



# Medicare for Veterans

Veterans covered by the VA or TRICARE have a decision to make when it comes to enrolling in Medicare at age 65. Let's dig deeper into the options that are available and what to look out for when planning for Medicare coverage.

## Do I need Medicare?

Coverage	Part A	Part B	Part D
VA Benefits	Yes*	Yes*	Optional
TRICARE	Required	Required	Optional

TRICARE beneficiaries who qualify for premium-free Part A are required to sign up for Part B, once eligible, in order to continue their TRICARE coverage through TRICARE For Life.

\*VA beneficiaries who seek care at a VA facility are not required to sign up for Medicare Parts A and B, but the VA highly encourages individuals to do so. According to their website:

Yes. We encourage you to sign up for Medicare as soon as you can. This is because:

- We don't know if Congress will provide enough funding in future years for us to provide care for all Veterans who are signed up for VA health care. If you're in one of the lower priority groups, you could lose your VA health care benefits in the future.
- Having Medicare means you're covered if you need to go to a non-VA hospital or doctor—so you have more options to choose from.

Source: <https://www.va.gov/health-care/about-va-health-benefits/va-health-care-and-other-insurance/>

## Can I Get Other Coverage?

### VA Beneficiaries

- Can sign up for a Medicare Supplement or a Medicare Advantage plan to get access to Medicare facilities and providers outside of the VA network.
- Can sign up for Part D to receive medications prescribed by non-VA physicians, and pick up prescriptions at local pharmacies instead of through the VA mail-order program.

### TRICARE For Life Beneficiaries

- Can sign up for a Medicare Supplement or a Medicare Advantage. However, TRICARE For Life is the secondary payer for Medicare, but will become the payer of last resort if you have Medicare Supplement coverage (duplication of coverage).
- TRICARE will pay copays and coinsurance of a Medicare Advantage plan, but you must submit a request for reimbursement to TRICARE.
- TRICARE beneficiaries with limited income and resources may qualify for extra help from Medicare to pay for Part D premiums, deductibles, and cost sharing.