

MEDICARE for HEROES

A Guide To Medicare For
Veterans, Retired Military
& Their Families

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Veterans Administration & Medicare

As a person with Veterans Administration benefits, becoming eligible for Medicare brings things to do and choices to make. Let's start with the basics that you need to know;

- You are eligible for Medicare the month that you turn 65.
- If you are already receiving Social Security, you will be automatically enrolled in Medicare. If not, you will need to apply.
- The standard monthly cost for Medicare in 2023 is \$164.90. Ask us how to lower this premium.
- If you do not take Medicare B when you're first eligible, you may have to pay a penalty if you enroll later. **"The VA does not recommend that veterans cancel or decline coverage in Medicare (or other health care or insurance programs) solely because they are enrolled in VA healthcare."** Source: VA.GOV

Medicare Benefits For Veterans

Although you already have medical, and possibly other benefits with the VA, having Medicare can expand your benefits and healthcare options. Plus, you've earned your Medicare entitlement.

Some additional benefits that Veterans can enjoy with Medicare are;

- Access to large variety of private doctors, hospitals, and other medical services for quality care.
- Reasonable or no out of pocket medical costs.
- Healthcare providers that may be closer and faster to access.
- Second opinions from private doctors. Access to fast emergency or urgent care.
- Prescriptions with more convenient access & potentially lower costs than the VA.
- Dental, vision, hearing aid, and other benefits.
- **If you have Tricare, you must enroll in A & B to keep it.**

Contact us for more details on your personal options & benefits with Medicare.

Suggested next section is pg. 3,
The Parts of Medicare.

Tricare and Medicare

As a retired military service member or their spouse, you probably have Tricare as your medical & prescription coverage. Prior to becoming eligible for Medicare, you've probably been using this as your main coverage.

Tricare

But, when you become eligible for Medicare at age 65, this changes. When you start Medicare, it becomes your primary medical insurance and Tricare your secondary. Here are some additional facts that you need to know;

- As a Tricare recipient, you must enroll in Medicare A & B to maintain your Tricare benefits.
- If you are already receiving Social Security, you will be automatically enrolled in Medicare. If not, you will need to apply. You can apply for Medicare 3 months before the month that you turn 65.
- Tricare becomes secondary insurance to Medicare and will cover all medical costs not paid by Medicare, essentially giving you 100% coverage (for Medicare A & B services).
- Tricare continues to provide you with prescription coverage and you'll have additional options with Medicare.
- **With Medicare, you have two main choices as to how you are covered.** You can choose to get Medicare directly through the government (Original Medicare) or through private health plans known as Medicare Advantage.
- Tricare can be billed as your secondary insurer for copays with either Original Medicare or private Medicare Advantage.

Suggested next section for Tricare recipients, page 3; The Parts of Medicare.

CHAMPVA & Medicare

As a spouse or dependent of a disabled or deceased military service member, you may be covered by CHAMPVA. When you become eligible for Medicare at age 65, Medicare will be your primary medical insurance and CHAMPVA your secondary. Here are some additional facts that you need to know;

- CHAMPVA covers deductibles & co-pays with Medicare, so you are 100% covered for covered medical services (For A & B).
- You can choose to receive Medicare coverage directly through the government (Original Medicare) or through private health plans known as Medicare Advantage.
- When you start Medicare, CHAMPVA continues to provide you with prescription coverage plus you have options with Medicare.
- CHAMPVA can be your secondary insurance and cover copays with either Original Medicare or Private Medicare Advantage.

The Parts Of Medicare

Medicare has 5 parts, with the main ones being **Parts A & B**. Medicare Part A covers inpatient hospitalization, skilled nursing facility, and home health care. Medicare Part B covers doctors, outpatient treatment and testing.



The Other 3 Parts

- **Part C** – More commonly known as Medicare Advantage, these are private health plans. You have the choice of being covered directly through Medicare or a Private plan. Medicare Advantage are a good option for VA, Tricare, and CHAMPVA recipients. You could get more benefits than regular Medicare, for no extra cost.
- **Part D** – Medicare prescription pharmacy benefits. Medicare does not provide coverage directly but instead through private insurers.
- **Supplements** – Medicare Supplements are insurance plans that supplement Medicare A & B. They are offered by private insurers and help cover medical costs. **Tricare & CHAMPVA provides the same function, so if you have either, Medicare Supplements aren't needed.**

Medicare Advantage

How To Get The Most Medicare Benefits For The Lowest Cost

With Medicare you have the choice of getting your benefits directly through the government (Original Medicare) or through a private insurer (Medicare Advantage). Both Original Medicare and Medicare Advantage include Part A coverage for hospitalization and Part B for doctors & outpatient care.



Tricare & CHAMPVA can be your secondary insurance to either Original Medicare or Medicare Advantage. Plus, VA recipients have access to Medicare Advantage as well. Original Medicare is “one size fits all” and the same for everyone in the country. **Medicare Advantage gives you various choices that may be a better fit for your unique situation. This includes plans that are designed specifically for those with VA, Tricare, & CHAMPVA benefits.**

In addition to choices, the “Advantage” in Medicare Advantage is that they include more benefits than Original Medicare, often for no extra cost.

These extra benefits vary, depending on the plan, but may include;

- **Dental, Vision, and Hearing** Aid coverage.
- **Silver Sneakers** – Gives you free access to exercise facilities and online exercise videos.
- **Part B Giveback \$** – This is a benefit included with some plans that gives you a monthly dollar amount to help you pay your Medicare cost.
- **Prescription** – There are Medicare Advantage options that include pharmacy coverage and some that do not. You have choices for what's best for you.

*(See Medicare Advantage FAQ on Pg. 9, the last page of the document.

Original Medicare Vs. Medicare Advantage

As we've mentioned, you have the choice of Original Medicare (Directly through government) or Medicare Advantage (Private insurance Medicare). To get a better idea of how Medicare Advantage and Original Medicare compare, here is a snapshot comparison of their different features.

Feature	STANDARD MEDICARE	MEDICARE ADVANTAGE
<u>Total Monthly</u> Cost Estimate	\$164.90 In 2023	\$40 To \$164.90 In 2023
Hospital & Doctor Coverage	✓ Yes	✓ Yes
Doctor Networks	No	Yes, PPO & HMO Options
Rx Included	✗ No	Yes, Options With & Without ✓
Dental, Vision, Hearing Aid	✗ No	Yes, Often Included ✓
Free Fitness Club Membership	✗ No	✓ Yes
Works With Tricare, CHAMPVA, Veterans	✓ Yes	✓ Yes

This table provides estimates and a general comparison of Original Medicare & Medicare Advantage. Benefits & costs vary with different plans. Refer to plan specific documents such as the Summary of Benefits. Contact us for details.

Medicare Supplements

Medicare Supplements are insurance plans that work with Medicare A & B to help cover Medical bills. They should not be confused with Medicare Advantage, which we covered in the previous sections. There are a variety of plans and insurance providers who offer Medicare Supplements.



Tricare and CHAMPVA provide the same function as Medicare Supplements, so for those who have these benefits, Medicare Supplements are unnecessary. For those who only have VA benefits, Medicare Supplements can be beneficial in certain situations. To learn more about Medicare Supplements visit; www.lonestarmedicare.com/medicare-supplement-insurance-plans

Contact Us For More Info

Thanks for reading this guide. For questions and more information about your Medicare and personal options, please contact us.

- Speak to an Advisor with expertise in Medicare for Veterans & Military.
- Our service is always zero cost to you.
- Discover Medicare options and benefits available in your zip code that are a good fit for you. This includes programs designed for Veterans & Family.
- **Most plans & benefits suitable for Veterans & Military are zero extra cost than what you'll already be paying for Medicare.** You could get more without paying any extra.
- **Find out about rebates and givebacks that lower your monthly Medicare cost.**

**855.625.7633**

Toll Free

**ben@lonestarmedicare.com**

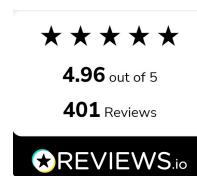
Call or email us anytime. If we miss you, we'll get back in touch promptly.



VETERANS
RETIRED MILITARY
FAMILIES

About Us

Medicare For Heroes is a service of Lone Star Medicare, LLC., a top Independent Agency located in Austin, TX. We specialize in Medicare coverage options including Medicare Advantage, Supplements, Prescription, and Dental / Vision, Hearing. In particular, our Medicare For Heroes program is tailored to help Veterans, Retired Military, & their families get their best results. We provide reliable service by phone, online, and by mail. We offer service in; Texas, Ohio, Virginia, Arkansas, Michigan Tennessee, South Carolina, Louisiana, Florida, and Arizona.



Insurance Partners & Charities

We offer a variety of plans with top insurance providers and donate a portion of our proceeds to Veterans charities.

Humana.

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* Not affiliated with or part of the federal or any state government.

Insurance licenses; TX # 2495139, VA #147897, OH # 1285673, MI # 0126575,
TN # 2475437, SC #3000813771, FL 11741456, AR# 3001409811, AZ 3001852513.

General Frequently Asked Questions

When will I start Medicare? If you are turning 65, you start Medicare the first day of the month that you turn 65. If you are over 65 and have or are leaving employer insurance; you are eligible to start Medicare anytime. If you are disabled you will typically start Medicare 24 months after being awarded disability. If you have End Stage Renal Disease or ALS, you are usually awarded Medicare immediately.

What costs are associated with Medicare? Medicare has 2 types of costs; Monthly premiums and medical cost sharing. A premium is the cost you pay to have the coverage, typically monthly or quarterly. Cost sharing is what you pay when you have medical care. These are items such as deductibles and copays. If you have secondary insurance such as Tricare or CHAMPVA, it can cover your medical cost sharing. The standard monthly premium most people pay for Medicare in 2023 is \$164.90. There are ways to lower your monthly premium such as Part B giveback and state programs. Contact us for details.

When should I apply for Medicare? First, if you are already receiving Social Security payments when you become eligible for Medicare, you don't need to apply. You will be automatically enrolled in Medicare. If you are turning 65 and you're not receiving Social Security, you will need to apply for Medicare. You can do so 3 months before the first day of the month that you turn 65.

How do I enroll in Medicare? 1. Apply Online through the Social Security website. 2. Call the Social Security Administration at 1-800-772-1213 and schedule an appointment to enroll by phone. Instead of calling the main Social Security 800 number, you can call your local office to schedule a phone enrollment.

Do I need to take any action to maintain my VA, Tricare or CHAMPVA? If you have Tricare or CHAMPVA, you will just need to enroll in Medicare A & B. After this, your transition will be automatic. You may also need to renew your Military ID, check your expiration date. If you have VA benefits you don't need update them when you enroll in Medicare.

Medicare Advantage - Frequently Asked Questions

Will Medicare Advantage and its extra benefits cost me more monthly? In most cases no. The nice thing about Medicare Advantage is that you can get extra benefits included, for no extra monthly cost. In fact, in some cases you can get the extra benefits and a lower monthly cost (see Part B giveback below.)

What is Part B Giveback? Part B Giveback is a benefit of certain Medicare Advantage plans, and in particular, designed for those with Military or Veterans health benefits. In these cases the plan gives you money back, which lowers your overall monthly cost of Medicare. This could save you hundreds or more dollars per year. Also, Part B giveback doesn't necessarily lower the quality of your coverage.

Will having Medicare Advantage lower the quality of my coverage or care? No. Medicare Advantage is regulated by the federal government. Medicare Advantage plans provide coverage for medically needed care and treatment. However, the quality of service and doctor / hospital networks can vary with different plans and insurers. Contact us for recommendations on your best options.

If I sign up for Medicare Advantage, can I keep my doctors or will I need to change them? If you have VA benefits, you can continue with your current doctors at VA facilities & network providers. For military hospitals & clinics, as long as they agree, you can continue to use them. Military & VA clinics are separate from Medicare. For private / civilian doctors, in most cases, you will be able to continue with them. Medicare Advantage plans have networks, meaning a list of doctors and hospitals that accept the plan. Some Medicare Advantage plans allow you to go out of network, to any doctor. When evaluating a Medicare Advantage plan, you should check if your doctors and medical providers accept the plan. If you're working with us, this is something that we will do for you every time.

When & How can I enroll in a Medicare Advantage? There are two primary periods when you can enroll in a Medicare Advantage plan. 1. When you first start Medicare A & B. 2. During the Annual Open Enrollment period which begins October 15th and lasts through December 7th. Contact us. We are able to review and enroll you over the phone in the plan you choose.

If I decide to take Medicare Advantage instead of Original / Standard Medicare, can I ever change back? Yes. Every year from January 1st through March 31st you can leave your Medicare Advantage plan and go back to Standard Medicare.