

Veteran Healthcare and Engagement

Job Aid – CPL-ISO-155b

Medicare can be confusing on its own. Adding veterans' benefits to the mix? Things can get even more jumbled. That's why we created this short guide. Use this document as a reference. If at any point you don't understand or aren't 100% clear on something, review the available resources in MarketPoint University.

Quick breakdown:

Government healthcare	TRICARE for Life	Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)	Veteran Affairs (VA) healthcare
Who it's for	Retired military and their families.	Spouses and dependents of a veteran who has been rated permanently and totally disabled for a service-connected disability or who falls into one of the other categories listed here.	Veterans, based on their service and qualification of financial status and service-related injury.
What it is	Works like a Medicare Supplement plan with prescription drug coverage.		Healthcare provided by VA and VA-contracted hospitals and clinics.
Medicare Advantage considerations	If a TRICARE for Life or CHAMPVA beneficiary enrolls in a Medicare Advantage Plan, they should be aware of 2 things: <ol style="list-style-type: none"> 1. They must use providers in the plan's network. 2. They will need to coordinate with their providers to ensure that TRICARE for Life or CHAMPVA pays as secondary coverage OR they may need to fill out reimbursement forms to be reimbursed for their copays. 		A Medicare Advantage plan could complement VA healthcare and help fill coverage gaps from Original Medicare.

Remember

- If your caller is a Veteran, spouse or dependent of a Veteran, remember to thank them for their service.
- Do a NEEDS analysis to understand your client's NEEDS. Agents should do a thorough analysis of each veteran's needs, lifestyle and budget to determine which plan is right for them and their unique situation.
- Put what's best for your client above the sale.
- If a TRICARE for Life or CHAMPVA beneficiary wishes to enroll in a Medicare Advantage plan they should be aware of two things:
 - They must use providers in the plan's network.
 - Beneficiaries will need to coordinate with their providers to ensure that TRICARE for Life or CHAMPVA pays as secondary coverage OR they may need to fill out reimbursement forms to be reimbursed for their copays. **If the beneficiary does not want to navigate a network or the claims process, it is not recommended that they enroll in a Medicare Advantage plan.**
- TRICARE for Life and CHAMPVA beneficiaries should not enroll in a PDP as they receive prescription drug coverage through those benefits.
- 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.

Key Compliance Guidelines:

Educate	Don't advise on dropping coverage. Provide clear information on how Medicare Advantage plans might complement VA, TRICARE or CHAMPVA.
Explain Secondary Coverage Rules	VA services are only provided at VA facilities. Medicare or an MA plan may cover services outside the VA network. TRICARE for life require beneficiaries to enroll in parts A&B, with TRICARE acting as a secondary payer.
Review the costs impact	Ensure they understand how out-of-pocket costs may vary based on their coverage choices.
Don't imply	Do not imply that MA/PD plans are superior to VA, TRICARE, or CHAMPVA.
Don't suggest that enrollment in a Medicare plan impacts eligibility on VA, TRICARE, or CHAMPVA	Eligibility for TRICARE and CHAMPVA requires continued enrollment in part A and B, regardless of choosing an MA plan. However, beneficiaries should review how the specific MA plan coordinates with their veteran benefits to avoid unexpected costs or coverage issues.

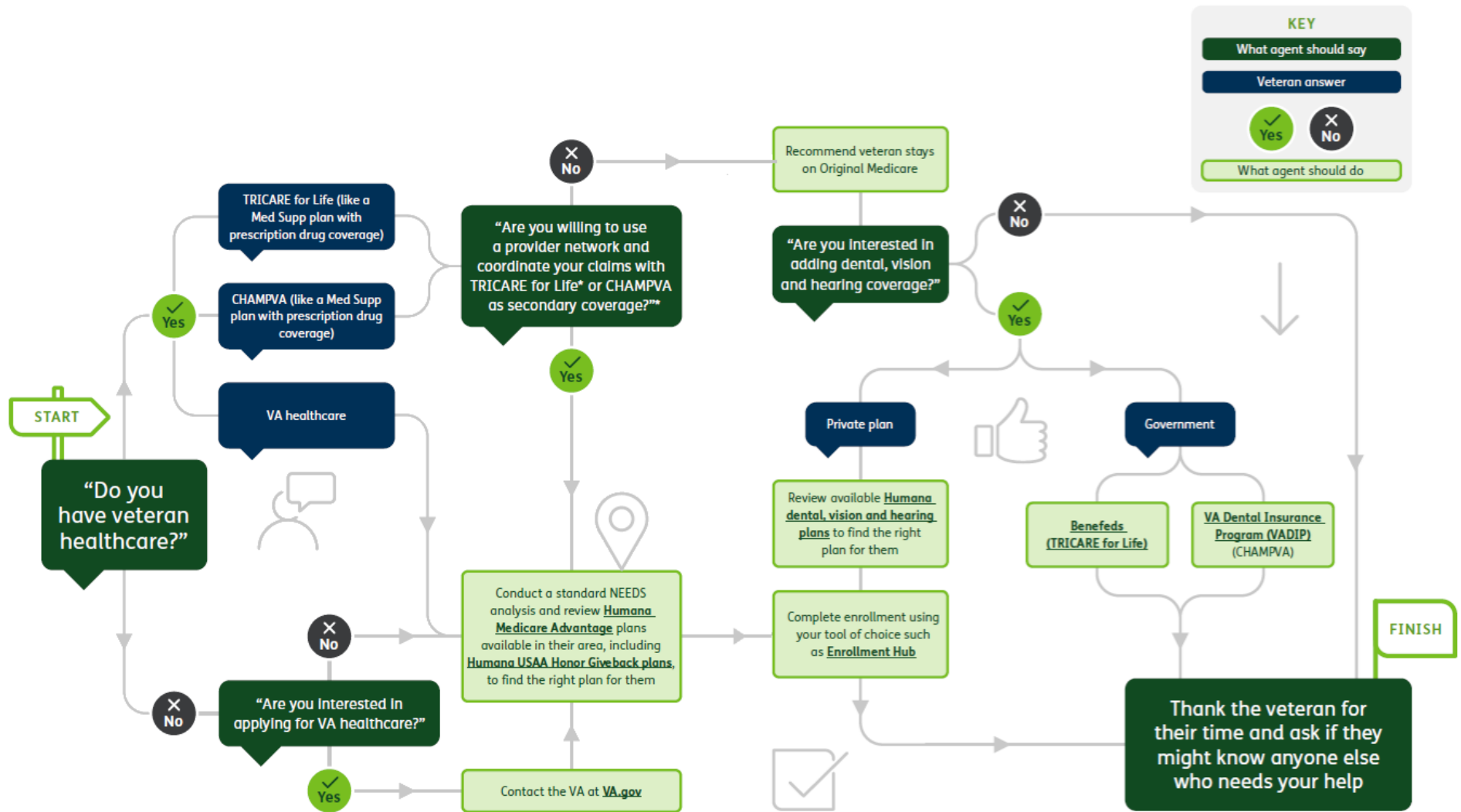
Sources:

- 2025 Career and Partner Agents Veteran Playbook. (GHHMDM2EN)
- 2024 SI education Series

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Veterans' Healthcare Decision Tree



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