

## Understand How TRICARE Covers Infertility Diagnosis and Treatment

Are you considering having children? If you're trying to get pregnant, but haven't been able to, you may have questions about how TRICARE can help.

According to the [Centers for Disease Control and Prevention](#), infertility is defined as being unable to get pregnant after one year of unprotected sex. Any person can present with conditions that play a role in infertility. Do you think you or your partner may be dealing with infertility? We encourage you to learn about your diagnosis and treatment options.

### Infertility diagnosis

First, talk to your [primary care manager](#) (PCM) or gynecologist. They'll ask questions about your medical history. They may [refer](#) you to a reproductive endocrinologist for more tests or exams. If medically necessary, TRICARE covers certain [diagnostic tests](#) for infertility. These may include:

- Semen analysis
- Hormone evaluation
- Chromosomal, immunologic, and imaging studies
- Special and sperm function tests
- Bacteriologic investigation

Sometimes, there may be an underlying physical cause to the infertility. TRICARE covers [treatments](#) to correct these types of physical causes. Check with your [regional contractor](#) before getting these services. You may need to get [pre-authorization](#), regardless of what TRICARE health plan you have.

### Assisted reproductive technology services

Some people seek [assisted reproductive technology](#) (ART) services to overcome their infertility.

### ART services at military hospitals and clinics

Although TRICARE doesn't cover ART services, these services are available on a first-come, first-serve basis at a greatly reduced cost. They're available from [eight military hospitals](#) that have obstetrics and gynecology reproductive endocrinology and infertility graduate medical education programs.

### ART services for severely ill or injured service members

Are you a service member who got a serious or severe illness or injury while on active duty? Did it result in your inability to have children without the use of ART? You may be eligible for coverage of these services under the extended benefit of the Supplemental Health Care Program (SHCP). Qualifying service members may receive ART services, including the following, at no cost:

- Sperm retrieval
- Egg retrieval
- In-vitro fertilization (IVF)
- [Intrauterine insemination](#) (IUI)
- Blastocyst implantation
- Cryopreservation and storage of embryos

In March, the DOD [updated its policy](#) on ART for these qualifying service members. Now, in addition to the qualifying service member and their spouse, the following people may also get ART services for the service member's benefit:

- TRICARE-enrolled unmarried partners
- TRICARE-enrolled third-party gestational carriers (if not being paid)

Are you a qualifying service member, their TRICARE-enrolled spouse or partner, or gestational carrier? You may also use donor sperm, eggs, or embryos that are paid out-of-pocket with any of the included ART services. Such service members also receive priority when seeking this care through any of the military hospital programs listed above.

Do you have questions about infertility diagnosis or treatment? Ask your doctor at your next appointment. And no matter what your family planning goals are, learn more about how TRICARE covers [men's health](#) and [women's health](#) services.