Veterans and Medicare: How VA and Tricare Fit into the Picture

Veterans often have a variety of health coverage options stemming from their military service, including VA benefits and Tricare. Some veterans wonder if they should enroll in Medicare once they qualify. Even if you have VA benefits or Tricare, Medicare can add another layer of coverage along with cost savings and certain conveniences.

**VA benefits and Medicare:**

**• Coexistence:** Veterans can have both VA benefits and Medicare simultaneously. This dual coverage allows flexibility, especially when seeking medical services outside VA facilities.  
  
**• Coordination:**Typically, VA benefits cover medical services provided at VA facilities, while Medicare covers care outside these facilities. There's no automatic coordination between the two, so veterans must decide which coverage to use each time they seek medical attention.  
  
**• Medicare Advantage:** Some veterans opt for Medicare Advantage plans. These can be beneficial as it may provide additional services or benefits that complement VA coverage.

**Tricare and Medicare:**

**• Tricare for Life (TFL):**For veterans over 65 who qualify for both Medicare and Tricare, TFL acts as a secondary payer after Medicare. Essentially, Medicare pays first for Medicare-covered services, and TFL typically pays the remaining out-of-pocket costs.  
  
**• Enrollment necessity:**To maintain Tricare benefits past age 65, veterans must enroll in Medicare Part A and B. Doing so optimizes coverage and ensures a smooth transition between the two systems.

**Enrollment considerations:**

**• Timeliness:**Veterans should be proactive and timely in their Medicare enrollment to avoid gaps in coverage or potential late-enrollment penalties.  
  
**• Choice and flexibility:**While VA benefits offer comprehensive coverage, having Medicare can provide more choices, especially when a veteran lives far from a VA facility or needs certain treatments or specialists.

**Prescription benefits**

Both VA and Medicare Part D offer prescription drug benefits. Veterans should take into consideration their medications, the convenience of where they get them, and potential costs when deciding whether to enroll in a Part D plan or rely solely on VA benefits.

**Get help with finding the right plan for you**

Veterans have the added task of learning how VA benefits, Tricare, and Medicare work together. By being informed about how each system interacts and complements the others, you’ll be better equipped to make the right choices for your unique needs. At EOS, we stand beside you, helping you choose whatever is in your best interest when it comes to preserving both your health and the honor of your service.