

Medicare is a complex program and can sometimes be confusing. When you are new to Medicare, the best place to start is familiarizing yourself with the differences between Medicare and the health insurance you may have currently. It is recommended that you speak with Medicare and Veterans Affairs regarding specific benefits related to your eligibility. The below is general information on how Medicare may coordinate with VA benefits.

How Medicare Coordinates with Veterans Affairs (VA) Benefits

If you are a veteran that served on active duty in the U.S. Armed Forces for a required period of time and received an honorable discharge or release—you may be eligible for Veterans Affairs (VA) benefits.

You must apply with the US Department of Veteran Affairs to be enrolled in the VA benefits program. For more information, visit <https://www.va.gov/> or call 877-222-8387.

You can have both Medicare and Veterans Affairs (VA) benefits, but Medicare and VA benefits do not work together.

How VA Benefits Work

Medicare does not pay for any care that you receive at a VA facility.

For Medicare to cover your care, you must receive care at a Medicare-certified facility that works with your Medicare coverage.

For your VA coverage to cover your care, you must generally receive health care services at a VA facility

VA benefits will not pay for Medicare cost-sharing (deductibles, copayments, coinsurances).

If the VA authorizes services in a non-VA hospital but does not pay for all the services you get during your hospital stay, Medicare may pay for Medicare-covered services the VA does not pay for.

Enrolling in Medicare with VA Benefits

If you chose not to enroll in Medicare and to keep your VA coverage, you will not have health insurance for facilities outside the VA health system. Some choose to enroll in Medicare Part A because it's premium-free but turn down Part B because of the additional monthly premium.

If you want to enroll in Medicare in the future, you may face penalties and would likely have to wait to enroll during the General Enrollment Period (GEP). You will not be eligible for the Part B Special Enrollment Period (SEP) if you delay Medicare enrollment.

If you decide to enroll in Part B, you should do so during your Initial Enrollment Period (IEP). Enrolling in Part B provides you with the flexibility of getting health care outside the VA system.

Remember that you can keep your VA health benefits to get coverage for health care services and items not covered by Medicare, such as over-the-counter medications, annual physical exams, and hearing aids.

Also be sure to think over your drug coverage options when deciding whether to delay Medicare enrollment.

VA benefits do not normally provide coverage for Veteran's family members.