

Veteran Coverage Fast Facts

VA Benefits

- Available to most veterans that served overseas at any point. These benefits are tied to “service-connected disabilities”.
- Considered credible coverage for Part D, but not for Part B. Part B is not required for coverage.
- Usually, these benefits will only cover care related to specific conditions/disabilities for lower priority groups.
 - When an individual applies for VA benefits, they will be placed in a priority group depending on their healthcare needs.
 - Priority Groups (1-8) determine copays and coverage (typically very minimal)
- Medicare and VA Benefits do not work together.
- There are a few reasons why an individual might want to get other coverage in addition to their VA benefits:
 - Access to civilian doctors/pharmacies
 - Extra benefits through MAPD
 - Part B giveback
 - Speed of care

CHAMPVA

- Available to spouses and children of disabled or deceased servicemembers and servicemembers not eligible for Tricare.
- Credible for Part D. Parts A and B are required.
- Secondary to Medicare, pays last (except for Medicaid).
- Usually, there are no cost sharing for services covered by Medicare and CHAMPVA.
- Cannot use Meds by Mail if they have other drug coverage.
- Why get other coverage?
 - Part B giveback
 - Extra benefits
 - MUST follow MA plan Network



Veteran Coverage Fast Facts

TRICARE For Life (TFL)

- Available to those who retired from military service (20+ years or medically retired) and some spouses/family members.
 - Tricare Prime/Select members are automatically converted to TFL upon Medicare Eligibility.
- Credible for Part D. Parts A and B are required to keep TFL.
- Covers total cost of covered care and allows access to civilian and military doctors.
- Drug coverage has low copays.
- Secondary to all other insurance (other than Medicaid).
- If primary insurance denies a claim, so will TFL - claims must be filed with TFL after other health insurance.
- Why get other coverage?
 - Part B giveback
 - Extra benefits
 - MUST follow MA plan network (MAPD is highly discouraged to avoid losing TRICARE pharmacy access).

RESOURCES

- https://www.va.gov/COMMUNITYCARE/docs/pubfiles/programguides/champva_guide.pdf
- <https://www.va.gov/healthbenefits/vhbh/>
- https://www.tricare.mil/Publications/Handbooks/tricare_for_life

