

Veteran health care and Medicare

Key points for counseling

Eligibility

A veteran who served on active duty for a required period of time and received an honorable discharge may be eligible for Veterans Affairs (VA) health care benefits. Eligibility is based on disability rating, priority groups and finances, which is determined by the information the veteran submits on the application.

VA health care benefits are not insurance, and Medicare and the VA do not coordinate benefits the way Medicare coordinates benefits with other insurance products.

Accessing VA health care

VA benefits are mainly provided in VA medical centers, clinics or nursing homes, while Medicare benefits are provided by providers, suppliers and hospitals that accept Medicare.

Veterans apply using the VA Form 10-10EZ online at www.va.gov/health-care/how-to-apply/, by phone at 1-877-222-VETS (8387) or fill out the online form at www.va.gov/vaforms/medical/pdf/1010EZ-fillable.pdf and apply in person at the nearest VA medical center.

Medicare Part A considerations

The VA and Medicare suggest that veterans enroll in Medicare Part A. This allows the veteran to receive hospital coverage at a non-VA facility. Veterans who collect Social Security are automatically enrolled in Part A.

Medicare Part B considerations

The VA strongly recommends that veterans enroll in Medicare Part B. This protects the veteran from:

1. Future changes to finances that may cause them to lose VA benefits; or
2. Changes to the federal VA program, which helps with services such as ambulance coverage to a non-VA facility.

If a veteran doesn't enroll in Part B when they're first eligible they'll have a late enrollment penalty because VA benefits are not considered an Employer Group

Veteran Health Care and Medicare

Health Plan. Low-income veterans eligible for a Medicare Savings Program can get enrolled in Part B right away and will have no late enrollment penalty.

Medicare Part D considerations

The VA does offer Part D creditable drug coverage. The veteran must use a VA pharmacy or facility to get their prescriptions filled and the prescriber must be in the VA system.

A veteran with VA benefits who lives far from a VA facility may want to have Part D for the flexibility of filling prescriptions at a retail pharmacy or because they might find the VA formulary too restrictive. Low-income veterans may be eligible for Extra Help with their Part D coverage.

Medicaid considerations

Rules for coordination between Medicare and Medicaid work the same for veterans as they do for others. Medicare pays as primary and Medicaid pays secondary. Medicaid does not coordinate with VA health care. The state Medicaid agency will automatically enroll veterans who qualify and are not yet enrolled in Medicare. This gives them options to use VA or non-VA providers and facilities.

Community Care and Choice Programs

The Veterans Community Care Program (formerly Choice Act) allows veterans to get health care from a community provider based on distance to a VA facility. The Veteran Care Program (VCP) sets up appointments, must approve travel and assists with getting prescriptions filled at a non-VA pharmacy.

Resources:

Veterans Benefits Administration

1-800-827-1000

www.benefits.va.gov/benefits/