Medicare for Veterans 101

Understanding Your Health Plan Options

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By contacting, you will be directed to a licensed insurance agent.

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What Is a Medicare-Eligible Veteran?

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Medicare Eligibility

Medicare is health insurance for U.S. citizens or residents who are:

- ✔ 65 or older
- ✔ Under 65 with certain disabilities, including end-stage renal disease

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Veteran Status

Veterans are individuals who have served in the active United States military, naval, air or space service and who were not dishonorably discharged.

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If you fit both categories, you are a Medicare-eligible veteran.

Veteran Health Coverage Options

Veteran options for health coverage include:

- VA Health Care
- TRICARE for Life (TFL)
- VA Community Care
- Medicare

VA Health Care

- Provided through VA medical centers, community-based outpatient clinics and telehealth
- Covers primary care, mental health, prescriptions and specialty care
- Low or no cost based on your priority group, disability rating and income

TRICARE for Life (TFL)

- For military retirees — acts as a Medicare supplement, covering most cost-sharing
- Includes prescription drug coverage through TRICARE Pharmacy
- Acts as secondary coverage, with Medicare as primary coverage
- **Requires eligibility for Medicare Part A, plus Medicare Part B enrollment — missing Part B enrollment can result in a loss of TRICARE eligibility and a gap in coverage until Part B is obtained**

VA Community Care

- Available when VA cannot provide timely or local care
- Authorized and paid for by the VA
- Does not use Medicare benefits, and authorization from the VA is required

Medicare

- Offers primary coverage for medical and hospital expenses through Parts A and B
- Medicare Supplement Insurance policies can offer additional coverage to help with health expenses
- Medicare Advantage plans bundle Part A, Part B and often Part D drug coverage
- Medicare plans are separate from VA system care

Summary of Key Veteran Health Programs

Program	Primary Benefit
VA Health Care	Comprehensive care through VA facilities at low/no cost for eligible veterans
TRICARE for Life	Medicare wraparound for military retirees enrolled in Medicare Parts A & B
VA Community Care	Non-VA care authorized and paid by the VA when VA care is unavailable
Medicare	Federal health insurance available at age 65 or due to disability

Medicare Basics for Veterans

Original Medicare Basics

Even if you use the VA, Medicare matters. It gives you access to more providers and serves as a safety net when VA care isn't available.

Original Medicare

- ✔ Part A: Hospital stays, skilled nursing, hospice and home health care
- ✔ Part B: Doctor visits, outpatient care, preventive services and equipment
- ✔ Original Medicare covers about 80% of costs — you pay the rest

What Medicare Doesn't Cover

- ! Deductibles, copays and coinsurance
- ! Prescription drugs (needs a separate Part D plan)
- ! Routine dental, vision and hearing

The VA may cover some of these gaps — but only for VA-authorized care.

MEDICARE SUPPLEMENT PAIRS WITH ORIGINAL MEDICARE TO COVER MORE OUT-OF-POCKET COSTS.

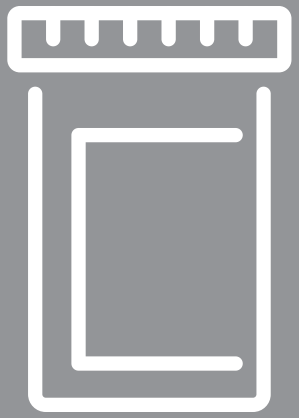
Medicare Supplement Basics

- ✔ Helps to cover deductibles, copays and coinsurance that Medicare doesn’t pay
- ✔ Use any Medicare-accepting provider in the U.S.
- ✔ Standardized plans (Plan G, Plan N, etc.) — same benefits regardless of insurer
- ✔ Does not cover drugs — use VA or add a separate Part D plan

MEDICARE ADVANTAGE (ALSO CALLED MEDICARE PART C) IS AN ALTERNATIVE TO ORIGINAL MEDICARE.

Medicare Advantage Basics

- ✔ Bundles Parts A, B and usually D into one plan
- ✔ Often includes additional benefits
- ✔ Uses a provider network — VA care remains available separately
- ! **Non-VA services go through your MA plan and VA benefits stay separate**



Medicare Prescription Drug Basics

- VA drug coverage is creditable — there is no Part D late penalty if you rely on VA
- TRICARE for Life includes drug coverage through TRICARE Pharmacy
- If you use Medicare Advantage with Part D, you can still use VA for VA prescriptions

Special Needs Plans (SNPs) Basics

- C-SNPs: For those with chronic conditions like diabetes, COPD or heart failure
- D-SNPs: For those who qualify for both Medicare and Medicaid
- D-SNP members may have additional enrollment windows during the year to change plans

How do Medicare and Veterans Health Plan Options Work Together?

Veterans have the advantage of access to both VA health care and Medicare. But they are separate systems — for each service you must choose which system to use.

NOTE: No Automatic Coordination

Important: The VA and Medicare are separate systems. A VA provider is not automatically a Medicare provider, and vice versa. If you receive VA-authorized care, Medicare does not pay for it. If you receive care outside the VA system, the VA generally does not pay for it.

Why Veterans Should Consider Medicare

- ✔ VA coverage is not guaranteed for all conditions, especially those not service-connected
- ✔ Medicare gives you access to a much broader network of providers nationwide
- ✔ Having Medicare means you have a safety net if VA care is unavailable or delayed
- ✔ Medicare Part B is required for TRICARE for Life
- ✔ Medicare Advantage (Part C) plans may offer additional benefits that the VA does not cover

Comparing Combinations of VA + Medicare Coverage

Veterans have more coverage options than many Medicare beneficiaries! These are commonly used coverage combinations:

Program	Primary Benefit	Drug Coverage	Best For
VA Only	VA facilities & authorized community care	VA formulary	Veterans with strong VA access & service-connected needs
VA + Original Medicare + Medigap + Part D	Any Medicare provider nationwide + VA	VA or Part D (VA = creditable)	Veterans wanting maximum provider freedom & low cost-sharing
VA + Medicare Advantage (Part C/D)	MA network + VA for VA-authorized care	MA plan's Part D + VA formulary	Veterans wanting additional benefits at lower premium
TRICARE for Life + Medicare	Any Medicare provider + VA	TRICARE Pharmacy	Military retirees — TFL covers Medicare cost-sharing
VA + Medicare (no supplement)	Any Medicare provider + VA	VA or separate Part D	Veterans comfortable with Original Medicare cost-sharing

My Service to You

You Have Many Options for Coverage

- Stay with VA care as your primary coverage
- Add Original Medicare with a Medicare Supplement Insurance (Medigap) plan for broader provider access
- Choose a Medicare Advantage plan for additional benefits
- Combine TRICARE for Life with Medicare if you're a military retiree

I'm here to help you sort through them at no cost or obligation

What We'll Talk About in Your Appointment

- When did (or does) your Medicare start?
- Are you enrolled in VA health care or TRICARE?
- Do you have a primary doctor, and what medications do you take?
- Are there benefits you want that you don't currently have?

READY TO FIND THE RIGHT PLAN?

I’m here to help — at no cost or obligation to you.

My contact information:

<AGENT NAME>
<AGENT PHONE NUMBER>
<AGENT PERSONALIZED URL>