

Veterans' Healthcare and Medicare Advantage Enrollment Guidance

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Key Message for Agents

Veterans' healthcare benefits can be complex. Agents must conduct a thorough needs analysis, provide clear and accurate information, and ensure the consumer understands how veteran-focused Medicare Advantage (MA) Plans, Prescription Drug Plans (PDP), TRICARE for Life, CHAMPVA, and VA Healthcare coordinate before enrollment.

Veteran-Focused Plans

Understanding how benefits coordinate with veteran-focused MA plans helps prevent beneficiary complaints.

- **TRICARE for Life** covers eligible uniformed service retirees and their family members or survivors enrolled in Medicare Parts A and B. These benefits may function similarly to supplemental coverage and may include prescription drug coverage. If a beneficiary enrolls in a veteran-focused MA plan, they must understand that they may be required to use the plan's provider network. The beneficiary may also need to coordinate claims so the MA plan pays as secondary coverage or they may need to fill out reimbursement forms to be reimbursed for their copays.

- **CHAMPVA** covers the spouse, surviving spouse, or dependent child of a veteran. These benefits may function similarly to supplemental coverage and may include prescription drug coverage. If a beneficiary enrolls in a veteran-focused MA plan, they must understand that they may be required to use the plan's provider network. The beneficiary may also need to coordinate claims so the MA plan pays as secondary coverage or they may need to fill out reimbursement forms to be reimbursed for their copays.

- **VA Healthcare** covers service members who served in the active military, naval, or air service and did not receive a dishonorable discharge. Having private insurance, Medicare, or Medicaid does not disqualify a service member from VA Healthcare. VA healthcare is generally provided through VA and VA-contracted facilities. Original Medicare or a veteran-focused MA plan may help cover services obtained outside the VA system, depending on the plan and circumstances.

- **Prescription Drug Plans:** TRICARE for Life and CHAMPVA beneficiaries **should not be enrolled** in a standalone PDP because they receive prescription drug coverage through TRICARE for Life and CHAMPVA benefits.

Enrollment Reminder

If a beneficiary with TRICARE for Life or CHAMPVA enrolls in a veteran-focused MA plan, remind them that they may need to present ***both*** their MA plan card and their TRICARE for Life or CHAMPVA card when seeking care.

Agent Reminders

- Complete a thorough needs analysis based on the consumer's healthcare needs, lifestyle, provider preferences, prescription drug needs, and budget.
- Place the consumer's best interest first.
- Before enrollment into a veteran-focused MA plan, clearly explain provider network requirements, claims coordination, and potential out-of-pocket costs to ensure the beneficiary understands how out-of-pocket costs may vary based on their coverage choices.
- When speaking with veterans or beneficiaries with related coverage, educate—but do not steer. Provide clear, balanced information and allow the consumer to make an informed decision based on their unique healthcare needs and coverage situation.

