

Updated January 2026

Active Duty Family Members With Special Needs

An Overview of Programs for Active Duty Family Members With Special Needs

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Today's Agenda

- What Is TRICARE?
- Programs for Active Duty Family Members
- Exceptional Family Member Program
- Extended Care Health Option
- Autism Care Demonstration
- Other Important Information
- For Information and Assistance

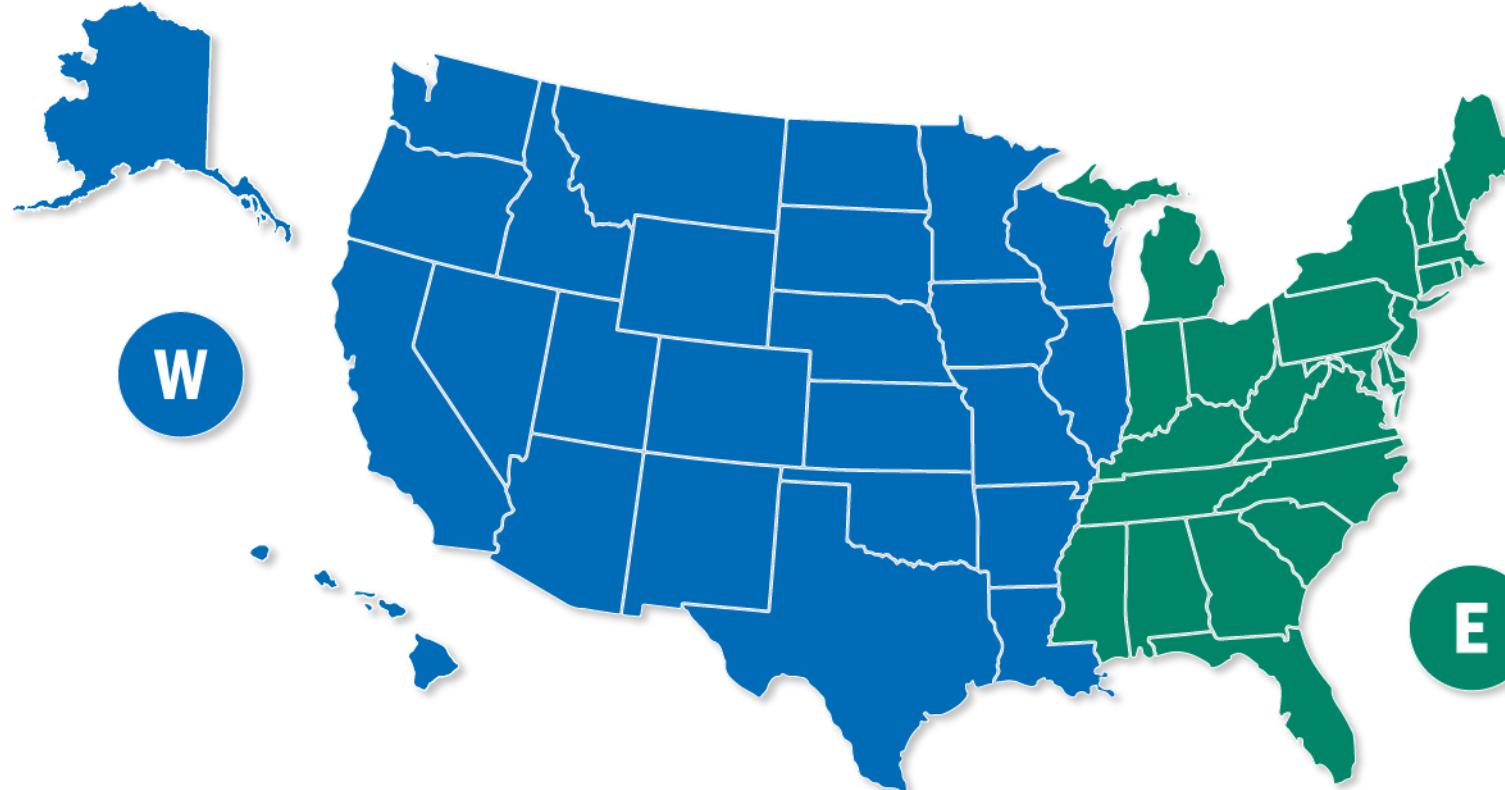
What Is TRICARE?

What Is TRICARE?



- TRICARE is the health care program for the U.S. Department of Defense. It consists of:
 - Direct care
 - Civilian care
- TRICARE® is the brand name for the U.S. Military Health System.

TRICARE Stateside Regions



West Region

TriWest Healthcare Alliance

East Region

Humana Military

TRICARE Overseas Program

Latin America and Canada

Canada, the Caribbean Basin,
Central and South America, Puerto Rico,
and the U.S. Virgin Islands

Eurasia-Africa

Africa, Europe, and the Middle East

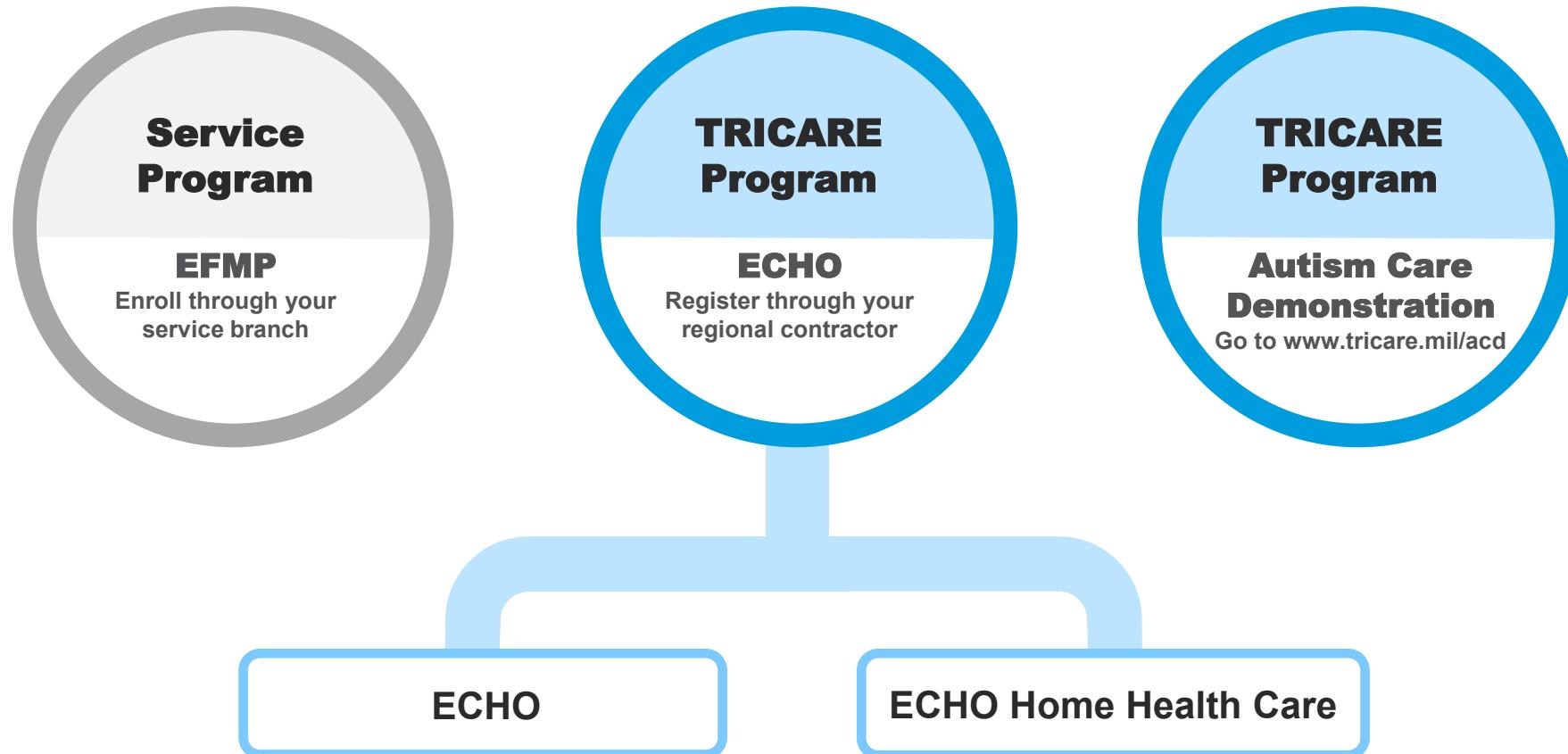
Pacific

American Samoa, Asia, Australia, Guam,
India, Japan, New Zealand, Northern
Mariana Islands, South Korea, and
Western Pacific remote countries



Programs for Active Duty Family Members

An Overview



Exceptional Family Member Program

What is EFMP?

- Considers your family member's needs during duty assignment
- Provides family support services
- Each service branch has its own EFMP enrollment process.
- For more information:
 - Go to www.militaryonesource.mil/special-needs.

Extended Care Health Option

ECHO Eligibility

- ECHO is available to the following beneficiaries with qualifying conditions:
 - ADFMs (including family members of certain National Guard and Reserve members called or ordered to active duty for more than 30 days for a federal preplanned mission or in support of a contingency operation)
 - Family members who qualify for continued coverage under the Transitional Assistance Management Program
 - Children or spouses of former service members who were victims of physical or emotional abuse
 - Transitional survivors

ECHO Qualifying Conditions

- Conditions to qualify for ECHO coverage may include, but are not limited to:
 - Moderate or severe intellectual disability
 - Serious physical disability
 - Serious qualifying psychological conditions
 - A condition causing the beneficiary to be homebound
 - A diagnosis of a neuromuscular developmental condition in an infant or toddler
 - Multiple disabilities affecting separate body systems
 - Autism Spectrum Disorder

ECHO Benefits

- ECHO provides benefits, such as:
 - Assistive services
 - Durable equipment
 - ECHO Home Health Care
 - Rehabilitative services
 - Respite care
 - Training to use special education and assistive technology devices
 - Institutional care
 - Medical transportation in certain circumstances
 - Diagnostic services
 - Treatment

ECHO Registration

- To register for ECHO, provide your regional contractor with:
 - An ECHO registration form
 - Medical records
 - Evidence of enrollment in the EFMP (unless waived) or copies of both *DD Form 2792* and *DD Form 2792-1*
- Your regional contractor will update your Defense Enrollment Eligibility Reporting System record to reflect your ECHO eligibility.
- Eligible family members may be granted provisional ECHO coverage for up to 90 days while their registration is processed.
- ECHO benefits may be limited in some overseas locations.

National Guard and Reserve Members

- The requirement for EFMP enrollment is waived for family members of National Guard and Reserve members called or ordered to active duty for more than 30 days for a federal preplanned mission or in support of a contingency operation.
- Your family member's provider should submit a referral to your regional contractor.
- Your ECHO registration will be accepted once your family member's qualifying condition is verified.

ECHO Costs

Sponsor Pay Grade	Monthly Cost-Share
E-1 through E-5	\$25
E-6	\$30
E-7 and O-1	\$35
E-8 and O-2	\$40
E-9, WO/WO-1, CWO-2 and O-3	\$45
CWO-3, CWO-4 and O-4	\$50
CWO-5 and O-5	\$65
O-6	\$75
O-7	\$100
O-8	\$150
O-9	\$200
O-10	\$250

- Monthly cost-share is one fee per sponsor, per month when ECHO services are used
- Benefit limit:
 - \$36,000/calender year (Jan. 1–Dec. 31), excluding EHHC
 - Does not apply toward the yearly TRICARE catastrophic cap

Public Funds and Facilities

- Use public funds and facilities first for services and items related to:
 - Training
 - Rehabilitation
 - Special education
 - Assistive technology devices
 - Institutional care in private, nonprofit, public and state institutions and facilities (may include transportation to and from)

Getting Care

- Get pre-authorization
- Follow the rules of your TRICARE plan
- Use TRICARE-authorized providers
- Coordinate transfer of care before you move to ensure continued care.

ECHO Home Health Care

- Skilled services for homebound beneficiaries:
 - Skilled nursing care
 - Physical therapy
 - Occupational therapy
 - Speech pathology
 - Medical social services
 - Technical and training activities
 - Medical supplies
 - Respite care for caregivers to sleep or rest at home (up to eight hours per day, five days per week)
- Required services specified by PCM or attending physician in a plan of care
- **Coverage cap:** maximum amount TRICARE would pay per fiscal year (Oct. 1–Sept. 30) if the beneficiary were in a skilled nursing facility

ECHO Respite Care

- ECHO respite care provides short-term skilled and non-skilled care for ECHO beneficiaries while their caregiver is away.
- ECHO beneficiaries are eligible to get up to 16 hours as part of the ECHO-authorized benefit.
- ECHO respite care is not available to beneficiaries using EHHC or EHHC respite care.
- To request ECHO respite care, contact your regional contractor.

Autism Care Demonstration

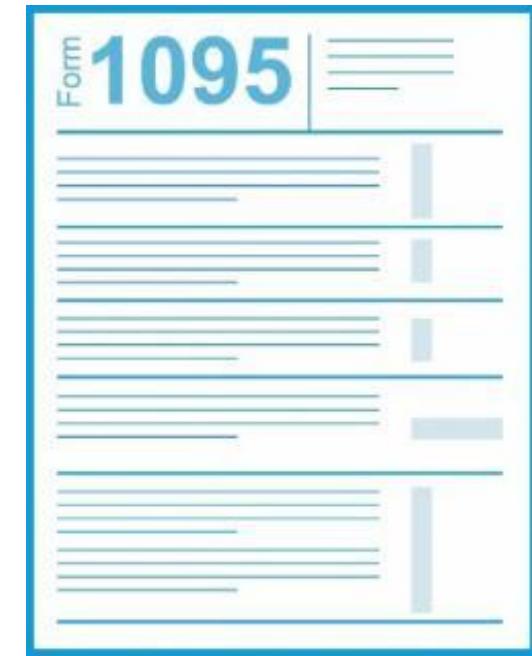
Beneficiaries with Autism Spectrum Disorder

- TRICARE covers ABA under the Autism Care Demonstration.
- ABA services are covered for all beneficiaries diagnosed with ASD. There are no age limits.
- To qualify for ABA services:
 - Have an ASD diagnosis
 - Enroll in EFMP (unless waived)
 - Register in ECHO (including provisional status)
- Cost-shares, deductibles, and enrollment fees are based on your TRICARE plan
- For more information, visit www.tricare.mil/acd.

Other Important Information

The Affordable Care Act

- TRICARE meets the minimum essential coverage requirement under the Affordable Care Act.
- Each tax year, you'll get an IRS Form 1095 from your pay center. It will list your TRICARE coverage for each month.
- Your Social Security number and the Social Security number of each of your covered family members should be included in DEERS for your TRICARE coverage to be reflected accurately.



For Information and Assistance

More Information

Regional Contractors

- TRICARE East Region
Humana Military
800-444-5445
www.tricare.mil/east
- TRICARE West Region
TriWest Healthcare Alliance
888-TRIWEST (888-874-9378)
www.tricare.mil/west
- TRICARE Overseas Program
International SOS Government Services, LLC
Find toll-free contact information at
www.tricare-overseas.com/contact-us.

Resources

- TRICARE Website: www.tricare.mil



- TRICARE Publications:
www.tricare.mil/publications
- milConnect:
<https://milconnect.dmdc.osd.mil/>