



Should Veterans Enroll in Medicare?

Veterans who receive healthcare benefits through the U.S. Department of Veterans Affairs (VA) can also enroll in Medicare upon turning 65. Because each program offers different benefits, having both will broaden healthcare options.

The VA's healthcare package and Medicare are two distinct programs. They do not work together, but rather, alongside one another.

While the VA's plan provides veterans with benefits that Medicare does not offer, such as dental coverage and long-term nursing care, your medical costs are only covered if you receive care at a VA facility, or at a non-VA facility with prior authorization from a VA doctor.

Here are some advantages to enrolling in Medicare when eligible for VA benefits:

- If enrollment in Part B is not done when first eligible, there is an ongoing late-enrollment Part B premium penalty of 10% for every 12-month period. And, enrollment can only happen during the General Enrollment Period for Medicare (January 1-March 31).
- The option to obtain a second opinion outside of the VA (paid for by Medicare).
- Flexibility to have medical costs covered by a non-VA provider or facility.
- Coverage for an emergency visit to a non-VA facility.
- Veteran's "priority group" ranking may delay care and/or impact copayment amounts.

NOTE: Veterans would also want to consider enrollment in a Medicare Plan (Med Supp, Medicare Advantage, or Medicare Advantage with Part D prescription coverage).

What about Prescription Drug Coverage?

- The VA's prescription drug plan typically offers more generous benefits package than Medicare Part D.
- The VA covers the cost of drugs obtained at VA pharmacies and prescribed by a VA provider.
- The VA's drug plan is considered creditable coverage which allows veterans who later choose to enroll in Medicare Part D to do so without incurring a late enrollment penalty.

It's important for veterans receiving VA benefits to understand that having other insurance like Medicare does NOT affect their VA benefits. In most cases it could be beneficial to them by providing options and choices in their future healthcare.