

Defense Health Agency Communications and Public Affairs

Military Health Tip



[TRICARE-allowable charges and balance billing](#)

By TRICARE Communications

The [TRICARE-allowable charge](#) is the maximum amount TRICARE will pay for a procedure, service, or equipment. TRICARE-allowable charges vary based on the provider and the type, place, and date of service. The TRICARE-allowable charge determines what you'll pay for your TRICARE cost-share.

Balance billing is when a provider bills you for the difference between what they charge for a service (often called the “billed amount” or “billed charges”) and the TRICARE-allowable charge for that service. **Is a provider allowed to bill you for this difference? It depends on what type of provider they are.**

There are two types of TRICARE-authorized providers: [network providers](#) and [non-network providers](#). There are also two types of non-network providers: participating providers and nonparticipating providers.

Network providers

A network provider is a TRICARE-authorized provider who has signed an agreement with your [regional contractor](#) to follow TRICARE policies and procedures. This means they:

- Accept a negotiated rate as payment in full
- File claims so that you don't have to
- Won't ask you to sign any documents to make you pay amounts above [your copayment or cost-share](#)—if this happens, contact your regional contractor.

Non-network providers

Non-network providers are also TRICARE-authorized providers. These providers haven't signed a formal agreement with your regional contractor. Because of this, they may see TRICARE patients on a case-by-case basis.

Participating providers are non-network providers who accept the TRICARE-allowable charge as payment in full for [covered health care services](#). This means that after you meet your deductible, you'll only pay a cost-share when you visit the provider. In the U.S., these providers will file claims for you.

Nonparticipating providers are non-network providers who haven't agreed to accept the TRICARE-allowable charge as payment in full for services. They also haven't agreed to file claims for you.

JANUARY 8, 2026

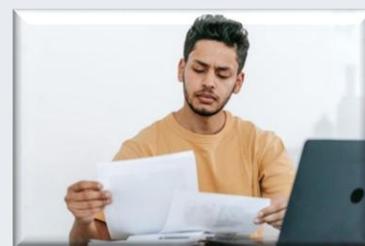
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“Only nonparticipating providers are allowed to practice balance billing,” said Ashli Van De Weert, health systems specialist, TRICARE Health Plan, at the Defense Health Agency. “In the U.S. and U.S. territories, these providers can't charge you more than 15% of the TRICARE-allowable charge.”

Don't overpay. Check your TRICARE [explanation of benefits](#) when you get a bill from a nonparticipating provider.