



# Extended Care Health Option

Providing services for active duty family members with special needs

The TRICARE® Extended Care Health Option (ECHO) provides supplemental services to active duty family members (ADFM) with qualifying mental or physical disabilities. ECHO offers integrated services and supplies beyond those offered by the basic TRICARE health benefits program.

Active duty sponsors with family members seeking ECHO services must enroll in their service's Exceptional Family Member Program (EFMP) (*unless waived in specific situations*) and register for ECHO with their regional contractors or TRICARE Area Office (TAO) director overseas to be eligible for ECHO benefits. There is no retroactive registration for the ECHO program. Prior authorization must be obtained from the regional contractor or TAO director overseas for all ECHO services. For more information about EFMP, contact your service branch's EFMP representative or visit <http://www.militaryonesource.mil/efmp>.

## ECHO ELIGIBILITY

ECHO benefits are available to the following ADFMs with a qualifying condition:

- TRICARE-eligible ADFMs including family members of National Guard and Reserve members called or ordered to active service for more than 30 consecutive days
- Family members who are eligible for continued TRICARE medical benefits through the Transitional Assistance Management Program
- Children or spouses of former service members who were victims of physical or emotional abuse
- Family members of a deceased active duty sponsor (*during the period they are in transitional survivor status*)

Conditions to qualify for ECHO coverage may include, but are not limited to:

- Autism spectrum disorder
- Moderate or severe mental retardation
- Serious physical disability
- Extraordinary physical or psychological condition of such complexity that the beneficiary is homebound
- Diagnosis of a neuromuscular developmental condition or other condition in an infant or toddler (*under age 3*) that is expected to precede a diagnosis of moderate or severe mental retardation or a serious physical disability
- Multiple disabilities, which may qualify if there are two or more disabilities affecting separate body systems

Children may remain eligible for ECHO benefits beyond the usual TRICARE eligibility age limit (*age 21 or age 23 if enrolled in a full-time course of study at an approved institution of higher learning and if the sponsor provides over 50 percent of the financial support*) provided **all** of the following are true:

- The sponsor remains on active duty
- The child is incapable of self-support because of a mental or physical incapacity that occurs prior to the loss of eligibility
- The sponsor is responsible for over 50 percent of the child's financial support

*This fact sheet is **not** all-inclusive. For additional information, please visit [www.tricare.mil](http://www.tricare.mil).*

## ECHO BENEFITS

ECHO provides coverage for the following products and services\*:

- Assistive services (e.g., those from a qualified interpreter or translator)
- Durable equipment, including adaptation and maintenance equipment
- Expanded in-home medical services through TRICARE ECHO Home Health Care (EHHC) (limited to the 50 United States, the District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands)
- Rehabilitative services
- Respite care (during any month when at least one other ECHO benefit is received and limited to the 50 United States, the District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands)
  - ECHO respite care: up to 16 hours of care in any calendar month in which they also receive any other ECHO authorized benefit other than the EHHC benefit
  - EHHC respite care: up to eight hours per day, five days per week (for those who qualify)
- Training to use special education and assistive technology devices
- Institutional care when a residential environment is required
- Transportation to and from institutions or facilities in certain circumstances

**Note:** Applied Behavior Analysis services that used to be covered under ECHO's Enhanced Access to Autism Demonstration are now covered under the Autism Care Demonstration. For more information, visit [www.tricare.mil/ACD](http://www.tricare.mil/ACD).

TRICARE does not pay for services provided by family members, trainers, or other individuals who are not TRICARE-authorized. For more information, visit [www.tricare.mil/echo](http://www.tricare.mil/echo).

\* All ECHO services require prior authorization from your regional contractor or TAO director overseas.

## COVERAGE LIMIT AND GOVERNMENT/ SPONSOR LIABILITY







The government's limit for the cost of all ECHO benefits combined, excluding the EHHC, is \$36,000 per beneficiary, per fiscal year (October 1–September 30).

ECHO-allowable amounts are not subject to a deductible. The cost-share for every month beneficiaries use ECHO benefits is based on the sponsor's pay grade, as shown in the following table:

### ECHO Cost-Share Amounts

Sponsor Pay Grade	Cost-Share Amount
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, O-5	\$65
O-6	\$75
O-7	\$100
O-8	\$150
O-9	\$200
O-10	\$250

## FOR INFORMATION AND ASSISTANCE

<p> <b>TRICARE North Region</b> Health Net Federal Services, LLC 1-877-TRICARE (1-877-874-2273) <a href="http://www.hnfs.com">www.hnfs.com</a></p>	<p> <b>TRICARE South Region</b> Humana Military, a division of Humana Government Business 1-800-444-5445 <a href="http://Humana-Military.com">Humana-Military.com</a></p>	<p> <b>TRICARE West Region</b> UnitedHealthcare Military &amp; Veterans 1-877-988-WEST (1-877-988-9378) <a href="http://www.uhcmilitarywest.com">www.uhcmilitarywest.com</a></p>
<p> <b>TRICARE Overseas Program (TOP) Regional Call Center—Eurasia-Africa<sup>1</sup></b> +44-20-8762-8384 (overseas) 1-877-678-1207 (stateside) <a href="mailto:tricarelon@internationalsos.com">tricarelon@internationalsos.com</a></p>	<p> <b>TOP Regional Call Center—Latin America and Canada<sup>1</sup></b> +1-215-942-8393 (overseas) 1-877-451-8659 (stateside) <a href="mailto:tricarephl@internationalsos.com">tricarephl@internationalsos.com</a></p>	<p> <b>TOP Regional Call Centers—Pacific<sup>1</sup></b> Singapore: +65-6339-2676 (overseas) 1-877-678-1208 (stateside) <a href="mailto:sin.tricare@internationalsos.com">sin.tricare@internationalsos.com</a> Sydney: +61-2-9273-2710 (overseas) 1-877-678-1209 (stateside) <a href="mailto:sydricare@internationalsos.com">sydricare@internationalsos.com</a></p>
<p><b>milConnect Web Site—Update DEERS Information</b> <a href="http://milconnect.dmdc.mil">http://milconnect.dmdc.mil</a></p>	<p><b>TRICARE Extended Care Health Option</b> <a href="http://www.tricare.mil/echo">www.tricare.mil/echo</a> <b>Exceptional Family Member Program Information</b> <a href="http://www.militaryonesource.mil/efmp">http://www.militaryonesource.mil/efmp</a></p>	<p><b>Transitional Assistance Management Program</b> <a href="http://www.tricare.mil/tamp">www.tricare.mil/tamp</a></p>

1. For toll-free contact information, visit [www.tricare-overseas.com](http://www.tricare-overseas.com).

### **An Important Note About TRICARE Program Information**

At the time of publication, this information is current. It is important to remember that TRICARE policies and benefits are governed by public law and federal regulations. Changes to TRICARE programs are continually made as public law and/or federal regulations are amended. **Military hospital and clinic guidelines and policies may be different than those outlined in this publication.** For the most recent information, contact your TRICARE regional contractor or local military hospital or clinic. The TRICARE program meets the minimum essential coverage requirement under the Affordable Care Act.

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