INSURED AMERICAN & FAMILY

VETERAN / FAMILY OWNED & OPERATED
(813) 919-8536
C.Gruenbaum@insuredaf.com
insuredaf.com

VA Benefits + Medicare

How VA healthcare and Medicare work together

You don't have to choose. Most veterans benefit from BOTH.

WHAT IT IS

VA healthcare and Medicare cover different things. VA gives you the VA system, facilities, providers, formulary. Medicare opens the rest of American healthcare to you, non-VA hospitals, private specialists, civilian pharmacies, urgent-care clinics. The two don't compete. They stack. Almost every veteran enrolled in VA Priority Group 1–8 still benefits from at least Medicare Part A, and many benefit from Part B as well.

WHAT VA COVERS

VA medical facilities
In-network at every VA hospital and CBOC

VA prescription formulary
Generally lower copays than retail

Mental health, audiology, vision
Often broader than Medicare

Service-connected conditions
100% covered, no cost-share

Travel reimbursement
For qualifying VA appointments

WHAT MEDICARE ADDS

Non-VA hospitals
Anywhere you live or travel

Civilian specialists
Outside the VA referral network

Urgent care + ER
Without a VA pre-auth

Medigap fills 20% gap
At any provider, anywhere

Part D drug flexibility
Use any retail pharmacy

THE 3 THINGS PEOPLE GET WRONG

1. **"I have VA, I don't need Medicare."**
Sometimes true, often false. VA-only means you can't use non-VA providers without a Community Care referral. Medicare opens up every civilian provider. Most veterans benefit from at least Part A (free if you've worked 40 quarters).

2. **"If I sign up for Medicare, I lose my VA benefits."**
False. They coexist. You don't choose between them, use whichever is more convenient for any given visit.

3. **"Medicare won't pay if I use the VA."**
Different facilities. Medicare doesn't pay at VA facilities (that's VA's lane); VA doesn't pay at non-VA facilities (that's Medicare's lane). Each handles its own.

TWO MEDICARE MOVES MOST VETS MISS

(1) Enroll in Part B at 65 even if you plan VA-only. Skipping it sets up a permanent 10%-per-year late enrollment penalty when you eventually need it, civilian ER, urgent care, traveling, the VA being too far away during a health event. Worst case: you pay the premium and don't use it. Best case: you needed it and had it.

(2) Consider Medicare Advantage + VA as a combo. Yes, you can have both. They run parallel, VA handles VA-facility care; MA handles civilian care within its network. MA adds extras VA doesn't offer (dental, vision, hearing, gym, OTC card, often a Part B premium giveback). Trade-off: MA's network restricts your non-VA options. For vets using VA as primary care, MA + VA often beats Original Medicare + VA, same baseline plus the extras.

Veteran wondering if VA-only is enough? Call or text Craig, I'll walk you through the VA + Medicare combo that makes the most sense for your situation.

Don't go underinsured when you can be Insured AF.