Veterans and Medicare: How VA Care, TRICARE For Life and Medicare Fit Together

VA health care, TRICARE For Life and Medicare are separate programs. They do not replace each other, but they can work well side by side. This guide explains how they fit, in plain words, so you can make a calm decision instead of a rushed one.

VA health care is not Medicare

VA health care is run by the Department of Veterans Affairs. You generally get care at a VA facility, or from a community doctor the VA has approved ahead of time. Medicare is a separate federal program. It lets you see doctors and hospitals outside the VA, as long as they take Medicare or work with your Medicare plan.

The two programs do not pay for the same visit. The VA says you choose which benefit to use each time you get care. Go to the VA, and the VA covers it under its rules. Go to a non-VA doctor, and Medicare covers it under its rules. Many veterans use both: the VA for some care, and Medicare for a doctor close to home or a hospital in an emergency. Joining a Medicare plan does not end your VA health care.

The VA

- Care at VA facilities, or VA-approved community care
- VA pharmacy for medicines from VA doctors
- Covers the veteran, not the family
- Benefits depend on priority group, service history and income

Medicare

- Part A (hospital) and Part B (doctor visits)
- Any doctor or hospital in the U.S. that takes Medicare
- Part D for medicines at a local pharmacy
- Medicare Supplement or Medicare Advantage plans to fill gaps

The Part B decision at 65

Part B covers doctor visits and outpatient care. It has a monthly premium, so some veterans ask if they need it. The VA itself gives a few reasons to think it over before you say no:

- ☐ **VA coverage can change.** The VA says it does not know if Congress will provide enough funding in future years to care for all enrolled veterans. Veterans in lower priority groups could lose VA health care later.
- ☐ **More choices.** Medicare covers you at non-VA doctors and hospitals. That matters if a VA facility is far away, or if you end up in a non-VA emergency room.
- ☐ **The late penalty.** If you wait to sign up for Part B without other coverage that counts, you may pay a penalty that grows the longer you wait, for as long as you have Part B.
- ☐ **Getting it back takes time.** The VA says if you cancel Part B, you cannot get it back until January of the following year, and you may owe a penalty.

Before you turn down or cancel Part B, call us first. Every veteran's situation is different.

Medicines: VA pharmacy or Part D

The VA pharmacy fills prescriptions written by VA doctors, often by mail. A Part D plan lets you fill prescriptions from non-VA doctors at a local pharmacy. VA drug coverage counts as creditable coverage, which means coverage at least as good as Medicare's. So there is generally no Part D late penalty while you have it. The VA says that if you lose VA health care later, sign up for Part D within 63 days to avoid a penalty.

What the VA does not pay for

- **Care at non-VA hospitals.** The VA generally does not pay for care at a non-VA hospital unless the VA approved community care ahead of time, or it was an emergency. Even then, the emergency rules are strict. The VA must be told within 72 hours of when your emergency care starts. For a condition that is not service connected, you usually must have had VA care in the 24 months before. Medicare covers emergency care at hospitals across the U.S. that take Medicare, which is one reason many veterans keep Part B.
- **Your spouse.** VA health care covers the veteran, not the family. Some spouses can get CHAMPVA or TRICARE. Many rely on Medicare and a plan of their own.
- **Routine dental for many veterans.** VA dental care depends on your eligibility class, such as a service-connected dental condition or a permanent 100% disability rating. Original Medicare does not cover routine dental either.

TRICARE For Life

TRICARE For Life (TFL) is TRICARE coverage for people who are TRICARE eligible and have Medicare. It is for many military retirees, their spouses and some survivors. Each person needs their own eligibility. Here is what TRICARE says:

- [ ] **You need both Part A and Part B.** TFL starts the first day both are in effect, and you must pay the Part B premium. Drop Part B and you put TFL at risk.
- [ ] **No enrollment fee.** Your cost to keep TFL is mainly your Medicare premium.
- [ ] **Medicare pays first.** For care both programs cover, Medicare pays its share, then TFL pays what is left. Most of the time this happens on its own.
- [ ] **Part D is not required.** You keep the TRICARE pharmacy benefit. You can add Part D if you choose.
- [ ] **A Medicare Supplement is often not needed.** For care both programs cover, TFL already pays what is left after Medicare. If you do not need one, we will tell you so.

CHAMPVA for spouses and survivors

CHAMPVA is a VA program that shares the cost of care for some spouses, children and survivors, mainly families of veterans rated permanently and totally disabled from a service-connected condition. The VA says that if you are eligible for Medicare, you must have Part A and Part B to get or keep CHAMPVA. A Medicare Advantage plan also meets that rule.

Two ways veterans fill the gaps in Medicare

	Original Medicare plus a Medicare Supplement	Medicare Advantage plan
Doctors	Any doctor in the U.S. who takes Medicare. No network.	Most plans use a network. We check your doctors first.
Medicines	Add a Part D plan, or use the VA pharmacy.	Many include drug coverage. Some plans leave it out for people who use the VA pharmacy.
Works with the VA?	Yes. You can still use VA facilities for care the VA covers.	Yes. You can still use VA facilities for care the VA covers.
Good fit when	You want freedom to see non-VA doctors anywhere.	Your doctors are in the network and you want extras in one plan.

Your quick checklist

- [ ] Are you already getting Social Security checks? If so, Parts A and B are usually set up for you.
- [ ] Do you have TRICARE For Life or CHAMPVA? If yes, keep Part A and Part B.
- [ ] Do you get medicines from the VA, from a local pharmacy, or both?
- [ ] Which non-VA doctors or hospitals do you want to be able to use?
- [ ] Does your spouse have coverage of their own at 65?

Call us first

Talk with a local agent who works with veterans and their spouses all year. We go over your VA care, TRICARE or CHAMPVA and show you how Medicare fits. It is free, the price of a plan is the same as going direct, and there is no pressure.

(816) 307-6165

Sources: va.gov (VA health care and other insurance; community care eligibility; emergency care; CHAMPVA; dental care), tricare.mil (TRICARE For Life; eligibility for TRICARE and Medicare; TFL with other health insurance), medicare.gov (joining a plan), all checked October 24, 2026. Your benefits depend on your service history, disability rating and income, so your situation may differ. This guide is general information, not advice for your situation.

We do not offer every plan available in your area. Any information we provide is limited to those plans we do offer in your area. Please contact Medicare.gov, 1-800-MEDICARE (TTY users call 1-877-486-2048) 24 hours a day / 7 days a week, or your local State Health Insurance Program (SHIP) to get information on all of your options.

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