

This FAQ is designed to answer high level questions from agents regarding Tricare for Life (TFL) and Veteran's (VA) benefits. This information may not be used to educate/advise consumers regarding what is or is not covered by TFL or VA benefits. Suggested questions that agents may use to guide a discussion of MA benefits appear throughout this document.

Medicare Advantage Plans

Can a Medicare eligible have VA, TFL and UnitedHealthcare benefits all at once?

Yes. Veterans could have a combination of all 3 coverages, VA, TFL and an MA plan, or they could have VA and an MA-PD plan. This goes outside of what we consider normal in the Medicare world. Veterans and Military Retirees are the exception to being able to have more than one health plan.

- The VA health care benefits are completely isolated benefits. Those benefits are in addition to whatever the veteran has; it is not contingent on other coverage and doesn't impact other coverage. It is a stand-alone benefit.
- For TFL, that is a military retiree benefit that can also be used in conjunction with Original Medicare or a UnitedHealthcare MA Plan. They can use it in conjunction with VA benefits or not.

Can a TFL member enroll in a Medicare Advantage Prescription Drug (MA-PD) Plan?

Yes, but this is very unusual for a beneficiary to elect an MA plan with a drug benefit. TFL members have very good prescription drug benefits and they rarely need to replace that. If there are any questions about this, be sure to do a three-way call with the member, agent and TFL.

Why would a TFL member enroll in a MA-PD Plan?

It would be very unusual for a VA or TFL member to elect an MA-PD plan, but some possible reasons might be:

- Drug they need is not on the TFL formulary.
- TFL member does not want to use home delivery for many common drugs. Many TFL members don't like using a mail order requirement if prescriptions can be filled at any major retail location on an MA-PD.

Remember, this is not the right fit for most TFL members. It is highly recommended that whenever enrolling a TFL member into an MA-PD, do a three-way call to ensure there is no unintentional loss.

What is the best MA Plan for consumers with VA benefits only?

Unlike consumers with TFL, where it would be unusual for them to enroll in an MA-PD, generally the best fit for a consumer with VA benefits only is the MA-PD plan. Veterans on an MA-PD would be able to still receive the VA health care benefits (to include using the VA pharmacy) and have additional options in the MA-PD plan's network for doctors and pharmacy benefits.

Copays

Does TFL pay for MA plan copays with doctors and specialist, etc.?

Yes, if the VA/TFL member is on one of our MA plans, the member can either advise the provider of our plan for the copays or can have the copays reimbursed after sending in a claim for reimbursement to TFL. In some cases, providers may offer to submit claims to Tricare for the member. However, the member should check with each provider to confirm what assistance they provide. Generally, TFL covers the MA plan copays, but remember to get on a three-way call with TFL, the member and the agent, if there is uncertainty.

If the MA plan member has TFL, can the provider bill TFL for MA copays on his/her behalf?

Yes. It is up to the provider whether to handle this for their patients. Often the doctor's office doesn't know how to bill TFL directly because Original Medicare always handled that. The doctor's office will now have to directly bill TFL for the copay. You don't want the member to walk into their doctor's office and be asked to pay a copay. Agents will need to educate the member and possibly educate the doctor's office. Be sure the doctor's office has the billing address for TFL copays. If a doctor's office says they don't direct bill, the member could pay the copay and then file a claim with TFL. This is not an ideal situation and should be avoided so that the member does not get frustrated.

When utilizing a benefit that's not covered by Medicare (such as routine vision), will TFL still cover copays?

The agent will need to check with TFL, but generally, TFL will cover the copays on the UnitedHealthcare Essentials Plan (MA-Only). Remember, you (the agent) should educate the member and may also have to educate the provider. If the provider will not bill for the member's copay, the member will need to seek reimbursement from TFL. If a benefit for the plan in your area is offered, it will be afforded to the member.

Dental Benefits

Can a VA or TFL recipient purchase a dental rider for dental coverage?

If there is an option to purchase a dental rider with an Essential plan, the member can do so.

Do TFL members receive dental at VA facilities or base facilities?

Not usually.

Medicare Part A and B

What is the value of enrolling into Medicare Part A and B and having VA health care?

More choices, more opportunities for second opinions, possibly see a doctor sooner, and benefits outside of the area that have VA facilities. There is also the value of all the ancillary benefits.

Why would Social Security tell a consumer that they will have to pay a Part B late enrollment penalty?

As with any other insurance, part of paying into insurance is receiving the benefits. The Social Security Administration wants to make sure consumers pay premiums into a policy for which they plan to get benefits. Some of the Part B late enrollment penalty may be waived by Social Security.

What is the value of a UnitedHealthcare Medicare agent?

There are many valuable reasons to have a UnitedHealthcare agent, including having a local person that can help navigate a Medicare Advantage Plan, without interfering with other earned healthcare benefits.

Is VA creditable coverage for Part B?

No. VA is creditable coverage for Part D, not B.

Since VA is not considered creditable coverage for Part B, and the VA member is getting his/her needs met through his VA coverage, should he/she attempt to get Part B?

Yes, because if he/she eventually decides to enroll in a MA-PD plan, he/she could incur a penalty for late enrollment into Part B.

If there is a late enrollment penalty incurred for Part B, can it be waived somehow?

As part of the Affordable Care Act (ACA) of 2010, Medicare eligibles can make an appointment (don't call) with the Social Security office and appeal for a waiver for the Part B late enrollment penalty. Encourage them to apply for the waiver; however, there are no guarantees, but certainly worth a try.

Medicare Part D

Is VA creditable coverage for Part D?

Yes.

If a VA member enrolls into an MA-PD plan and needs prescriptions, does he/she need to get prescriptions from the VA or can he/she get them through a retail pharmacy?

When a veteran goes to the VA, if that VA doctor writes a prescription, it has to be filled at a VA facility. The reverse is also true – if a provider from an MA-PD writes a prescription, it has to be filled at a network pharmacy. This is why an MA-PD is an appropriate fit for VA consumers.

Questions to Ask Veterans (help the consumer understand the solution you are offering)

Are you currently registered in the VA health care system or have you received medical care at a VA facility?

Often veterans think because they are a veteran, they are entitled to **all** VA benefits and that is not always the case. Also, it can take 9-12 months to get registered as eligible for healthcare benefits in the system and start receiving care.

What is your disability rating with the VA?

The veteran's rating with the VA may have an impact on the level of health care benefits they receive from the VA.

Have you been means (income) tested by the VA?

Higher priority and highly disabled veterans will typically not be means tested, but most will. A veteran could be denied future services because of higher reported income levels.

Are you worried you may lose some of your VA benefits by enrolling in our MA-PD plan?

The veteran will not lose any VA benefits by enrolling in an MA plan; they are separate benefits. (va.gov)

Veteran's Choice Program

What is the Veteran's Choice Program?

It is an opportunity for the veteran to get health care outside of the VA facilities if they qualify.

How does a veteran become eligible for this program?

If eligible, the veteran would receive a letter that states their eligibility for the program.

Are there specific programs with special benefits (permanent and temporary) that the VA offers?

Yes. Encourage your consumers to know the benefits for which they are eligible.

Would it make sense for the consumer to have a back-up plan for their current and future health care needs?

In most cases, it certainly would! This is our opportunity to let the veterans know that having an MA-PD plan enables them to have a backup or, in some cases, primary coverage without risk of losing VA health care benefits.

Turning Negative Reactions into Positive Solutions

Does the consumer need additional options in a drug formulary?

The consumer's medications may be on the UnitedHealthcare plan's formulary or additional drugs that might work better for their disease.

Does the consumer need additional help with disease management?

UnitedHealthcare's MA Plan may give the consumer access to other providers who can better manage their care. Likewise, UnitedHealthcare's MA Plan may have access to more care or services than the VA covers.

Could the consumer get hearing aids with an MA-PD plan?

If the MA-PD plan includes UnitedHealthcare Hearing, the VA member would be able to access that feature and the benefit of better hearing.

Does the consumer need coverage for dental, vision or fitness programs that the VA doesn't cover?

Depending on the market, UnitedHealthcare's MA Plan might offer those benefits.

Does the consumer want quick access with more choices to see a doctor or specialist?

With a UnitedHealthcare MA Plan, a veteran could probably see an in-network doctor sooner.

More Ways to Help

Do Medicare enrollment periods apply to consumers with VA benefits and/or TFL?

Yes, consumers with VA benefits and/or TFL must have a valid election period in order to enroll in or disenroll from an MA or PDP.

Do veterans have a Special Election Period (SEP)?

No, there is no SEP for consumers simply because they are a veteran. If they qualify for a SEP for another reason, such as a move, then they may use the applicable SEP.

Is a network hospital in a TFL plan strictly a base hospital or is it any hospital that accepts Original Medicare?

For TFL (with Original Medicare), there is no network (just like a Medicare Supplement Plan), so the member would use any hospital that accepts Original Medicare. However, if the veteran is a member of a UnitedHealthcare Essentials Plan (MA-Only), an in-network hospital would be used.

I hear that some TFL members have had their on-base health care coverage restricted. Why is that occurring?

Many military hospitals, clinics and pharmacies (not to be confused with VA facilities) across the country are limiting or excluding services to military retirees and their families. Rather they are requiring them to use their TFL benefits off-base and reserving on-base services for active duty and their families to ensure readiness of the armed forces. The member would receive a letter from the Department of Defense if they are no longer allowed to receive on-base care.

Does the VA cover for emergency situations at non-VA hospitals?

Sometimes but it depends on many factors. It is best for the veteran to confirm with the VA.

Helpful questions to ask a beneficiary:

Do you have any issues with drugs not being on your formulary?

Are you required to use home delivery/mail order for your drugs?