

# Veterans and MEDICARE

## Coverage



By Lucille Maravilla

In the past I have presented situations where Original Medicare (Medicare Part A and Part B) could be paired with social security disability, group health insurance coverage, or as a replacement for individual health insurance when turning 65. Today I will focus on what veterans need to know about Medicare coverage. I am not an expert on veteran's

benefits. This is an overview. It's intended to increase awareness but more detailed information is available by contacting the Veterans Administration (VA) or working with a service officer from a local Veterans of Foreign Wars (VFW) post.

An experienced Medicare agent will ask if their client is a veteran (served in a branch of the military, or as a reservist, or National Guard). Other questions might include service branch name, rank, and whether the veteran is a member of the VFW or auxiliary, American Legion, AMVETS, DAV, or other veteran organizations. I will touch on 3 types of care available to veterans, depending on their particular situation: VA Healthcare, Tricare for Life (TFL), and ChampVA.

If a veteran receives services at the VA, it's important to remind them that VA Healthcare is a provider and NOT health insurance (creditable coverage). Some veterans consider opting out of Medicare Part B to avoid paying the premium. They may pay a lifetime penalty if they wait to enroll after their Initial Enrollment Period (IEP). The VA does not recommend that veterans cancel or decline Medicare coverage solely because they are enrolled in VA Healthcare. The VA does not file claims with Medicare (Parts A, B, or C). An experienced Medicare agent can present Medicare choices available for additional coverage if it fits the needs of the veteran, such as a Medicare Advantage plan with drug coverage (MAPD).

It's also important to understand the definition of "emergency" care at a non-VA facility. VA may pay for this care in a non-VA facility for treatment of a non-service-connected condition ONLY if ALL of certain conditions are met. Reasons to go outside of VA Healthcare: difficulty in accessing/traveling to a VA facility, your doctor is in private practice and not with the VA, difficulty in obtaining a second opinion.

Tricare for Life is health and drug coverage available to retired military and their spouses. TFL is premium free Medicare wraparound coverage for Tricare beneficiaries who have Medicare Parts A AND B. TFL operates similar to a Medicare supplement. TFL beneficiaries might consider enrolling in a Medicare Advantage plan for embedded benefits such as vision, dental, over-the-counter medication allowances, etc.

ChampVA is for spouses of veterans who were deemed 100% disabled by the VA, or who died in or as a result of service connected disability. ChampVA acts like a Medicare Supplement plan (Medicare pays first and then ChampVA pays.) There are no premiums.

We owe a debt of gratitude to our veterans because of their service. Whenever we can help them obtain good health care, it is a way of giving back to them.

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