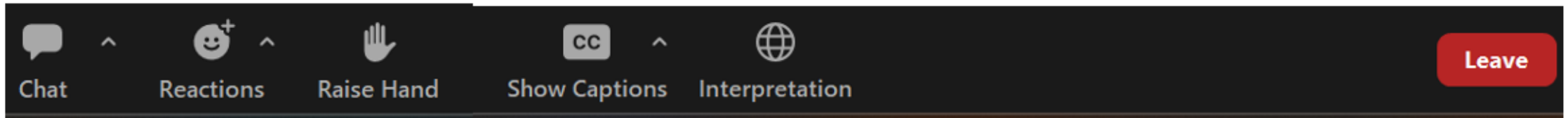


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Navigating Medicare

TIPS FOR COUNSELING BENEFICIARIES ABOUT HOW MEDICARE WORKS WITH MILITARY/VETERAN BENEFITS

September 13, 2023



SHIP
State Health Insurance
Assistance Program

Navigating Medicare



SMP
Senior Medicare Patrol

Preventing Medicare Fraud

MIPPA

Grantees

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Today's presenters

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Center

Learning objectives

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- Identify clients who are Veterans
- Review the types of VA/Military healthcare benefits Veterans may qualify for and determine best coverage for Medicare-eligible Veterans
- Troubleshoot solutions to common enrollment and coverage problems Veterans experience
- Refer Veterans to appropriate resources for additional help

Identifying Veterans

- Veterans have unique health care options that may impact their Medicare enrollment decisions
- To fully advise clients, make sure to find out what types of VA or military health care coverage they have
- **TRICARE for Life:** Military retirees and most spouses after age 65
 - ▣ Military retiree: Someone who retired from military service after 20+ years
- **Veterans' Health benefits:** Enrolled and qualified Veterans and some spouses regardless of age
 - ▣ Enrolled Veteran: Someone who served and has registered and qualifies for health care benefits

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TRICARE - Before and After Medicare Eligibility

TRICARE

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- Military-sponsored health care for active-duty service members (ADSMs) and their family members (ADFMs)
 - ▣ May be in Military Treatment Facilities or civilian providers
- Also covers retired service members and their families
 - ▣ Military retirees are entitled to the same dental and vision policies as federal employees
- Includes different types of plans including coverage for Reservists
 - ▣ May include premiums and copays
- Includes prescription drug coverage
- Ends when service member or spouse turns 65 or children age out

TRICARE for Life (TFL)

- TRICARE for Life is coverage for retired military Medicare beneficiaries when they reach age 65 and sign up for Medicare Parts A and B
- TFL pays secondary and Medicare pays primary
- Functions like a Medigap policy covering Medicare deductibles and coinsurance.
- TFL drug coverage has copays and is generally creditable
- Having TFL does not preclude use of VA health care services

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Veterans Affairs (VA) benefits

VA benefits

- Covers all Veterans who apply for and are determined to be eligible for health care
 - ▣ **All** VA health care performed by VA is comprehensive regardless of the patient's level of disability, with the exception of dental care
- Some Veterans may have a disability arising from their active-duty service
- VA and Medicare are separate entities and do not pay for or charge the other program
- Individuals may use VA services and Medicare simultaneously without impacting either benefit
- Some Veterans may have copays for VA provided care for non-service-connected conditions under some circumstances

Drug coverage

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- VA health care includes drug coverage
 - ▣ VA drug coverage is creditable
 - ▣ Some Veterans may have copays for some medications

Level of disability

- VA disability status affects the copays a Veteran pays for care and medications at VA providers
 - ▣ Permanent and total service-connected disability
 - ▣ Above 50% service-connected disability
 - ▣ Below 50% service-connected disability
 - ▣ No service-connected disability
- Level of disability and the related copay obligations can be a factor for an individual to consider when deciding whether or not to enroll in Medicare

Permanent and total disability

- Disability can include many conditions, and someone can be considered 100% disabled because of the impacts of multiple conditions
- If someone is in this category:
 - ▣ All services paid for fully by VA, including emergency room care at non-VA facilities and VA provided dental care
- Enrollment advice:
 - ▣ May not need Medicare because they have full coverage through VA, but should strongly consider Part A because it has no premium
 - ▣ May also want to enroll in Part B in case life circumstances change and they want or need to receive care outside the VA
 - ▣ Individuals who do not sign up for Part B when first eligible may have late enrollment penalty

CHAMPVA

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- Spouse of a 100% disabled Veteran is entitled to use CHAMPVA health care
- Prior to age 65:
 - ▣ 25% coinsurance prior to age 65
 - ▣ Includes medications
- After 65:
 - ▣ VA requires spouse to sign up for Medicare Parts A and B
 - ▣ Must use providers in community
 - ▣ Pays Medicare cost-sharing
 - ▣ Includes medications

Above or below 50% disability

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- Above 50%: No copays for medication and services; no dental
- Below 50%: Copays for medications and services for non-service-connected conditions; no dental
- People in these categories
 - May choose to stay within VA to get care but may need Medicare if they go outside the VA for emergency care for non-service-connected conditions
 - Some coverage may be available for non-service-connected emergency care outside the VA if the person does not have Medicare – interactions here are complicated and shifting based on litigation
 - Must enroll in Medicare for comprehensive covered care outside of the VA

Above or below 50% disability

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□ Enrollment advice:

- Medicare Advantage Plan or Medigap to cover out of pocket costs
 - Consider flexibility v cost
 - Look for Medicare Advantage Plan that covers emergency room visits with small copay
 - If beneficiary lives in a rural area, check out plan's cost-sharing for ambulance rides
 - Dental care is popular supplemental benefit because it is not an included VA benefit in these categories
- Medicaid / MSP can also reduce costs

No service-connected disability

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- Brought into VA in late 1980s
- Do not receive disability payments but can get health benefits
- People in this category
 - ▣ must pay copays for medications and services
 - can be waived for those with limited income
- Enrollment advice:
 - ▣ Must enroll in Part A and B to receive care outside VA
 - ▣ Compare VA out of pocket costs to costs with Original Medicare + Medigap or Medicare Advantage Plan to decide where to access care

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Troubleshooting enrollment mistakes

Delaying enrollment

- Medicare enrollment is limited to certain enrollment periods
 - ▣ Initial Enrollment Period (IEP)
 - 3 months before, the month of, and 3 months after someone's 65th birthday month
 - ▣ Part B Special Enrollment Period (SEP)
 - For those who have insurance from current work or had such coverage within the past 8 months
 - ▣ General Enrollment Period (GEP)
 - January 1 – March 31 each year
- Veteran who did not sign up during IEP may have to use GEP to enroll
- GEP enrollments can result in gaps in coverage and a late enrollment penalty

Medicare Savings Programs (MSPs)

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- See if beneficiary is eligible for MSP
- MSP enrolls beneficiary in Part B outside of regular enrollment periods and pays Part B premium
- Many Veterans qualify for an MSP
- Income and asset limits vary by state

Federal income limits:

	Monthly income limit	Resource limit
Individual	\$1,660	\$9,090
Couple	\$2,239	\$13,630

MA Plan with premium rebate

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- If Veteran does not qualify for MSP, see if there are any MA Plans in their area that offer a premium rebate
- This can help offset cost of premium + late enrollment penalty

Equitable relief

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- Administrative process that allows people with Medicare to request the following from Social Security
 - ▣ Immediate or retroactive Medicare enrollment
 - ▣ Elimination of Part B premium penalty
- Beneficiary failed to enroll in Medicare owing to error, misrepresentation, or inaction of **federal employee**
 - ▣ Social Security or 1-800-MEDICARE representative
- Many Veterans recall being told they did not need to purchase Part B by the VA, but VA recommends all Veterans get Medicare – may need some specific evidence of the communication to be successful

Requesting equitable relief

- Write letter to local Social Security office explaining that they received misinformation causing them to delay enrollment
- Include if possible: name of representative, date and time of call, outcome of conversation
- State if they want retroactive coverage or coverage going forward
- Request that late enrollment penalty be eliminated

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Case examples

Case example #1: TFL and MA Plans

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Dean visits your office because he has TFL and was sold an MA Plan during last year's Medicare Open Enrollment Period. It seemed like a good idea at the time because the broker said the plan came with extra benefits, like a gym membership. However, when Dean has tried to go to some of his regular providers, he learns that they are out-of-network for his MA Plan.

How can we help Dean?

Answer

- MA Plans have networks, so Dean does not have the freedom to see any provider like he can with Original Medicare/TFL
- TFL will pay secondary to the MA Plan, but Dean may have to manually file claims with TFL after his MA Plan pays
- Look for any opportunity that allows Dean to drop the MA Plan and return to Original Medicare
 - ▣ Medicare's Open Enrollment Period
 - ▣ Medicare Advantage Open Enrollment Period
 - ▣ Special Enrollment Period
- Ask Dean what the broker told him to determine if there was any misleading marketing
 - ▣ If so, help client file a complaint with Medicare
 - ▣ Medicare may allow disenrollment if there were untrue claims by the sales staff

Case example #2: New to Medicare

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Rita turns 65 soon and gets all her care at a local VA Medical Center. It does not cost her anything. Her friend, who is also a Veteran, told her that she doesn't need Medicare because the VA doesn't take it anyway.

How can we help Rita?

Answer

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- Determine what Rita's level of disability is
 - ▣ Ask if she receives any monthly checks from the VA

- If Rita receives monthly checks from VA, then she has some level of disability
 - ▣ Since she has no copays, her disability is 50% or above
 - ▣ Recommend she get Medicare Part A and B
 - ▣ Explain the penalty she faces if she does not enroll when first eligible

- If she does not get monthly checks from the VA, she may have zero disability and low income
 - ▣ Recommend she get Part A and B
 - ▣ Screen for MSP

Answer (continued)

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- In either situation, Rita may say she is happy with her VA care and doesn't need Medicare
- Ask if Rita needs dental care
 - ▣ Medicare Advantage Plans may include dental as supplemental benefit
 - ▣ VA Dental Insurance Program is available to Veterans and their families
 - Not the most comprehensive plan but may help with critical care

Case example #3: Enrolling in Medicare

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Ron is 73 years old and has a 40% level of disability. He has always gotten his care from the VA. Recently, it has become very difficult for him to get to the VA Medical Center for his specialty care, and he now wants to use Medicare to get providers in his local area.

How can we help Ron?

Answer

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- Ask Ron whether he has Medicare Parts A and B
 - ▣ If yes, explain the different ways he can get his Medicare benefits (Original Medicare + Medigap; Medicare Advantage Plan)
 - ▣ Suggest he call you back during Medicare's Open Enrollment if he wants a Medicare Advantage Plan

- If Ron only has Part A:
 - ▣ Explain the Part B penalty
 - ▣ Screen for MSP
 - ▣ Look for Medicare Advantage Plan with premium rebate

- Suggest Ron speak to his primary care provider, social worker, or contact the hospital Patient Advocate
 - ▣ There may be transportation available from local Veteran Service organizations
 - ▣ VA may assign him to a civilian provider closer to his home under some authorities they now have

Case example #4:

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Tamara has no affiliation with the VA, but she did serve on active duty. She is worried that if she applies for benefits she will be taking them away from someone else. She has tried to get care in the past but has not been successful.

What options does Tamara have?

Answer

- It's possible Tamara qualifies for health care through the VA
- VA has added presumptive conditions associated with service in Southeast Asia and Middle East
 - ▣ Veteran need only prove that they were present in a particular area—not that the presence caused the condition they currently have
- Anyone who served in the military and is not enrolled in VA health care or other benefits should also be encouraged to seek out a local Veteran Service Organization
 - ▣ Disabled American Veterans
 - ▣ American Legion
 - ▣ Contact State Veteran Affairs office
- These organizations have Veteran Service Officers who are trained in the latest regulations regarding VA care and benefits
- Veterans should take advantage of all the benefits they are entitled to

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Resources for help

Resources

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- TRICARE for Life
 - ▣ www.tricare.mil/Plans/HealthPlans/TFL
 - ▣ Helpline: 1-866-773-0404
- VA benefits
 - ▣ General information: www.va.gov
 - ▣ Find VA location: www.va.gov/find-locations
 - ▣ Disability levels: www.va.gov/disability/eligibility
 - ▣ Geriatrics and Extended Care: www.va.gov/geriatrics
- State Department of Veterans' Affairs

Dental care

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- Retirees are entitled to same dental insurance as Federal employees.
 - ▣ www.benefeds.com
 - Open enrollment in November—check website for details

- VA Dental Insurance Plan (VADIP)
 - ▣ Two companies - Delta Dental and MetLife
 - ▣ www.VA.gov/healthbenefits/VADIP
 - ▣ Monthly premiums and limitations

- Medicare Advantage Plans
 - ▣ Limited dental care—read plan details carefully

Additional financial assistance

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- Veterans Pension
 - ▣ Provides monthly stipend to wartime veterans who meet certain age or disability requirements and have limited income
 - ▣ Learn more at www.va.gov/pension/eligibility

- VA Aid and Attendance benefits
 - ▣ Provide monthly payments added to VA pension for qualified veterans and survivors
 - Must need help with activities of daily living, have to stay in bed for large portions of the day, be a nursing home patient, or have very limited eyesight
 - ▣ Learn more at www.va.gov/pension/aid-attendance-housebound

Venues available

- American Legion, Disabled American Veterans, Viet Nam Veterans of America, Korean War Veterans, and others are always looking for speakers for their meetings
- Homeless Stand Downs, VA health fairs, Veterans Day, Memorial Day events will generally accept requests for tables/booths
- VA Medical Centers, large VA clinics and Veteran Centers, may allow SHIP counselors in as well
- Offer in-service education for VA Social Workers as a valuable resource.
- Look for Veterans who are currently volunteers for help and introductions

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Resources


Webinar resources

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Today's PowerPoint


Today's recording
Within one business day

Webinar Resources in the Libraries

1. Login at www.shiphelp.org (click the orange SHIP Login padlock).  SHIP Login
2. Go to the Resource Library.
 - Search for keyword “military.”

SHIPs



1. Step 1: Login at www.smpresource.org (click the blue SMP Login padlock).  SMP Login
2. Step 2: Search for keyword “military.”

SMPs

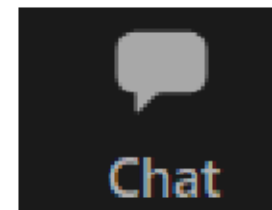


- Resources will be emailed to the MIPPA listserv.

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Chat your questions to All Panelists.



Contact medicarehelp@shiptacenter.org if you have questions after this webinar concludes.

Thank you for attending!

Today's presentation is now available for download within Zoom chat.

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