

TRICARE Credentialing, Referrals & Pay Cheat Sheet

Credentialed (In-Network)

Contracted, listed in directory, bills TRICARE directly, must accept rates, more referrals, lower client cost.

Certified (Out-of-Network)

Meets requirements but not contracted. Can bill TRICARE, higher client cost, fewer referrals, more billing friction.

Referral Rules

Prime: Referral REQUIRED from PCM. Select: No referral needed.

| Scenario | Can See Client | Referral |
|-----------------------|----------------|----------|
| Credentialed + Prime | Yes | Yes |
| Credentialed + Select | Yes | No |
| Certified + Prime | Limited | Yes |
| Certified + Select | Yes | No |

Which Pays the Clinician More?

Credentialed (In-Network):

- Predictable, consistent payment
- Easier billing and collections
- More referrals = more total income

Certified (Out-of-Network):

- May appear higher (up to 115%)
- TRICARE pays less (often ~95%)
- Higher client responsibility
- Increased risk of unpaid balances

Bottom Line:

In-network TRICARE usually results in more reliable and often higher overall income due to consistency and referral volume.

Common Mistakes

- Confusing certified with in-network
- Not verifying Prime vs Select
- Billing Prime without referral
- Incorrect provider classification