

# Military Veterans, Here's What You Need to Consider About Medicare

## **Veterans who have the option to select a Medicare Advantage plan to complement their VA benefits should consider some key factors as they research plan options**

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The Medicare Advantage and Prescription Drug Plan Annual Election Period (AEP) runs from Oct. 15 through Dec. 7. Veterans who have the option to select a Medicare Advantage (MA) plan to complement their Veterans Affairs (VA) benefits should consider some key factors as they research plan options:

- Understand how Medicare Advantage works with VA benefits: A Medicare Advantage plan may help reduce gaps in your healthcare coverage and provide access to additional services and benefits that may not be covered by VA health care. For example, Humana Honor Medicare Advantage plans were designed with Veterans in mind and provide additional benefits such as dental care and \$0 monthly plan premiums. In addition to these plans, Medicare-eligible Veterans can select from any Medicare Advantage plan in their area.
- Understand how Medicare Advantage works with TRICARE and/or CHAMPVA: If you have TRICARE for Life or CHAMPVA and decide to enroll in a MA plan, the MA plan will become your primary coverage and may require that you see only in-network providers. TRICARE for Life or CHAMPVA beneficiaries may consider enrolling in a MA or MAPD plan if they can coordinate billing and do not mind being limited to a network of providers.
- Know the process for prescription drug coverage: When you add a Medicare Advantage plan, your VA prescription drug coverage would continue to cover prescriptions written or approved by a VA doctor. However, a Medicare Advantage plan would cover certain Part B medications, like injectable drugs and infusions. If you sign up for a plan with Medicare prescription drug coverage, certain medicines from non-VA doctors would be

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covered and can be filled at local network pharmacies instead of through the VA.

As you research health plan options, use credible sources such as Medicare.gov to compare plans and estimate costs based on your needs. You can also enroll in online educational events or coordinate a meeting with a licensed sales agent to review 2023 Medicare Advantage plan options. Additionally, you can learn about the reputable organizations that stand behind Medicare plans. For example, Humana Medicare Advantage plans – such as its Honor plan – are recommended by USAA, a company known for its customer satisfaction and commitment to the financial security of current and former members of the U.S. military.

For more information, visit [www.Medicare.gov](https://www.Medicare.gov) or call 1.800.MEDICARE (800.633.4227), 24 hours a day, 7 days a week. VFW members can visit [vfwinsurance.com/Medicare](https://vfwinsurance.com/Medicare) for more information or call the dedicated VFW toll-free number at [Humana](https://www.humana.com) at 1.800.213.3404 from 8 a.m. to 8 p.m. local time, seven days a week to talk with a specially trained agent or arrange an in-person consultation.

Humana is a Medicare Advantage HMO, PPO, and PFFS organization and stand-alone prescription drug plan with a Medicare contract. Enrollment in any Humana Medicare plan depends on contract renewal.

*This piece was authored by Andy Zinkievich, Humana Veterans Engagement Executive.*