

MEDICARE, TRICARE, AND THE VA

Tammy J. McCauley – Masse
BSN RN CRRN CCM CMGT-BC
Nurse Case Manager

▶ DISCLAIMER

THE INFORMATION PRESENTED IS COORDINATED BY THE SPEAKER, PLEASE
VERIFY INFORMATION AS NEEDED.
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MEDICARE

A - (hospital insurance) - Hospital care, skilled nursing, hospice, some home health care (Automatic)

B – (medical insurance) outpatient - doctor visits, home health care, DME, some preventative services (elective)

Part B is required in order to maintain Tricare!!

C – Medicare advantage plans – standard Medicare benefits plus vision and hearing benefits, and dental insurance.

D- prescription drug coverage. Must have A&B. monthly premiums and deductible, med costs can differ.

▶ NOT NEEDED IF HAVE TRICARE

▶ **Medigap** - private insurance that helps pay share of costs of medicare, often doesn't cover prescriptions. Private companies.

▶ TRICARE

**TRICARE – ADSM, FAMILIES –
PRIME/SELECT –**

**TRICARE FOR RETIREES –
PRIME/SELECT with annual fee, copays**

- Humana Military / TriWest provides oversight of Tricare benefits


TRICARE FOR LIFE -those over 65 once medicare starts
or for those with medicare based on ssd.

MEDICARE is always primary payor

TRICARE is secondary and covers medicare copays as long as a covered benefit.

Overseas- Tricare is primary payor with annual deductible and cost shares
must maintain Part B

- ▶ **Martin's Point / USFHP** – Provides oversight of Tricare benefit for ADFMS, Retirees if chosen . Covers northern NE region

 - ▶ **VA Health Benefits** – based on eligibility related to service
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Coordination of Benefits – The Trifecta

- MEDICARE AND TRICARE

- VA AND TRICARE

- VA, TRICARE, AND MEDICARE



▶ Questions ?

THANK YOU!

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