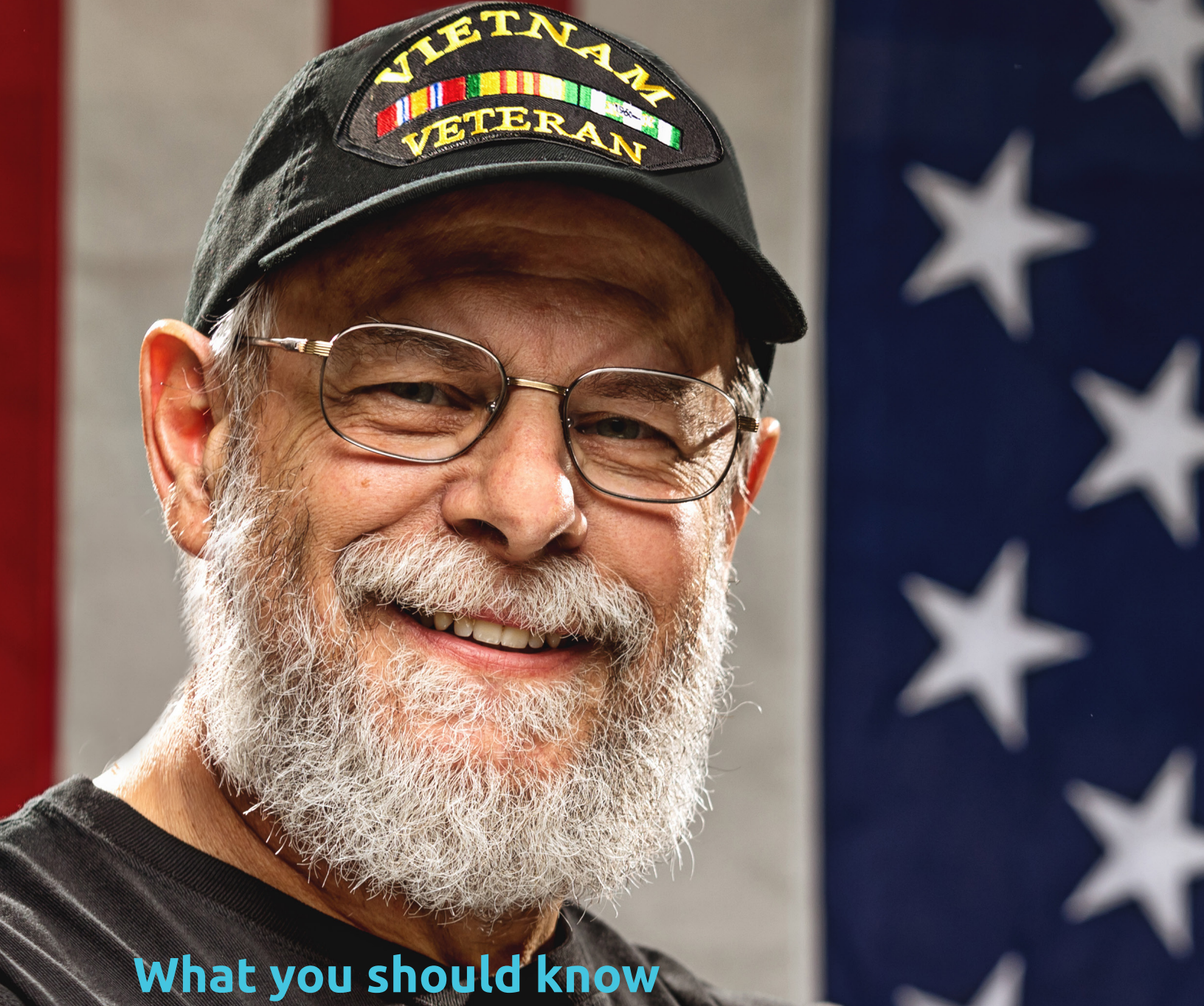




# Honoring Our Veterans with the Preventive Care They Deserve

IntuneHealth<sup>®</sup> 





## What you should know

Did you know that as a military veteran, you could see a Primary Care Provider outside of your Veteran's Association (VA)? You are also eligible to enroll in a Medicare Advantage plan that could give you more choices when it comes to your care and overall health.

With Medicare Advantage plans, you could get more timely care, more benefits, and more prescription coverage without an additional cost. And you don't have to give up or lose any of your VA coverage by enrolling in a Medicare Advantage plan.

In fact, the U.S. Department of Veterans Affairs encourages veterans with VA health care to enroll in Medicare when they turn 65. Sound too good to be true? Read on to get the details of how you could better secure your health coverage for the long run. First, let's hear from the U.S. Department of Veterans Affairs.



## Reasons to Enroll in Medicare from the U.S. Department of Veterans Affairs

1. If you have Medicare, you have coverage to go to a non-VA hospital or doctor, so you have more options.
2. Government funding for VA could change in the future. Therefore, it's important that you sign up for every health benefit that you're eligible for so you will have options if you need them.
3. If you sign up late for Medicare Part B (coverage for doctors and outpatient services) and lose your VA health care benefits or need more care options, you'll pay a penalty. The penalty will cost more every year that you don't enroll, and you will pay it for the rest of your life.
4. If you have Medicare Part D (coverage for prescriptions), you can get your prescriptions from non-VA doctors and fill your prescriptions at a local pharmacy instead of through VA mail-order.
5. Most people do not have to pay a premium for Part A of Medicare. You must have worked and paid for Medicare taxes for 40 quarters or 10 years to qualify for premium-free Part A.

# Do Medicare Advantage plans offer the same benefits as VA coverage?

In general, Medicare Advantage plans provide the same coverage as Original Medicare, and many Medicare Advantage plans offer additional benefits at no extra cost that Original Medicare doesn't offer. Make sure to review your Medicare Advantage plan with any specific questions about your benefits.

Some extra benefits that Medicare Advantage plans may offer include:

- Dental
- Hearing aids
- Vision
- Prescription drugs
- Over-the-counter medication allowance
- Gym memberships
- Advanced Preventive Care. Certain Medicare Advantage plans provide you with access to next-level preventive primary care doctors who specialize in keeping you healthier for the long run. Known as value-based care, doctors are rewarded for keeping you healthier, preventing disease and out of the hospital. Learn more about value-based care [here](#).

## Aren't Medicare Advantage plans costly?

Many Medicare Advantage plans offer \$0 monthly premiums. According to the Better Medicare Alliance\*, Medicare Advantage beneficiaries spend nearly \$2,000 less annually on out-of-pocket costs and premiums.



## If I have VA health care and Medicare, what's covered by each?

To use VA benefits, you'll need to get care at a VA medical center or other VA location. The VA will also cover care in a non-VA hospital or other care setting if they pre-authorize (give you permission ahead of time). You may need to pay a VA copay for non-service-connected care.

According to Medicare Interactive, "You can have both Medicare and Veterans Affairs (VA) benefits, but Medicare and VA benefits do not work together. Medicare does not pay for any care that you receive at a VA facility."<sup>\*\*</sup>

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

\*\*<https://www.medicareinteractive.org/get-answers/coordinating-medicare-with-other-types-of-insurance/veterans-affairs-va-benefits-and-medicare/making-part-b-enrollment-decisions-with-va-benefits>



# Should I enroll in Medicare Part D coverage for prescription drugs?

VA benefits include prescription drug benefits, so many veterans don't enroll in Medicare Part D for prescription drugs. VA benefits are considered "creditable coverage," so VA members will not be required to pay a late enrollment penalty if they choose to enroll in Part D at a later date. Although there are some Medicare Advantage plans that don't include Part D coverage, most of them do have it.

## Here are a few ways veterans can benefit from enrolling in Part D coverage:

- VA coverage has its own list of drugs that it will cover. If the VA doesn't cover a specific drug, you may want to enroll in a Medicare Part D plan that covers that drug.
- A drug prescribed by a non-VA doctor may not be covered by the VA benefits without authorization.
- A local pharmacy may be more convenient than a VA pharmacy.
- If you qualify for Medicare Extra Help, your overall drug costs may be lower with a Part D plan than VA coverage.





# If I am on TRICARE, should I enroll in Medicare?

If you are enrolled in traditional TRICARE, it will end once you become eligible for Medicare, and you'll automatically be switched to TRICARE for Life. You should also enroll in Medicare Parts A and B within three months of turning 65 to avoid any lapse in coverage.

## **How does TRICARE for Life work?**

TRICARE for Life acts as a “wrap-around” to your Medicare plan. It enhances your Medicare benefits by reducing or eliminating out-of-pocket costs for many treatments such as deductibles, coinsurance, and copayments. It may also pay for services not covered by Medicare, such as health care coverage outside of the U.S.

Unlike Medicare and VA coverage, Medicare and TRICARE for Life coordinate benefits. You can see participating or non-participating Medicare providers, and you can get services at military hospitals and clinics if space is available. Medicare pays for covered services first, then TRICARE pays its share. In general, you'll pay nothing out of pocket for services covered by both plans. You could still pay out-of-pocket costs for services not covered by either.

## **Do I need a Medicare Supplement plan if I have TRICARE?**

No. TRICARE for Life is supplemental coverage to your Medicare coverage.



### **Can I use a Health Savings Account (HSA) or Health Reimbursement Account (HRA) to help pay for VA care for non-service-connected conditions?**

Yes. The VA will accept payment from an HSA or HRA for medical care and services to treat non-service-connected conditions.



## How do I learn more and enroll in a Medicare Advantage plan?

At IntuneHealth, we have relationships with certain brokers who we trust with our patients. Please contact us and we will connect you with a licensed Medicare insurance agent.

Ready to see how IntuneHealth and Medicare Advantage can help you live your best life? We'd love to tell you how our patients enjoy same-day, walk-in and 24/7 access to our care team.

- Take a virtual or in-person tour of our spa-like medical center.
- Meet our doctors and care team.

**Call us today: 844-646-8863** or find out more at **[www.IntuneHealth.com/vets](http://www.IntuneHealth.com/vets)**.



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**Sources:**

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<sup>††</sup>Services may vary by location and are subject to change without notice. Limitations, co-payments, and restrictions may apply. Some services are not covered under all plans. Check plan documents for details.