

TRICARE for Life (TFL) and CHAMPVA: Impact Analysis

Agent Instructions: Please review all information below for prospects with TFL/CHAMPVA coverage who would like to discuss and explore MA plans and designate completion by checking each box and providing a signature.

- Differences between TFL/CHAMPVA benefits and a Medicare Advantage (MA) plan were reviewed. Benefits with TFL/CHAMPVA are usually more comprehensive than most other types of coverage available and enrolling into another plan will affect the enrollee's TFL/CHAMPVA benefits. TFL/CHAMPVA includes drug coverage without a coverage gap. TFL/CHAMPVA beneficiaries also have the option of purchasing standalone dental and/or vision coverage via the Federal Employees Dental and Vision Insurance Program (FEDVIP) or the VA Dental Insurance Program (VADIP). Benefits for MA plans are specific to each individual plan and can be reviewed using the plan's Summary of Benefits. Your agent shared the Summary of Benefits for MA plans that may be of interest for you. Refer to these documents when assessing whether MA coverage fits with TFL/CHAMPVA coverage that you may already have. Beneficiaries cannot receive standalone benefits, such as dental, without enrolling into the MA plan offering the benefit.
- If you decide to enroll into an MA plan, calling Wisconsin Physician Services/CHAMPVA to inform them of your additional coverage may help with future claims processing or other healthcare coverage. You are also encouraged to contact Wisconsin Physician Services/CHAMPVA or Humana for questions you may regarding your OHI, MA coverage, claims processing, or coordinating benefits.
- Wisconsin Physician Services – 866-773- 0404 CHAMPVA – 800-733-8387
- Original Medicare pays first as primary with 80% coinsurance for all covered services, and TFL/CHAMPVA pays second at 20%. If enrolled into an MA plan, the MA plan becomes the primary payer and TFL/CHAMPVA is secondary. The beneficiary cannot choose which pays primary and which pays secondary. Beneficiaries should advise their provider of both primary and secondary coverage to help avoid receipt of a bill from a provider for a MA copay or coinsurance. However, it is not guaranteed that all providers will bill TFL/CHAMPVA; in these instances, you may be responsible for out-of-pocket costs upfront and a claim may need to be manually filed with Wisconsin Physician Services (TFL)/CHAMPVA for reimbursement when in an MA and TFL/CHAMPVA plan. The beneficiary would not have to file claims manually for TFL/CHAMPVA plan and Original Medicare coordination and thus, would not incur out-of-pocket costs.
- If enrolled into a MA plan, when seeking care, two cards must be presented – the MA plan card and the TFL/CHAMPVA card. All providers should be advised to bill copayments and coinsurance to TFL/CHAMPVA.
- Although TFL/CHAMPVA allows a beneficiary to see any provider which accepts Original Medicare, MA plans are associated with a provider network. Out-of-network providers may be associated with out-of-pocket costs.
- The Beneficiary's providers have been reviewed to assess network status.
- Unlike MA, TFL/CHAMPVA does not have a prescription drug coverage gap. Additionally, the mail-order Rx option offered by TFL/CHAMPVA is not available to beneficiaries with other prescription drug coverage. As a result, an MAPD plan should be considered with caution.

The above-referenced details have been discussed on this _____ day _____, 202____.

Agent Name: _____

Agent Signature: _____

Agent SAN: _____

Beneficiary Name: _____

Application ID: _____

