



# FAQs - Behavioral Health

## What resources are available to help search for a therapist or psychiatrist?

Psychology Today is a good resource to find providers nearby and is pretty user friendly. You are able to filter for types of therapy, providers, insurance, etc. Note that the contact information listed on this site is often inaccurate. Our suggestion is to look on the provider's page to see if there is a website link and, if not, to do a Google search with the provider's name and include the applicable state (WA, ID, CA, OR).

## Does a mental health provider have to be TRICARE authorized?

Yes

## How do I know that my chosen therapist will accept TRICARE Prime rates?

This will need to be verified when you speak with the provider. If the provider has questions and indicates they would be willing to accept TRICARE rates, please contact USFHP so we may assist.

## What if my therapist does not accept TRICARE Prime rates?

USFHP is a TRICARE Prime benefit, thus members must seek covered care from TRICARE-authorized providers. If your provider does not accept TRICARE prime rates you would be charged Point of Service (POS). POS charges include a \$300 individual deductible, \$600 family deductible and a 50% cost share which does not apply to the catastrophic cap. Please contact USFHP Member Services for assistance in finding a provider that accepts TRICARE Prime rates.

## What kind of outpatient therapy is covered by TRICARE and USFHP?

Per the TRICARE Policy Manual, individual psychotherapy (adult or child), group psychotherapy, and family or conjoint psychotherapy, psychoanalysis, and psychological testing or assessment.

## Do I need a referral to see a therapist?

Office-based, outpatient mental health services by an authorized TRICARE network provider do not require a referral. However, please note that some service(s) such as psychoanalysis, ECT or TMS, as well as inpatient services and residential levels of care, require prior authorization. For more information, please reference TRICARE Policy Manual, Chapter 7, Section 3.8

## How much will I have to pay for a therapy session?

That depends on your status. Active duty family members and beneficiaries with Medicare A & B do not have office visit copays. Retirees and their families without Medicare are responsible for office visit copays. You can find the list of copays at <https://www.tricare.mil/Costs/Compare>

## What happens when we PCS to another state and I wish to continue my therapy sessions with my current therapist?

Your therapist will need to be licensed in the state in which you reside in order to continue to provide services.

- It is illegal and unethical for a provider to provide services to a patient who resides in an area that they are not licensed in.

## Is telehealth an option for therapy sessions?

Absolutely! It is also more widely available than in-person therapy at this time in part due to the pandemic, but also because providers can hold licenses in multiple states meaning they do not always reside where they are licensed.

## Do I have to inform USFHP Member Services when I start therapy sessions?

It is not mandatory, however, if you would like more follow-up from a case manager, you are encouraged to reach out and request case management.

## What provider type can prescribe medications (controlled substances)?

ny provider, including physicians, who is licensed to do so in the location where you get care. Please remember, under your TRICARE Prime benefit, providers must be TRICARE-authorized. For additional detail, you may refer to the TRICARE Policy Manual, Chapter 7, Section 3.13.

## What do I do if I or someone I know is considering suicide or experiencing a crisis?

If you or someone you know needs support now, call or text 988 or chat 988lifeline.org. The 988 Suicide & Crisis Lifeline provides 24/7, free and confidential support for people in distress, prevention and crisis resources for you or your loved ones.

