



How Medicare Works with Military Benefits

Medicare works with other forms of insurance in different ways, depending on the other insurance. Some people are eligible for multiple types of health insurance, including Medicare and military benefits, so it is important to know how they work together.

Veterans Affairs benefits



If you are a veteran—meaning you served active duty in the U.S. Armed Forces for a required period of time and received an honorable discharge or release—you may be eligible for Veterans Affairs (VA) benefits. VA benefits are administered by the federal government and include pensions, educational stipends, and health care, among other benefits.

How does Medicare work with VA benefits?

You can have both Medicare and VA benefits, but they do not work together. Medicare does not pay for any care that you receive at a VA facility, and your VA coverage will generally only cover your care at a VA facility. This means that VA benefits cannot pay for Medicare cost-sharing.



If you choose not to enroll in Medicare and to keep your VA coverage, you will not have health insurance for facilities outside the VA system. If you try to enroll in Medicare Part B in the future, you will likely face a late enrollment penalty.



Some people choose to enroll in Medicare Part A because it's premium-free but turn down Part B because of the additional monthly premium. Remember, though, that some people qualify for programs to help pay their Medicare premiums.



If you decide to enroll in Part B, you should do so during your Initial Enrollment Period. Enrolling in Part B provides you with the flexibility of getting health care outside the VA system. You can still keep your VA health benefits to get coverage for things not covered by Medicare, such as over-the-counter medications, annual physical exams, and hearing aids.



If you are enrolled in VA drug coverage, you can delay Medicare Part D enrollment without penalties. Typically, VA drug coverage has no premiums and no or limited copayments for prescriptions, but you must use VA pharmacies and facilities. Be sure to compare the costs and benefits of Part D and your VA drug coverage to decide which best suits your needs.



TRICARE for Life



TRICARE is a health insurance program provided by the federal government to active duty and retired military personnel and their family members. There are many different TRICARE programs. TRICARE for Life (TFL) is a program for Medicare-eligible military retirees and their dependents.

How does Medicare work with TFL?

TFL acts as a supplement to Medicare, meaning that someone with both types of insurances has Medicare as their primary insurance and TFL as their secondary insurance. Medicare pays first, and TFL typically pays Medicare cost-sharing, like deductibles, coinsurances, and copayments. TFL may also pay when services are not covered by Medicare or when someone has used up their Medicare benefits. If you are eligible for both Medicare and TRICARE, you should:



Enroll in Medicare Parts A and B. You should then automatically begin receiving your TRICARE benefits through TFL. If you delay Medicare enrollment, you may face late enrollment penalties and gaps in coverage.



Compare your TFL pharmacy program and Part D plans to decide which has the coverage you need and costs you can afford. You can delay Medicare Part D enrollment without penalty if you are enrolled in the TFL pharmacy program.

Note: If you are an active-duty service member or active-duty family member, you may receive your health benefits through a different TRICARE insurance program. You can typically delay Part B enrollment in this case and enroll in Medicare when you are no longer active duty using the Part B Special Enrollment Period (SEP).

Be aware of pharmacy and prescription drug fraud!

Pharmacy and prescription drug fraud is a consistent trend in Medicare. Due to the lucrative nature of prescription drug diversion and pharmacy scams, criminals exploit Medicare, TRICARE, and VA benefits. Report potential pharmacy or prescription drug fraud, errors, or abuse if:

- A pharmacy provided and billed for an expensive compounded medication, including topical pain creams, when a traditional or less expensive prescription was ordered by your provider.
- A pharmacy automatically refills a prescription that you no longer need, or, you do not pick up the prescription, but the pharmacy still bills.



Who to contact for more information

Your benefits coordinator: Contact your benefits coordinator if you have questions about how to access health care services and medication through your military benefits. You can also visit the websites of these programs:

- TRICARE for Life: www.tricare.mil
- Veterans Affairs: www.va.gov

State Health Insurance Assistance Program (SHIP): Contact your SHIP with questions about your Medicare coverage and how it coordinates with other benefits. SHIPs can also screen you for programs that can cover the cost of your Medicare premiums.

Senior Medicare Patrol (SMP): Contact your SMP if you have experienced potential Medicare fraud, errors, or abuse. SMPs can help and provide you with information to prevent, detect, and report potential pharmacy or prescription drug fraud.

ADRC of the Lakeshore	Local SMP contact information
SHIP toll-free: 877-416-7083	SMP toll-free: 888-818-2611
To find a SHIP in another state: Call 877-839-2675 (and say “Medicare” when prompted) or visit www.shiphelp.org	To find an SMP in another state: Call 877-808-2468 or visit www.smpresource.org

SHIP Technical Assistance Center: 877-839-2675 | www.shiphelp.org | info@shiphelp.org
 SMP Resource Center: 877-808-2468 | www.smpresource.org | info@smpresource.org
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