

Defense Health Agency Communications and Public Affairs

Military Health Tip



Continued Health Care Benefit Program

By TRICARE Communications

The Continued Health Care Benefit Program (CHCBP) is a voluntary premium-based health plan available to you after your TRICARE eligibility ends. It is available worldwide. If you qualify, you may buy coverage for 18–36 months after your TRICARE coverage ends. You must buy coverage within 60 days of loss of TRICARE coverage. To learn more, visit [Continued Health Care Benefit Program](#).

Costs:

- You must pay a [quarterly premium](#).
- Your costs depend on the sponsor's status (for example, active duty or retiree) at the time you buy coverage and the type of care you get (for example, outpatient care). If you're a former spouse, you'll pay retiree costs even if your former sponsor was on active-duty status when you purchased coverage.
- Visit [CHCBP Costs](#) to see your costs.

Providers:

- You may see any [TRICARE-authorized provider](#). To pay less, use [network providers](#).
- You can't get care at a military hospital or clinic.

Referrals and Authorizations:

- You usually don't need a referral for primary and specialty care appointments. You need a referral for Applied Behavioral Analysis.
- You need preauthorization for some procedures and treatments. For example, you may see a pain specialist without a referral, but you would still need approval for some pain treatments.

Covered Services:

Visit [Covered Services](#) to find out if your service is covered.

Pharmacy Benefits:

Included as part of the TRICARE Pharmacy Program. You can't use military pharmacies. To learn more, visit [Pharmacy](#).

Dental Benefits:

Not included.

Vision Benefits:

Available but depends on who you are (sponsor's status at the time of enrollment) and the type of vision care you need. To learn more, visit [Vision](#).

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[Newborn Enrollment:](#) Did you or your sponsor separate from active-duty service? If so, you no longer have a military affiliation.

If your child or newborn was born or adopted after military separation, they can't be added to the Defense Enrollment Eligibility Reporting System (DEERS). You can enroll the newborn into CHCBP. Request a coverage card for your child.

Important: Have your provider attach a copy of the CHCBP card to all claim submissions. This will help ensure the claim processed properly.