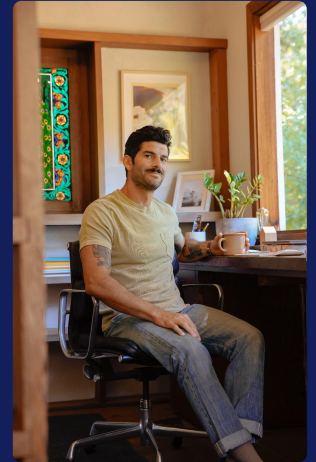




Working with Veterans



Pam Harrison
Medicare Trainer & Compliance Lead





Agenda

01 Definitions

02 TRICARE

03 VA

04 Opportunities

05 Q & A

✦

TRICARE For Life (TFL) and VA Opportunity

Medicare Advantage
Plans DO NOT interfere
with or affect eligibility of
TRICARE for Life or VA
Health Benefits.





Military Veteran vs. Military Retiree

Military Veteran

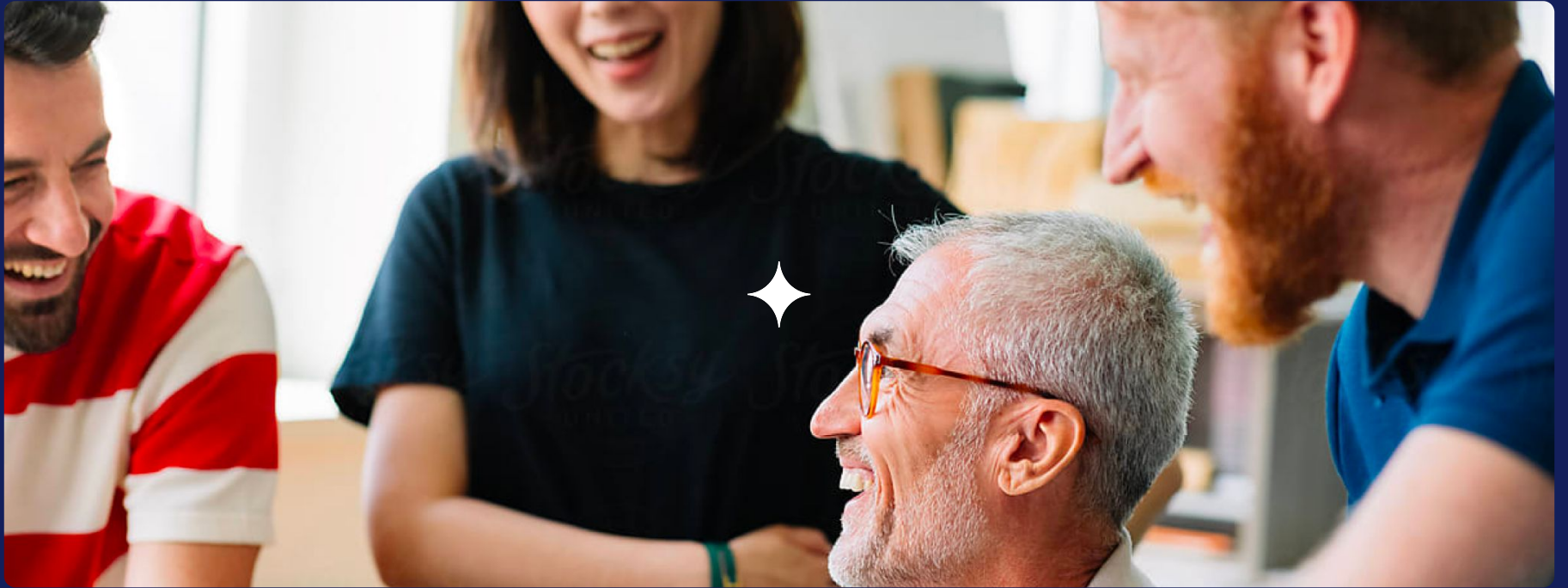
- Served in the active military, naval, or air service
- Discharged or released under conditions other than dishonorable

Military Retiree

Former member of the uniformed services who is entitled to retired, retirement, or retainer pay

- Spending 20 or more years in the military or permanent retirement by reasons of physical disability
- Only Military Retirees are eligible for TRICARE For Life

All military retirees are veterans, but not all veterans are military retirees.



TFL



TRICARE

TRICARE is part of the Department of Defense (not the Department of Veterans Affairs)

TRICARE **Prime** - Active Duty
Health Benefits for Active Duty and Dependents

TRICARE **Select** - Retired/Non-Medicare
20 years of service and/or Disabled

TRICARE For **Life** - Medicare A & B
20 years of service and/or Disabled

<https://www.tricare.mil/>



TRICARE For Life

TRICARE For Life (TFL) is Medicare-wraparound coverage if TRICARE-eligible and have Medicare Part A and B. Coverage is only for those with Medicare and who are TRICARE-eligible

- TFL Coverage is automatic if they have A & B and starts the first day A & B are in effect
- Must pay Part B Premiums
- Medicare pays first, TFL pays second
- Generally, no out of pocket for services that both Medicare and TRICARE cover
- When using TFL, can visit any participating or non-participating Medicare provider. (will have out of pocket for services from opt-out providers)

<https://www.tricare.mil/>



TRICARE For Life

TRICARE Pharmacy Program is managed through the pharmacy contractor, Express Scripts

There is a comprehensive formulary

TFL can use:

- Military Pharmacies
- Home Delivery
- Network Pharmacies-41,000 locations in U.S.

<https://www.tricare.mil/>



Benefits of MA-only Plan

Supplemental Benefits

Dental
Vision
Hearing
Fitness
OTC

Part B Giveback

Some MA only plans have generous Part B giveback amounts

Access to care

MA gives them access to other providers off base or when care is not available on base

Keep TFL Prescription Coverage

MA only has no prescription coverage



How it works

01

MA Only Plan becomes Primary

Provider will bill the MA Plan first as primary

02

TFL becomes secondary

Provider then bills TFL second for copays and coinsurance on MA Plan

03

If Provider doesn't bill TFL

Member can request reimbursement through TFL - submit a claim form





Educate and Follow Up!

Educate Yourself: Spend some time on TRICARE and VA websites to learn the programs.

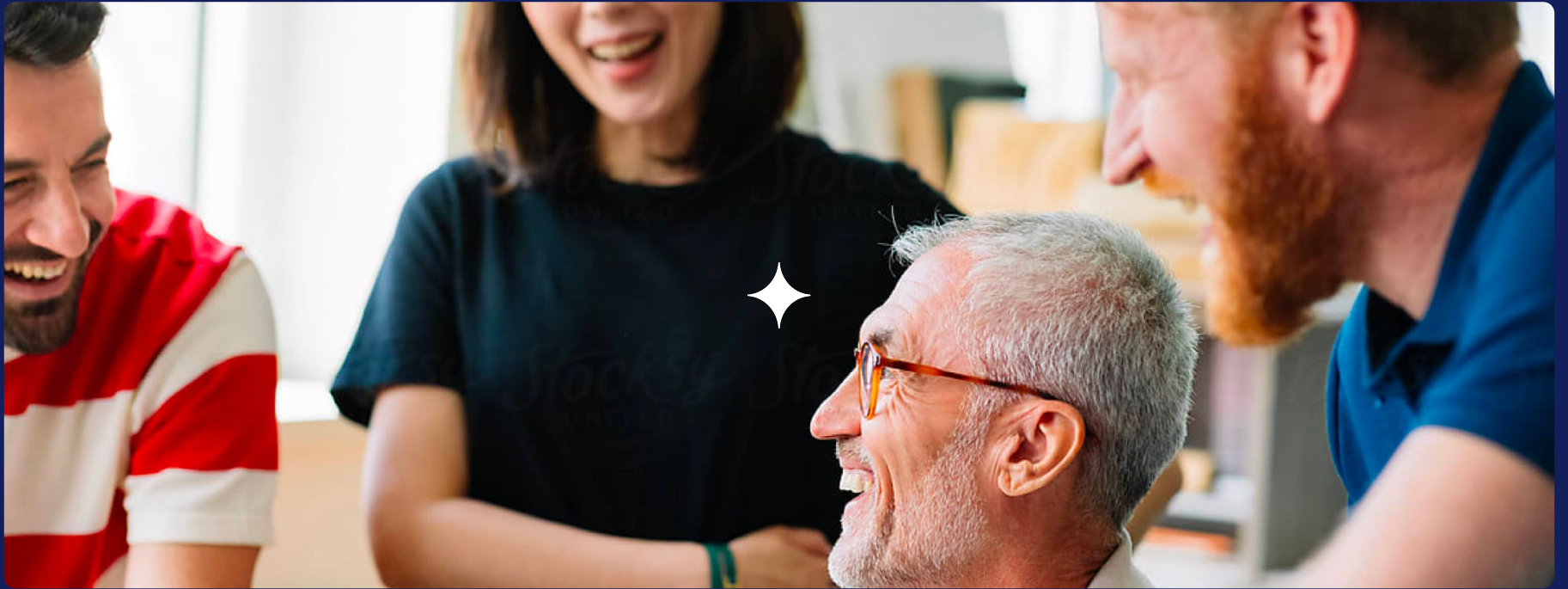
DURING THE APPOINTMENT:

Spend extra time educating on how a MA works with TFL/VA benefits

- Use handouts - tricare site/carrier materials
- Repeat and ask questions for understanding
- Make sure they have your number

AFTER THE SALE:

- Follow up - 30, 60, 90 days - Phone call to check in
- Postcards, letters, emails with reminders about how to use MA plan alongside TFL or VA benefits
 - Show both MA card and Military ID (TRICARE)
 - May need to submit copays to TFL for reimbursement
 - VA Dr - VA Pharmacy
 - Plan Dr - Plan Pharmacy



VA Healthcare



U.S. Department of Veteran Affairs

Veterans must apply for VA Health care and meet eligibility requirements

VA Healthcare Benefits are Isolated benefits-they don't coordinate with Medicare or any other Plan

Different Priority Groups - Affects how much (if anything) have to pay toward cost of care

VA Locations - Must get care/prescriptions at a VA medical center or a VA location/pharmacy to use VA benefits.

<https://department.va.gov/>



VA Benefits

VA Healthcare is a stand alone program, the benefits do not coordinate with any Medicare Plan.

Veterans who have Part A & B can enroll in a Medicare insurance Plan and retain VA benefits

Must pay Part B Premiums

Can utilize either their VA benefits through VA facilities or access care through the MA/MAPD Plans with in network providers; they can use their discretion.

Can obtain a second opinion from a Plan Network Provider after seeing a VA provider

<https://department.va.gov/>



Benefits of Advantage Plan

Supplemental Benefits

Dental
Vision
Hearing
Fitness
OTC

Part B Giveback

Some MA only plans have generous Part B giveback amounts

Access to care

MA gives them access to other providers off base or when care is not available on base

Keep VA Prescription Coverage or MAPD?

MA only has no prescription coverage.
However....use caution if enroll in MA only.



Veterans and Prescriptions

Veteran uses VA Benefits

Sees a VA Doctor



VA Dr. writes a prescription



Must use VA Pharmacy



Veteran uses MAPD plan

Sees a MAPD In-Network Doctor



Dr. writes a prescription



Must use In- Network Pharmacy



Veteran uses MA-only plan

Sees a MA In-Network Doctor



Dr. writes a prescription



Cannot get filled*



*Some veterans with VA coverage may be eligible for “community care” .
<https://www.va.gov/COMMUNITYCARE/index.asp>



Creditable Coverage



Are VA Health benefits creditable coverage for Part B?
No.



Are VA Health benefits creditable coverage for Part D?
Yes.

Common issue: Veterans do not enroll in Part B.

Possible solution: Generally, they won't have a Part B penalty if they qualify for a Special Enrollment Period (SEP) with Medicare.



Identifying Opportunities

01

VFW, American Legion, and Vietnam Veterans of America

<https://www.vfw.org/find-a-post>

<https://www.legion.org/>

<https://vva.org/>

02

Other Veteran Service Organizations and Retired Servicemen Fraternities

MOAA, <https://www.moaa.org/> and TREA,

<https://www.trea.org/>

03

VA state-run Veteran centers and resource centers, VA clinics and Hospitals





Serve first!

01 Volunteer

Can you serve by volunteering?

02 Educational Events

Educational Events can be a great way to educate the Veteran population about what's available to them for Health Plans.

03 Social Events

Host social events (pie, ice cream, birthday, etc) at VFW, American Legion, Motorcycle clubs, etc.





Q & A



Resources

- TRICARE website: <https://www.tricare.mil/>
- U.S. Department of Veterans Affairs: <https://department.va.gov/>
- VFW: <https://www.vfw.org/find-a-post>
- American Legion: <https://www.legion.org/>
- Vietnam Veterans of America: <https://vva.org/>
- Military Officers Association of America(MOAA): <https://www.moaa.org/>
- The Retired Enlisted Association(TREA): <https://www.trea.org/>
- UHC Jarvis Broker Portal: <https://www.uhcjarvis.com/>
 - Learning Lab has veteran and military retirees resources

Thank You

CONTACT

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