

Check the TRICARE Network Provider Directories Ahead of 2025

If you live in the [West Region](#), or a [state that's moving to the West Region](#) on Jan. 1, your new regional contractor is TriWest Healthcare Alliance. [TriWest's network provider directory](#) is available at tricare.mil/west. You should use this directory to see which providers will be in the network for care you get **starting Jan. 1**.

Note: Are you planning to get care between now and **Dec. 31**? Keep using the [Health Net Federal Services, LLC network provider directory](#) to find a network provider.

If you live in the [East Region](#), Humana Military will remain your regional contractor. This means you can keep using the same [Humana Military network provider directory](#) in the new year.

These network provider directories are continuously updated as new providers join the network.

Network providers

A network provider is part of TRICARE's contract network, as outlined in the [TRICARE Choices in the United States Handbook](#). These providers have an agreement with TRICARE to follow specific rules.

Here's what to expect from network providers:

- **Care agreements:** Network providers have signed a contract with TRICARE to offer services at pre-determined rates.
- **Cost-sharing:** They accept your network [copayment or cost-share](#) as payment in full, which can lower your costs.
- **Claims processing:** Network providers handle claims directly with TRICARE. This means you don't have to file them yourself.

If you have [TRICARE Prime Overseas](#) or [TRICARE Prime Remote Overseas](#), network providers offer cashless, claimless services. This means you don't have to pay upfront or file claims.

Non-network providers

Non-network providers aren't part of the TRICARE network. But they're authorized to provide care to TRICARE beneficiaries.

Non-network providers fall into two categories:

- **Participating providers:** These providers file claims for you and accept payment from TRICARE. They agree to the TRICARE-allowable charge, which includes your copayment or cost-share.
- **Nonparticipating providers:** These providers haven't agreed to the TRICARE-allowable charge. They may charge more than this rate for care. If you see a nonparticipating provider, you may need to pay upfront and [file a claim](#) for reimbursement.

Here are some important things to consider when getting care from a non-network provider:

- **Upfront costs:** Non-network providers might ask you to pay for services at your visit.
- **Additional charges:** In the U.S., non-network providers may charge you above the TRICARE-allowable amount.
- **Claims responsibility:** With non-network providers, you may need to [file your own claims](#).

Are you living or traveling overseas? The [TRICARE Overseas Program Handbook](#) describes what you need to know about non-network care.

Remember: If you get care from a non-TRICARE-authorized provider, you'll be responsible for the full cost of your care. Before getting care, encourage them to check out [how to become a TRICARE provider](#).

Finding a provider

To locate a TRICARE provider, you can use the [Find a Doctor](#) tool or browse [All Provider Directories](#). Or visit your regional contractor's website to search their online directory:

- [East Region](#)
- [West Region](#)
- [Overseas](#)
- [US Family Health Plan](#)