

## [Getting mental healthcare with TRICARE For Life: What you need to know](#)

### *By TRICARE Communications*

Taking care of your [mental health](#) is just as important as taking care of your body—and if you have [TRICARE For Life](#), you have coverage that helps you get the care you need, when you need it.

TFL works together with Medicare to minimize your out of pocket expenses for mental healthcare. Knowing how the two programs work can help you find providers—whether you’re seeing a provider in person or using virtual health from home.

### **To access mental healthcare, you can:**

- See any Medicare-authorized provider, including psychiatrists, psychologists, and licensed counselors
- Get care in a doctor’s office, hospital, or clinic
- Access services including therapy, counseling, and inpatient care

In most cases, you don’t need a referral to start care. Medicare is the first payer, so be sure to see a provider who accepts Medicare. [Learn more about Medicare providers.](#)

**Virtual mental healthcare options:** You may also be able to get mental healthcare from home using [virtual health](#). Medicare covers virtual mental health visits with approved providers. Specifically:

- You may get virtual health services from all eligible Medicare providers.
- Medicare patients can receive virtual health services for mental healthcare in their home.

After Medicare pays, TRICARE pays the remaining patient costs, as determined by Medicare for TRICARE-covered services. [Explore TRICARE mental health services.](#) Learn more about [Medicare telehealth services.](#)

**When you may need pre-authorization:** TRICARE becomes the primary payer if Medicare doesn’t cover a service or you’ve used up your Medicare benefits. In these cases, you may need a [pre-authorization](#) from TRICARE before getting certain types of care. These may include nonemergency hospital stays or residential treatment.

**The bottom line:** TFL helps you access mental healthcare—whether in person or through virtual visits. Medicare pays first, and TRICARE helps cover the rest, so you can focus on your health and well-being. To learn more about how Medicare and TFL work together, check out [TRICARE For Life](#).

*“Medicare is the primary payer, and TRICARE pays secondary, or it pays last if you have other health insurance. TRICARE pays for TRICARE-covered services, often eliminating your out-of-pocket expenses, as described in the [TRICARE For Life Handbook](#).*

*Therefore, because Medicare is the primary payer, it’s important to find Medicare providers who can provide the care you need. You may find providers in your area by using [Medicare’s provider search tool](#),*

*If your provider has ‘opted out’ of Medicare, Medicare makes no payment and TRICARE will only pay up to 20% of the TRICARE-allowable charge, and you’ll be responsible for the rest. Understanding how to access care—including virtual health options—can make it easier to get help when you need it.”*

Anne Breslin,  
TRICARE For Life Program Manager,  
TRICARE Health Plan,  
Defense Health Agency

### ***Editor’s note:***

*If you or someone you know is struggling or in crisis, help is available. Call or text 988 or chat [988lifeline.org](#). This resource connects you with trained counselors who can help you get the help you need, 24/7.*