

Medicare Plan resources for Veterans

Medicare is a federal program that provides health coverage for older adults and some younger adults with disabilities. If you have VA benefits due to your military service, you may be wondering if it's worth signing up for Medicare when you already have access to care at VA facilities.

For many veterans, Medicare offers an extra level of protection against high out-of-pocket medical costs. Medicare coverage can also give you more flexibility when choosing doctors and hospitals that provide your care. The following guide explains how Medicare works with your VA benefits.

How VA Health Care and Medicare Work Together

It's possible to have VA and Medicare benefits at the same time. Having both types of coverage is helpful if you need specialized care, if you have a condition not connected to your military service, or if you want to use non-VA providers. Because the Department of Veterans Affairs assigns each beneficiary to a [priority group](#) that determines how much you pay for services, having Medicare is especially helpful if you're in one of the lower priority groups with higher out-of-pocket costs. If you decide to enroll in Medicare, your VA benefits pay for VA-authorized services, and Medicare pays for Medicare-covered services.

MEDICARE PLAN TYPE	WORKS WITH VA HEALTH CARE?	HOW THE PLAN CAN HELP	IS ENROLLMENT WORTH IT?
Part A	Y	<ul style="list-style-type: none">Covers care at a non-VA facility	Yes, because it gives you more flexibility when seeking medical care.
Part B	Y	<ul style="list-style-type: none">May pay for services not covered by your VA benefits.Allows you to use non-VA doctors	Yes, because Medicare Part B can help reduce your out-of-pocket costs if your VA benefits don't cover some services.
Part C	Y	<ul style="list-style-type: none">May cover more services than your VA benefits	Yes, because Medicare Part C combines the benefits available under Original Medicare into a single plan that may cover more than your VA plan.

Part D	Y	<ul style="list-style-type: none"> Covers prescriptions filled at non-VA pharmacies/facilities 	Maybe. VA benefits typically cover the same prescriptions Medicare does, but some plans may have a lower copay for prescriptions than VA.
Medigap	Y	<ul style="list-style-type: none"> Pays for most of your portion of costs for Original Medicare services Can help you reduce your out-of-pocket costs if you decide to use Medicare instead of your VA benefits 	Yes, because a Medigap plan can save you money if you have to seek care from a non-VA provider.

VA benefits and Medicare Part A

Medicare Part A covers the care you receive in an [inpatient facility](#), such as a hospital or skilled nursing center. Services covered include nursing care, laboratory tests, X-rays, and surgical procedures. Because VA benefits and [Medicare benefits](#) are separate, you should enroll in Medicare Part A if there's any chance you'll ever need to go to a non-VA facility for inpatient care. If you go to a non-VA facility and don't have Medicare or some other type of insurance, your VA benefits [may not cover](#) your stay. Enrolling in Medicare Part A ensures you have coverage for ailments not connected to your military service. Many veterans qualify for premium-free Part A. You may also [qualify for assistance](#) for Part B premiums.

VA benefits and Medicare Part B

Medicare Part B covers preventive and [medically necessary services](#), including ambulance services, doctors' services, durable medical equipment, clinical research, and mental health treatment. You should enroll in Medicare Part B to ensure you have adequate coverage for your health care needs, whether they're service-connected or otherwise. Should you ever lose some of your VA benefits, or your VA benefits don't cover everything you need, you'll be able to use Medicare Part B instead of paying 100% of the expenses out of your own pocket. Although Medicare Part B has a monthly premium (\$170.10 in 2022) and an annual deductible (\$233 in 2022), it's well worth it if it helps you avoid high out-of-pocket costs. It's wise to enroll in Part B during your initial enrollment period unless you have other employer-sponsored coverage. You may incur late penalties if you wait to enroll. You must be enrolled in Parts A and B if you want [TRICARE for Life](#).

VA benefits and Medicare Part C

Medicare Advantage Plans, also known as [Medicare Part C](#), combine the benefits of Medicare Parts A and B, and in most cases, Part D prescription drug coverage, into a single plan offered by a private health insurance company instead of the federal government. As an alternative way to receive your Medicare benefits, all Medicare Advantage Plans must offer the same level of coverage as [Original Medicare](#). Most insurers cover additional services, such as dental, hearing, and vision care.

Enrolling in Medicare Part C can help reduce your out-of-pocket medical expenses by covering services that aren't covered by your VA benefits. You must be enrolled in Medicare Parts A and B to join a Medicare Advantage Plan. You are still responsible for your Part B monthly premium but will likely have access to a zero-premium Medicare Advantage Plan that includes drug coverage. Medicare Advantage Plans provide care from in-network providers to keep your costs as low as possible. All plans have an out-of-pocket maximum for Medicare-covered services. With Original Medicare, there is no limit on what you may spend for your portion of expenses.

VA benefits and Medicare Part D

Medicare Part D prescription drug coverage, whether as a standalone plan or a Medicare Advantage Plan with drug coverage, covers at least [two prescription medications](#) per drug category. Because VA drug coverage applies only to prescriptions [filled at a VA pharmacy](#) or other VA facility, enrolling in Medicare Part D is a good idea if you don't live near a VA pharmacy or you want more flexibility in choosing a pharmacy. Depending on the plan you select, Medicare Part D may also cover a wider variety of medications, often with a lower copayment. If you live near a VA pharmacy and don't mind going there to pick up your prescriptions, you may not need to enroll in Medicare Part D.

Your VA drug benefit counts as creditable coverage for Medicare Part D purposes. If you decide to defer enrollment in Part D, you will not incur late penalty charges if you join a Medicare drug plan at a later time.

VA benefits and Medigap

Medigap, also known as [Medicare Supplement Insurance](#), covers copays, coinsurance, and most deductibles for services covered by Original Medicare. To purchase one of these plans, you must be enrolled in Medicare Part A and Medicare Part B. You cannot have a Medicare Advantage Plan and a Medigap policy at the same time.

You should consider a Medigap plan if there's a chance you'll need care at a non-VA facility, as your VA benefits only cover services through VA providers. If you need to visit a non-VA hospital or clinic, you'll be able to use your Original Medicare benefits. Then Medigap will pay its share of the remaining costs, leaving you with fewer unpredictable out-of-pocket medical expenses. You will pay a monthly premium for a Medigap policy.

How TRICARE Works With Medicare

TRICARE provides health coverage for [members of the military](#), their family members, and retired service members. The program also includes dental plans, prescription drug plans, and special programs for enrollees with certain medical conditions. If you qualify for Medicare, you can use your TRICARE benefits along with your Medicare benefits to reduce your out-of-pocket costs as much as possible.

If you have TRICARE for Life, Medicare acts as the primary payer. In most cases, TRICARE is your secondary payer. However, if you have some other type of insurance, TRICARE won't pay anything toward your health care costs until claims have been submitted to Medicare and your other insurance company. If you want coverage through TRICARE for Life, you must have Medicare Part A and Medicare Part B. [TRICARE for Life](#) acts as a supplement to Medicare and covers your Medicare cost-sharing.

TRICARE pharmacy benefits cover a wide range of prescription medications, as long as each drug is approved by the U.S. Food and Drug Administration. Your provider must also prescribe each medication “in accordance with [good medical practice](#) and established standards of quality” for the drug to be covered by TRICARE. Therefore, you may not need Medicare Part D, which also covers prescription drugs. However, if you meet certain financial criteria, you may [qualify for help paying Medicare Part D](#) premiums and drug costs.

With TRICARE Prime, it’s possible to have Medicare Part B without having Part A coverage. You may also want to consider purchasing a Medigap plan, as Medigap covers some of the costs not covered by Original Medicare, such as copays and coinsurance. Having TRICARE Standard or Prime, Original Medicare, and a Medigap plan can help you reduce your out-of-pocket costs if you need ongoing care for a chronic illness. Understand more about your [TRICARE and Medicare benefits](#).

How to Enroll in Medicare

Medicare is completely separate from your VA benefits, so you’ll need to [sign up for Medicare](#) when you become eligible. You may qualify for VA benefits if you served in the active military, air service, or naval service and received an [honorable discharge](#). You may be eligible for Medicare if you’re at least 65 years old and have worked for at least 10 years during which you paid Medicare taxes. You have the [option to buy Part A](#) if you don’t meet the 10-year standard. Medicare is also available to younger people with disabilities. You’re eligible for both VA health care and Medicare when you meet the eligibility criteria for both programs.

Can veterans enroll in Medicare?

- If you’re receiving Social Security benefits at least four months before you turn 65, you’ll automatically be enrolled in Medicare Part A and Part B. If your birthday is on the first day of the month, Medicare coverage starts on the first day of the previous month. Otherwise, your coverage starts the first day of the month you turn 65.
- If you won’t receive Social Security benefits at least four months before you turn 65, then you won’t automatically get Medicare coverage. You’ll have to enroll in Medicare on your own.
- If you have private insurance or some other type of health coverage, you may want to enroll in Medicare to expand your coverage and possibly reduce your out-of-pocket medical expenses. When you turn 65, you should enroll in Medicare Part A if you are eligible based on 10 quarters of taxable work history. If you or your spouse are covered by a current employer group health plan, you may defer Part B coverage without incurring late enrollment penalties or delayed coverage in the future.

When to enroll in Medicare

If you’re eligible for Medicare due to your age, you can enroll during your initial enrollment period. Your IEP is a [seven-month period](#) starting three months before your 65th birthday and ending three months after your birthday month. The date you apply for coverage determines when your [Medicare coverage begins](#). If you apply during the first three months of your IEP, your coverage will go into effect on the first of the month you turn 65. If you wait until the end of the IEP, you won’t have Medicare coverage until the third month after you enroll.

If you miss your IEP, you’ll have to wait until the next General Enrollment Period to enroll, which can delay coverage significantly. The GEP is open from January 1 through March 31 with

coverage beginning July 1 each year. You may qualify for a [Special Enrollment Period](#) if you have to pay for Part A or deferred enrollment in Part B because you had other credible health insurance coverage.

Medicare enrollment steps

You'll be auto-enrolled in Medicare Part A and Part B if you'll be receiving Social Security or benefits from the Railroad Retirement Board at least four months before you turn 65. If you're not automatically enrolled, follow these steps to sign up.

ENROLLMENT STEPS

Online You can apply online via the [Social Security Administration website](#).

Telephone To apply by telephone, contact the Social Security Administration at 800-772-1213.

In person To apply in person, visit your [local Social Security office](#). To find yours, enter your ZIP code in the Office Locator tool. The site will display the closest office and give you the option of accessing a map and directions. COVID restrictions may affect office availability.

Medicare Resources for Veterans

If you need more information about your VA benefits or the different types of Medicare coverage, reach out to one of the resources below for help.

Organizations

[Senior Medicare Patrol](#)

The Senior Medicare Patrol provides one-on-one assistance to enrollees who need help preventing or detecting healthcare fraud. If you have a complaint about a provider, visit the national SMP page and click [Find Help in Your State](#) to locate the SMP closest to you.

[State Health Insurance Assistance Programs](#)

SHIP helps Medicare-eligible individuals make decisions about their health coverage. SHIP counselors are available to answer your questions about Medicare and help you compare plans. To access one-on-one assistance, visit the [SHIP website](#) and click Find Local Medicare Help. You can also call 877-839-2675 or email info@shiptacenter.org.

[Area Agencies on Aging](#)

Area Agencies on Aging help older adults make informed decisions and maintain their independence for as long as possible. Trained counselors are on hand to answer your questions about Medicare and point you to carefully vetted resources for more information about your coverage options. To find aging resources in your area, visit the [National Association of Area Agencies on Aging](#) website and enter your ZIP code or city/state into the search tool on the main page.

[Legal Services Corporation](#)

Legal Services Corporation provides funding for legal aid organizations in each state, giving veterans, seniors, and low-income Americans access to much-needed legal advice and representation. If you have a problem with Medicare and can't get help from the Centers for Medicare & Medicaid Services, you may want to contact LSC for a referral to a licensed attorney in your area. To request assistance, fill out the contact form on the LSC website or call the Washington D.C. office at 202-295-1500.

[Medicare Support](#)

You can contact Medicare directly for the most up-to-date information on your coverage options. Call 1-800-MEDICARE or visit the Medicare website and click on the Chat Now button to chat with an agent. Live chat is available 24/7 most days of the year.

Veteran healthcare helplines

[Veterans Experience Office](#)

The White House operates the Veterans Experience Office, a 24/7 hotline with live agents available 365 days per year. If you have concerns about your VA health benefits or the care you've received at a VA facility, call the hotline at 855-948-2311 to discuss the issue with an agent. Employees in the Veterans Experience Office use the information collected during each phone call to identify concerning trends within the VA system and make sure those trends are addressed quickly and efficiently. Agents are also trained to refer veterans in crisis to the Veterans Crisis Line if needed.

[VA Health Care Customer Service](#)

If you have an issue with your VA benefits, call the VA health care customer service line first. Agents are available to answer your questions about qualifying for VA benefits, how much your benefits cost, what priority group you're in, and other issues related to VA healthcare. If you're concerned about the treatment received from a VA provider, a customer service agent can also refer you to the correct department for lodging a complaint to make sure the issue is addressed. Contact the VA health care customer service line at 877-222-8387.

[Veterans Benefits Resource Center](#) (VBRC)

The Veterans Benefits Resource Center exists to help veterans and their family members apply for any benefits for which they're eligible. If you'd like assistance from another veteran, call the VBRC's vet-to-vet helpline at 888-777-4443 to ask questions about your health benefits. The VBRC also offers extensive information on VA health benefits, educational benefits, VA pensions, and other benefits provided by the Department of Veterans Affairs. Visit the VBRC website to download fact sheets and other publications that can help you explore your options.

FAQs About Medicare for Veterans

Due to rising medical costs, it's more important than ever to have the right health coverage, especially as you age. Below you'll find answers to some of the most frequently asked questions about how Medicare works for veterans.

When should you enroll in Medicare?

You should enroll in Medicare as soon as possible after you become eligible. Depending on when you enroll, there could be a significant gap before your coverage goes into effect, and you may be subject to late enrollment fees. Enrolling as soon as possible after you become eligible ensures you have Medicare coverage in place should you need it. If you wait to enroll and need medical care before your Medicare coverage begins, you'll have to use your VA benefits, which could prevent you from going to a non-VA facility.

If you already have VA health care benefits, should you sign up for Medicare?

You should sign up for Original Medicare even if you have VA health care benefits. VA benefits cover services provided at VA facilities, while Medicare covers approved services at non-VA facilities. If you ever need specialized care or want to seek care from a provider who doesn't work at a VA facility, having Medicare coverage can give you the freedom to go outside the VA network. You may also want to consider purchasing a Medigap plan, which picks up some of the expenses Original Medicare doesn't cover. Medigap coverage can help you reduce your out-of-pocket health care costs.

Are veterans eligible for Medicare?

Yes, veterans are eligible for Medicare as long as they meet the Medicare eligibility criteria. To qualify for Medicare, older adults must be at least 65 years old and have worked and paid Medicare taxes for at least 10 years. If you're under age 65, you may qualify for Medicare if you have end-stage renal disease or a qualifying Social Security disability. Once you meet the eligibility requirements, you'll be able to enroll in Original Medicare Parts A and B. After you're enrolled in both Parts A and B, you will be eligible to enroll in a Medicare Advantage or Medigap plan. You can enroll in Part D if you are enrolled in Medicare Part A and/or Part B.

Do you need Medicare Part B as a veteran?

You should consider enrolling in Medicare Part B even if you have VA health benefits. Medicare Part B covers doctors' services, preventive care, durable medical equipment, ambulance transportation, and a wide variety of other health services. In many cases, VA benefits don't cover services provided at non-VA facilities. Even if the VA agrees to pay for some expenses incurred at a non-VA facility, you may be billed for items not covered by your VA benefits. Medicare may pay for any approved expenses not covered by your VA benefits, making health care more affordable. Enrolling in Part B also gives you more flexibility when choosing providers. Check [Medicare's website](#) to see if it makes sense to you to enroll in Part B. You can also get free, unbiased help from your local [SHIP](#) agent.

Do all veterans get free health care?

No, not all veterans get free health care. You may qualify for free VA care if you have a disability rating of at least 50% due to a service-connected illness or injury. The illness or injury must directly relate to your service. You may also qualify for free VA care if you can't afford medical care or if you need counseling and related services to help you readjust when you return from active duty. Even if you have VA benefits, you may still need to pay a copay for some types of care.

Do military retirees have to pay for Medicare?

Yes, military retirees have to pay for Medicare. Most people pay nothing for Part A, but if you're not eligible for premium-free Part A coverage, you'll pay a premium that depends on how many quarters you worked and [paid Medicare taxes](#). You'll also pay a deductible and coinsurance for services covered under Part A. For Medicare Part B, you'll need to pay a monthly premium (unless you qualify for Medicaid) and a deductible for each benefit period. The Part B monthly premium is \$170.10 for 2022 and yearly deductible is \$233. You can expect to pay 20% coinsurance for most services covered under Part B. If you enroll in Part C or Part D, the premiums vary by plan.

Learn More From Our Sources

- [Medicare | Estimate When I'm Eligible for Medicare](#) | Last accessed September 2022
- [Medicare | Joining a Health or Drug Plan](#) | Last accessed September 2022
- [Medicare | What Medicare Covers](#) | Last accessed September 2022
- [Medicare | What Part B Covers](#) | Last accessed September 2022
- [Medicare | What's Medicare Supplement Insurance \(Medigap\)?](#) | Last accessed September 2022
- [Medicare | When Can I Sign Up?](#) | Last accessed September 2022
- [Medicare Interactive | VA Drug Coverage and Part D](#) | Last accessed September 2022
- [SHIP | State Health Insurance Assistance Programs](#)
- [Social Security Administration | Checklist for Online Medicare, Retirement & Spouses Applications](#) | Last accessed September 2022
- [Social Security Administration: Office Locator](#) | Last accessed September 2022
- [TRICARE | About Us](#) | Last accessed September 2022
- [TRICARE | Becoming Medicare-Eligible](#) | Last accessed September 2022
- [TRICARE | Prescriptions](#) | Last accessed September 2022
- [U.S. Department of Health & Human Services | What is Medicare Part C?](#) | Last accessed September 2022
- [U.S. Department of Veterans Affairs | Eligibility for VA Health Care](#) | Last accessed September 2022
- [U.S. Department of Veterans Affairs | Emergency Medical Care for Veterans: Eligibility and VA Payments](#) | Last accessed September 2022
- [U.S. Department of Veterans Affairs | Your Health Care Costs](#) | Last accessed September 2022
- [U.S. Department of Veterans Affairs | VA Priority Groups](#) | Last accessed September 2022