



DEFENSE HEALTH AGENCY TRICARE NEWS UPDATE

FOR IMMEDIATE RELEASE

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GETTING TRICARE COVERAGE FOR YOUR NEWBORN CHILD

FALLS CHURCH, Virginia – Are you a TRICARE recipient and soon to be parent? Welcoming a new baby can be exciting and nerve-wracking at the same time. If this is your first child, you may have questions about doctor visits and health care coverage. That’s where TRICARE can help. When your baby is born, you experience a Qualifying Life Event (QLE). This allows you to enroll your newborn or make changes to your TRICARE Prime or TRICARE Select coverage.

“Securing TRICARE coverage for your newborn is an important step once you’re back home from the hospital,” said Shane Pham, program analyst with the Policy and Programs Section of the TRICARE Health Plan at the Defense Health Agency. “This ensures your child is covered for important doctor visits and medical services.”

You can get TRICARE for your newborn or child in two steps. The first step is registering them in the Defense Enrollment Eligibility System (DEERS). Next, you need to choose a TRICARE health plan and enroll your child or make any eligible enrollment changes.

Below you can find more details about this two-step process and when you need to take action.

1. Registering Your Child in DEERS

When your baby is born, you must register them in DEERS. This also applies if you adopt or have a child placed in your home by court appointment. DEERS registration ensures that your child can use TRICARE. Stateside sponsors have 90 days from the QLE to register their child in DEERS. Overseas sponsors have 120 days to do this.

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If you're a sponsor, you'll need to visit a Uniformed Services ID card office to complete the registration. Bring your child's birth certificate, proof of adoption, or letter of placement. You don't need to wait for your child to receive a Social Security number to start the registration process. But you do need to update your child's DEERS record once he or she receives a Social Security number.

Keep the registration timeline in mind as well. If you don't register your child in DEERS during the allotted time period, TRICARE may deny your claims until you register. And your child may only be able to get care at a military hospital or clinic if space is available.

2. Choosing or Confirming Enrollment in a TRICARE Plan

After you register your child in DEERS, you can enroll them in a TRICARE plan. In some cases, this enrollment is automatic. And the type of plan your child is enrolled in depends on where your family lives. Below is a breakdown of how this works.

If you're an active duty family living stateside:

- Your child is automatically enrolled in TRICARE Prime if living in a Prime Service Area (PSA).
- If living outside of a PSA, your child is automatically enrolled in TRICARE Select.
- You have 90 days to change your child's enrollment to a different health plan.
- If you register your child in DEERS late, your child's coverage is backdated to the date of birth. If you need to, talk to your TRICARE contractor about reprocessing any claims.

If you're an active duty family living overseas:

- Your child is automatically enrolled in TRICARE Overseas Program (TOP) Select. Be sure your address in DEERS shows as overseas for automatic enrollment to work.
- You have 90 days to change your child's enrollment to TOP Prime or TOP Prime Remote, as long as the child is command-sponsored.
- If you register your child in DEERS late, your child's coverage is backdated to the date of birth. Contact the TOP contractor about reprocessing any claims that you may have.

If you're a retiree:

- There's no automatic enrollment.
- You have 90 days (120 days if overseas) to register your child in DEERS.

Keep in mind, if you're a retiree, it's important to register your child in DEERS during the allotted time period. If you register your child late, TRICARE won't backdate your coverage. You're also responsible for all costs from day 91 (or 121 if overseas) until you enroll your child in a health plan. Talk to your TRICARE contractor if you have questions about enrollment or filing claims.

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Have you found a plan that fits your family's needs? Once enrollment is complete, make sure you take advantage of the covered services to keep your child healthy as he or she grows. TRICARE covers well-child care from birth through age 5. This includes routine services, like newborn care, vaccinations, and more.

For more on QLEs and coverage for your newborn child, check out the TRICARE Life Events page at <https://www.tricare.mil/LifeEvents/Baby>. You can also find information to help you get ready for the birth of your child in the *TRICARE Maternity Care Brochure* at <https://www.tricare.mil/publications>.

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The Defense Health Agency (DHA) provides health services to approximately 9.6 million beneficiaries, including uniformed service members, military retirees, and their families. The DHA operates one of the nation's largest health plans, the TRICARE Health Plan, and manages a global network of more than 450 military hospitals and clinics.

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