Medicare for Veterans

Quick Guide

First Name Last Name
555-555-5555

By contacting, you will be directed to a licensed insurance agent.

REV 07-2026.769190

WHAT IS A MEDICARE-ELIGIBLE VETERAN?

Medicare Eligibility

- ✓ U.S. citizen or resident
- ✓ 65 or older
- ✓ Under 65 with certain disabilities, including end-stage renal disease

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Veteran Status

- ✓ Individuals who have served in the active United States military, naval, air or space service and who were not dishonorably discharged

VETERAN HEALTH COVERAGE OPTIONS

As a Medicare-eligible veteran, your options for health coverage include:

VA Health Care

- ✓ Covers primary care, mental health, prescriptions and specialty care
- ✓ Low or no cost based on your priority group and disability rating
- ✓ Focuses on service-connected conditions

VA Community Care

- ✓ Lets you see non-VA providers when VA care isn't timely or nearby
- ✓ Authorized and paid by the VA — Medicare is not billed

TRICARE for Life (TFL)

- ✓ For military retirees — acts as secondary coverage after Medicare pays first
- ✓ Covers most Medicare cost-sharing and includes prescription drug coverage
- ⚠ **Requires Medicare Part B enrollment — missing it can mean losing TFL**

Medicare

- ✓ Federal health insurance through Parts A (hospital) and B (medical)
- ✓ Supplement and Advantage plans can add more coverage
- ✓ Separate from VA — you choose which system to use for each service

Program	Primary Benefit
VA Health Care	Comprehensive care through VA — low/no cost for eligible veterans
TRICARE for Life	Medicare wraparound for military retirees (requires Part B)
VA Community Care	Non-VA care when VA isn't available — authorized by VA
Medicare	Federal health insurance at 65 or due to qualifying disability

MEDICARE BASICS FOR VETERANS

Even if you use the VA, Medicare gives you access to more providers and serves as a safety net when VA care isn't available.

Original Medicare

- ☑ Part A: Hospital stays, skilled nursing, hospice and home health care
- ☑ Part B: Doctor visits, outpatient care, preventive services and equipment
- ☑ Covers about 80% of costs — you pay the rest

What Medicare Doesn't Cover

- ☒ Deductibles, copays and coinsurance
- ☒ Prescription drugs (needs a separate Part D plan)
- ☒ Routine dental, vision and hearing

The VA may cover some of these gaps — but only for VA-authorized care.

Medicare Supplement Insurance (Medigap)

- ☑ Helps cover the costs Original Medicare doesn't pay
- ☑ Use any Medicare-accepting provider in the U.S.
- ☑ Standardized plans (Plan G, Plan N, etc.) — same benefits regardless of insurer

Medicare Advantage (Part C)

- ☑ Bundles Parts A, B and usually D into one plan
- ☑ Often includes additional benefits
- ☒ Uses a provider network — VA benefits remain available separately

Prescription Drugs

- ☑ VA drug coverage is creditable — no Part D late penalty for using VA
- ☑ TRICARE for Life includes drugs through TRICARE Pharmacy
- ☑ Medicare Advantage with Part D can coexist with VA drug coverage

HOW DO MEDICARE AND VETERAN HEALTH PLAN OPTIONS WORK TOGETHER?

Veterans have the advantage of access to both VA health care and Medicare. But they are separate systems — for each service you must choose which system to use.

NOTE: NO AUTOMATIC COORDINATION

⚠ **Important:**
The VA and Medicare are separate systems. A VA provider is not automatically a Medicare provider, and vice versa.

Why Veterans Should Consider Medicare

- ☑ VA coverage is not guaranteed for all conditions, especially those not service-connected
- ☑ Medicare gives you access to a much broader network of providers nationwide
- ☑ Having Medicare means you have a safety net if VA care is unavailable or delayed
- ☑ Medicare Part B is required for TRICARE for Life — skipping it means the loss of TFL
- ☑ Medicare Advantage (Part C) plans may offer additional benefits that the VA does not cover

COMPARING COMBINATIONS OF VA + MEDICARE COVERAGE

Veterans have more coverage options than many Medicare beneficiaries! These are commonly used coverage combinations:

Coverage Option	Provider Access	Drug Coverage	Best For
VA Only	VA facilities & authorized community care	VA formulary	Veterans with strong VA access & service-connected needs
VA + Original Medicare + Medigap + Part D	Any Medicare provider nationwide + VA	VA or Part D (VA = creditable)	Veterans wanting maximum provider freedom & low cost-sharing
VA + Medicare Advantage (Part C/D)	MA network + VA for VA-authorized care	MA plan's Part D + VA formulary	Veterans wanting additional benefits at lower premium
TRICARE for Life + Medicare	Any Medicare provider + VA	TRICARE Pharmacy	Military retirees — TFL covers Medicare cost-sharing
VA + Medicare (no supplement)	Any Medicare provider + VA	VA or separate Part D	Veterans comfortable with Original Medicare cost-sharing

MEDICARE-ELIGIBLE VETERAN? YOU HAVE MANY OPTIONS FOR COVERAGE

- ☑ Stay with VA care as your primary coverage
- ☑ Add Original Medicare (Parts A and B) with a Medigap plan for broader provider access
- ☑ Choose a Medicare Advantage plan for additional benefits
- ☑ Combine TRICARE for Life with Medicare if you're a military retiree

I'M HERE TO HELP — AT NO COST OR OBLIGATION TO YOU

First Name Last Name

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