recommended by the American Academy of Pediatrics or American Heart Association.

Optune™ Tumor Treating Fields (TTF) Device: Optune TTF device for treatment of adult beneficiaries, 22 years of age or older, with newly diagnosed glioblastoma multiforme, following surgery and radiation is covered.

Ablative Fractional Laser (e.g., Carbon Dioxide and Erbium Yag): Ablative fractional laser for the treatment of symptomatic scars resulting from burns and other trauma is covered. Care must be preauthorized, including subsequent sessions following the first treatment to ensure ongoing therapy is medically necessary and appropriate for the treatment of symptomatic scars. This treatment was previously provided under Provisional Coverage and was converted to a permanent benefit effective February 24, 2026.

Autologous Hematopoietic Stem Cell Transplantation: Benefits may be cost-shared for a single event of myeloablative or non-myeloablative therapy with autologous hematopoietic stem cell transplant for the treatment of multiple sclerosis when criteria are met.

Stereotactic Laser Amygdalohippocampectomy (SLAH): SLAH including magnetic resonance imaging guided laser interstitial thermal therapy may be covered for the treatment of mesial temporal lobe epilepsy when performed in accordance with American Society for Stereotactic and Functional Neurosurgery recommendations.

Liver Transplant for Metastatic Colorectal Cancer: Liver transplantation for colorectal cancer with liver metastasis is covered for beneficiaries who meet specified inclusion requirements and do not meet exclusion criteria, with prior authorization and tumor board approval.

Peripheral Nerve Stimulation: Peripheral nerve stimulation, a non-opioid, and minimally invasive pain treatment, for the treatment of chronic pain, including chronic post-operative pain, chronic post-amputation pain, chronic phantom limb pain, and chronic migraine and headache conditions, is covered. Additionally, peripheral nerve stimulation for the treatment of acute post-operative and acute post-amputation pain for up to 60 days following surgery using temporary peripheral nerve stimulations, such as SPRINT®, is covered.

New Provisional Coverage

Vertebral Body Tethering: Vertebral body tethering, a minimally invasive alternative to spinal fusion therapy, is covered under the Provisional Coverage Program for certain adolescents with adolescent idiopathic scoliosis.

Benefit Changes

Transcutaneous Electrical Nerve Stimulation (TENS): Effective July 1, 2026, TENS devices and supplies are excluded for all conditions except acute post-operative pain.

Appendix A

Certain TRICARE enrollee out-of-pocket costs (enrollment fees, premiums, catastrophic caps, deductibles, and copayments) are adjusted annually by Federal law and regulations based on the annual Cost of Living Adjustment (COLA) applied to Uniformed Service member retired pay. A difference in copayments remains between those who entered Uniformed Service before January 1, 2018 (Group A), and those who entered on or after that date (Group B).

The retiree COLA is typically announced after the Federal fiscal year begins in October. Beneficiary out-of-pocket expenses impacted by the 2026 COLA will be posted to the tricare.mil/changes webpage before the start of TRICARE Open Season, November 10, 2026.

Premium Based Plans

The CY 2027 monthly premiums for TRICARE Reserve Select, TRICARE Retired Reserve, and TRICARE Young Adult and the quarterly premiums for the Continued Health Care Benefit Program will be posted to the tricare.mil/changes webpage once announced.

Pharmacy Out-of-Pocket Expenses for CY 2027

TRICARE Pharmacy copayments are unchanged for January 1, 2027:

PHARMACY COPAYMENTS FOR CALENDAR YEAR 2027*

Year	Retail Network Generic Formulary 30-day supply	Retail Network Brand-Name Formulary 30-day supply	Retail Network Non-Formulary 30-day supply	Mail Order Generic Formulary 90-day supply	Mail Order Brand-Name Formulary 90-day supply	Mail Order Non-Formulary 90-day supply
2027	$16	$48	$85**	$14	$44	$85

*Active duty Service members (ADSMs) and Active duty family members enrolled in TRICARE Prime Remote enjoy a $0 copay for covered drugs at any pharmacy.
**For all beneficiaries except ADSMs, select brand-name maintenance medications (taken for long-term conditions) may only be filled twice at retail and then must be filled through home delivery or military pharmacy.

Dated: September 15, 2026.

Aaron T. Siegel,

Alternate OSD Federal Register Liaison Officer,

Department of Defense.

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