



STEP-BY-STEP GUIDE **MEDICARE GUIDE FOR VETERANS**

Most veterans qualify for Medicare at age 65 and should sign up for at least Part A (hospital coverage). Part B (doctor visits) is optional but strongly recommended even if you have VA, but does come with a monthly cost.

Medicare and VA benefits

VA health coverage only works at VA facilities. Medicare works at non-VA doctors and hospitals. If you skip Medicare and rely only on VA, you are not covered outside the VA system. If you don't sign up for Medicare Part B when you are first eligible, you will pay a late enrollment penalty if you change your mind later. How far do you live from a VA facility? If you are older and sicker, would you prefer to get care closer to home?

Medicare and Tricare for Life (TFL)

If you or your spouse are retired military and qualify for Tricare for Life, you must have both Medicare Part A and Part B. Medicare pays first, and Tricare for Life pays second. You do not need a separate Medicare Supplement or drug plan. TFL acts like a Medicare Supplement plan and Part D drug plan combined. Medicare Advantage has plan with \$0 monthly cost that may help you pay for Part B.

Medicare and CHAMPVA

If you qualify for CHAMPVA (usually as a spouse or widow of a disabled or deceased veteran), you must have both Medicare Part A and Part B to keep your CHAMPVA coverage. Medicare pays first. CHAMPVA pays second. If you don't enroll in both, you will lose CHAMPVA. Like Tricare for Life, CHAMPVA helps pay what Medicare doesn't.

When to Enroll

Sign up for Medicare during your Initial Enrollment Period. This starts 3 months before your 65th birthday month and ends 3 months after. If you miss it, you may have to pay a late penalty. If you are still working and have employer coverage, you may be able to delay Part B without a penalty.

Drug Coverage

If you have VA drug coverage, you do NOT have to enroll in a Medicare Part D plan. VA drug coverage is considered creditable coverage (and it is better than Part D).

Final Advice

It's smart to sign up for Medicare even if you have veteran coverage when you can comfortably afford the cost of Part B. You never know if you'll need care outside the VA or if your VA eligibility could change.

