What to do if you’re a TRICARE beneficiary

Take action and stay informed about the new coronavirus, also known as COVID-19. Simple measures can protect you and your community. It’s also important to identify the symptoms of COVID-19 and know when to seek help.

How does COVID-19 spread?

According to the Centers for Disease Control and Prevention (CDC), COVID-19 spreads person-to-person, generally between people within 6 feet from one another. It also spreads through respiratory droplets from the cough or sneeze of an infected person. These droplets can reach the noses, mouths, or lungs of nearby people. It’s possible that the virus can spread from contact with infected surfaces, but this isn’t the main way the virus spreads.

What are the symptoms of COVID-19?

The main symptoms of COVID-19 include:

- Fever
- Cough
- Shortness of breath

When is the disease most contagious?

Although some spread appears to be possible before people show symptoms, people with COVID-19 are the most contagious when they’re very sick. Some spread may be possible before people show symptoms. That’s why you should stay home if you believe you’re experiencing any virus-like symptoms.

What should I do if I feel sick or think I was exposed to the virus that causes COVID-19?

If you have symptoms of COVID-19, have been in close contact with a person sick with COVID-19, or traveled to an area with widespread or ongoing community spread of COVID-19, don’t make an appointment or walk into your local military hospital or clinic. Instead, stay at home and speak with a Military Health System (MHS) registered nurse, who will assess your symptoms. The nurse can screen you for potential or suspected exposure or infection. If needed, they can coordinate a virtual visit with a health care provider.

Current as of: March 10, 2020
You can reach a registered nurse in these ways:
- Contact the MHS Nurse Advice Line at www.mhsnurseadvice.com or (in the U.S.) call 1-800-874-2273, option 1.
- Call your military hospital or clinic primary care team, or your civilian provider.
- Call your military hospital or clinic appointment line, or your civilian provider appointment line.
- Send a secure message through TRICARE Online or MHS GENESIS Patient Portal to your military hospital or clinic primary care team.

What will happen after I speak to a registered nurse?
If the nurse determines your symptoms may be due to COVID-19 or a communicable illness requiring treatment, the nurse will arrange a virtual visit between you and a health care provider. The provider will discuss your potential exposure to COVID-19, your symptoms, and a treatment plan with you. Depending on your symptoms, the provider may recommend self-care advice for you to use at home. The provider may direct you to call your military hospital or clinic or civilian provider to be seen.

Why do I need to have a virtual visit with a provider first?
This will help protect you, other patients, and medical staff from unnecessary exposure to COVID-19. You should have a virtual visit with a provider rst to discuss your potential exposure and symptoms.

What are some emergency warning signs for COVID-19?
In adults, emergency warning signs for COVID-19 include:
- Difficulty breathing or shortness of breath
- Persistent pain or pressure in the chest
- New confusion or inability to arouse
- Bluish lips or face

If you reasonably think that you have an emergency, go to the nearest emergency room or call 911 immediately.
Let the emergency room or 911 dispatcher know beforehand if you have COVID-19 symptoms. This will help them take care of you, limit their own exposure, and protect other patients.
Should everyone get tested for COVID-19?

No. Only patients who exhibit symptoms of COVID-19 should get tested. Your health care provider will determine if you need to be tested.

For More Information


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.