



Medicare and Veterans Affairs Benefits

Who's eligible?

Medicare

You must be 65 or older or have certain conditions, like end-stage renal disease (kidney failure).

Veterans Affairs (VA)

You must have served in the active U.S. military, naval or air service without a dishonorable discharge.

If you enlisted after September 7, 1980, or entered active duty after October 16, 1981, you must have served 24 months in a row or the full period you were called to active duty, unless any of these statements is true:

- You were discharged for a disability caused or worsened by your active-duty service.
- You were discharged for a hardship or "early out."
- You served before September 7, 1980.

Why sign up for Medicare?

- Medicare covers you if you need to go to a non-VA hospital or doctor, so you have more options to choose from.
- If you don't sign up for Medicare Part B (coverage for doctors and outpatient services) when you become eligible, you'll pay a penalty if you sign up later – even if you lose your VA benefits or need more options for

care. (This penalty gets bigger each year you don't sign up, and you'll pay it every year for the rest of your life.)

- If you sign up for Medicare Part D (prescription drug coverage), you can get covered prescriptions from non-VA doctors and at local pharmacies instead of using the VA mail-order service. But there's no penalty for using VA benefits for your prescriptions instead of signing up for Part D. (Creditable prescription drug coverage could include drug coverage from a current or former employer or union, TRICARE, Indian Health Service, VA, CHAMPVA or health insurance coverage.)
- You can combine your healthcare coverage with other services, like dental, vision, pharmacy, wellness programs and more, if you choose a Medicare Advantage plan (which pays in place of the government's Original Medicare).

Where and how is care covered?

If you have both VA and Medicare (or Medicare Advantage) benefits, you choose which benefits you use each time you need healthcare.

To use VA benefits, you must get care at a VA facility, or the VA must give you prior authorization for care (give you permission ahead of time) at non-VA facilities. You

might have a copayment when using VA benefits for care that isn't related to your military service.

If the VA only gives prior authorization for some services or a certain number of days during a stay in a non-VA facility, Medicare might pay for other services or days you need during your stay. Check your Medicare plan to know which care locations and services are covered.

Medicare might pay for the Medicare-covered part of services the VA doesn't pay for if both of these are true:

- The VA gives you prior authorization for services in a non-VA hospital.
- The VA doesn't pay for all the services you get during your hospital stay.

Medicare may also pay all or part of your copayment if you're billed for VA-authorized care by a doctor or hospital that isn't part of the VA.

Helpful Hints About Adding Medicare

- You can choose when to use your VA or Medicare benefits.
- Your VA benefits won't affect your Medicare eligibility.
- You can have a Medicare Part D prescription drug plan in addition to your VA benefits and can choose which one to use when.
- A Medicare Advantage plan can give you access to other services, like dental, vision, pharmacy, wellness programs and more.
- Medicare can't pay for the same service your VA benefits already covered, and your VA benefits can't pay for the same service your Medicare benefits already covered.

With a Medicare Advantage plan, you could get coverage and extra perks you might not have with your VA benefits. And you get care coordination from start to finish.

- Fitness reimbursement program.
- Global emergency services.
- Health coaches and care coordinators to help you deal with health issues.
- Network of trusted, local doctors to oversee your care.
- Friendly, local customer service.

**Thank you for all you've done for our country.
We're proud to serve veterans like you.
Learn more at va.gov and medicare.gov.**

