

VA Coverage and Medicare

Understanding how the U.S. Department of Veterans Affairs (VA) and Medicare work together can be complicated. The information below is meant to help veterans who have both types of benefits.

How VA and Medicare work together if you have both:

- You can receive services through either program, but you must choose which benefit you will use each time you see a doctor or receive health care (e.g., in a hospital).
- Medicare will not pay for the same service that the VA authorized; similarly, veterans' benefits will not make primary payment for the same service Medicare covered.
- If you have co-payments as part of your VA benefits, Medicare will not reimburse those costs.
- To receive services under VA benefits, you must receive your health care at a VA facility or have the VA authorize services at a non-VA facility.
- You may face a penalty for enrolling late for Medicare Part B, even if you are enrolled in VA health care.

VA drug coverage

VA drug coverage is considered Medicare creditable, which protects against the penalty for delayed enrollment in Medicare Part D. To avoid penalty when enrolling in a Medicare drug plan, proof of VA drug coverage is required. To request a letter of creditable coverage or information about current benefit status, contact the VA. For Medicare help, contact the Senior Health Insurance Benefits Assistance program at 800-722-4134 (toll-free) or go to SHIBA.Oregon.gov.

Some veterans benefit from using both their VA drug benefit and enrolling in a Medicare plan for drugs the VA may not cover. When a Medicare drug plan is used, VA does not reimburse out-of-pocket expenses and VA is not a secondary payer. If you have questions, contact the Health Revenue Center at 866-290-4618 (toll-free).

Getting help

Every county is assigned a veterans' service officer (VSO) to help you with your VA benefits. To find your local VSO go to Oregon.gov/ODVA and click on Service Officer Locator, or call 800-692-9666 (toll-free).

TRICARE

TRICARE is for military retirees and their dependents. You must have Medicare Part A and Part B to receive TRICARE for Life. For eligibility information, call the Department of Defense at 866-773-0404 (toll-free) or visit www.TRICARE.mil.

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