

VA Benefits vs Medicare

and How They Can Work Together

VA Coverage Only



Beneficiaries are required to go to a VA facility for medical visits and treatment



Prescriptions must be written by a VA provider and filled using VA mail order delivery



Beneficiaries are placed into 1 of 8 priority groups based on:

- Military Service History
- Disability Rating
- Income level
- Medicaid Eligibility
- Any other benefits they may receive



They are required to see a VA provider



Beneficiaries can go to any facility that accepts Medicare



Beneficiaries choose the plan that offers the amount of coverage they need and want, prices for each plan option will vary



They can see any Medicare provider in their plan's service area



Beneficiaries can fill their prescriptions at any pharmacy in their plan's service area, or they can use a mail order delivery if available



Medicare Coverage Only

Both Medicare and VA Coverage



They will receive VA benefits based on their assigned priority group AND they choose the Medicare plan that offers the amount of coverage they need and want, prices for each Medicare plan option will vary



Prescriptions from VA providers will have to be filled using the VA mail order delivery, AND any prescriptions from providers covered under their Medicare plan can be filled at any pharmacy in their plan's service area, or they can use a mail order delivery if one is available



Beneficiaries can see any VA provider OR any Medicare provider, at any time



Beneficiaries can go to any VA facility OR a facility that accepts Medicare, at any time



The 3 Benefits of Having Both VA and Medicare Coverage

- 1 Beneficiaries have more choices in where they go, who they see and how much coverage they receive
- 2 Avoid lifetime Medicare late enrollment penalties
- 3 Maintain health coverage if their VA benefits decrease