



Know How TRICARE Regions Are Changing in 2025

By TRICARE Communications /

Published Aug. 30, 2024

FALLS CHURCH, Va., Jan. 1, 2025, marks the start of health care delivery under [TRICARE's new regional contracts](#). There will be changes to the TRICARE regions in the United States as part of the new contracts. While there will still be two TRICARE regions, six states currently in the [East Region](#) (Arkansas, Illinois, Louisiana, Oklahoma, Texas, Wisconsin) will move to the [West Region](#).

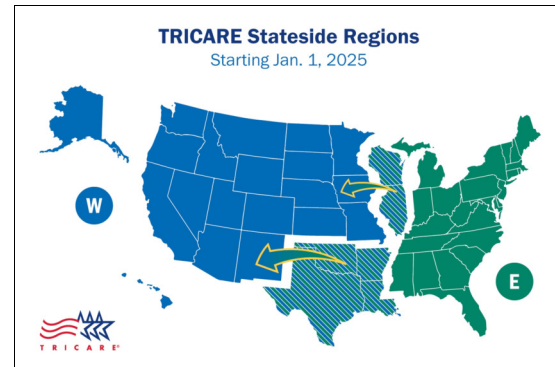
If you're located in one of the six states moving to the West Region, this article will help you understand what that will mean for you. If you live in the current West Region, you'll need to take the actions discussed in this article, too. Your TRICARE contractor is also changing. If you don't live in one of these states, keep an eye out for upcoming articles about how the transition may impact you.

"These changes will help balance the TRICARE population between the two regions and improve the quality of service for all beneficiaries," said Laura D'Antin, team lead, Customer Support, TRICARE Health Plan, Education and Outreach Branch at the Defense Health Agency.

States switching regions

Six states are moving from the East Region to the West Region:

- Arkansas



Six states are moving from the East Region to the West Region: Arkansas, Illinois, Louisiana, Oklahoma, Texas, and Wisconsin. If you live in one of these six states, your TRICARE regional contractor will switch from Humana Military to TriWest Healthcare Alliance on Jan. 1, 2025.

- Illinois
- Louisiana
- Oklahoma
- Texas
- Wisconsin

If you live in one of these six states, your TRICARE regional contractor will switch from Humana Military to TriWest Healthcare Alliance on Jan. 1, 2025. This change will affect about 1.1 million eligible beneficiaries.

What this means for you

If your state is switching regions, Humana Military will continue as your TRICARE contractor until Dec. 31, 2024. Before then, you should check your [DEERS](#) account to confirm that all your information is up to date.

Starting in early November 2024, you should also:

- Create an account on the TriWest patient portal.
- Update your payment information with TriWest. This will help make sure you can make your payments to TriWest (if applicable) starting Jan. 1, 2025. (**Note:** If you pay by allotment, you don't need to do this. Allotment payments will transfer automatically.)
- Search for providers in the new TriWest provider network directory. You'll find the directory on the patient portal.

Note that these features won't be available on the TriWest website until Nov. 2, 2024.

You should also plan to take any actions for [TRICARE Open Season](#) through TriWest.

Keeping your care on track

If you have ongoing care, don't worry. If you live in these six states, referrals or authorizations from Humana Military that began before Dec. 31, 2024, will be valid through the referral expiration date, up to June 30, 2025. Additionally, TriWest will work with Humana Military to ensure you get care without disruption for the following conditions:

- Cancer
- Pregnancy
- Neurological disorders
- Mental health
- Kidney disease

- Disease management/case management services

The new contractors will assist you in this transition by allowing for efficient referral transfers between regions. They'll provide you the tools to find TRICARE-authorized providers in your new network.

Keeping your provider

Most of the current provider network in the six states will likely stay the same. TriWest and Humana Military are working to maintain the existing network. However, each provider must decide whether to continue with TRICARE.

Next steps

You'll get more updates later this year. This will include website links and phone numbers to contact your regional contractor. For now, [sign up for email updates](#) and visit www.tricare.mil/changes to stay informed.

Would you like the latest TRICARE news sent to you by email? Visit [TRICARE Subscriptions](#), and create your personalized profile to get benefit updates, news, and more.