

## **Veterans & Medicare**

Not all veterans coverage is created equal

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It was my pleasure to do a Medicare Plans Seminar recently for the Veterans of Foreign Wars. Thank you all for your service.

Many people don't realize that not all Veterans have the same healthcare benefits. There are three types of health coverage for veterans and/or their families through the government: TRICARE for Life, CHAMPVA, and VA Healthcare.

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TRICARE for Life works like a Medicare Supplement but also includes a prescription drug benefit.



I had no idea that I could have a Medicare Advantage Plan and still use my VA coverage truly the best of both worlds"

Sargent William Snells

(Regular <u>Medicare Supplements</u> do not have drug coverage). CHAMPVA is similar coverage for the spouses and dependents of a veteran who has been permanently and totally disabled for a service-related disability or who fall into certain categories. Veterans or family members with this type of coverage need to enroll in Original Medicare. Part A is generally free if you qualify, but Part B has a monthly premium. It is not recommended to enroll in a <u>Medicare Advantage</u> plan as they can see any provider

who accepts Medicare patients.

VA Healthcare covers certain Veterans, after discharge, if they apply and qualify, based on their service, financial status and any service-related injury. Qualified Veterans receive care from VA doctors in VA clinics and hospitals and typically have their prescriptions covered there as well. One of the problems with this healthcare coverage is that Veterans are limited to certain doctors and hospitals. Another problem is the location of some of these facilities. Sometimes there are

only a few options and Veterans need to travel far in order to receive their care.

It is important to note here that VA
Healthcare is considered creditable
coverage for Medicare Part D. This
means that eventually if you want to
enroll in a Part D prescription plan with
Medicare, you will not have to pay a
penalty because you did not enroll
earlier. However, VA Healthcare is not
considered creditable coverage for



Helping Veterans with Medicare

Medicare Part B. This means that eventually, if you would like to see doctors outside of the VA Healthcare system and did not sign up when you were originally eligible, you will be subject to the Part B penalty, which is 10% each year that you did not sign up.

For this particular group there is some good news. There are special Medicare Advantage plans designed specifically to complement VA Healthcare. Because this group of Veterans already has prescription drug coverage, these special Medicare Advantage plans do not need to offer that benefit. They may offer other extra benefits like dental, vision and transportation to medical appointments. You must be enrolled in Medicare Parts A & B in order to be able to enroll in these plans. Some of these plans may help with the cost of the Part B premium expense. Other extras may include a gym membership or an OTC monthly allowance.

Veterans deserve to know about all the benefits that are available to them. My advice is to speak to a knowledgeable broker that can guide them through the Medicare plan choices that are available in their area.

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