



Understanding Your Health Care Benefits

Veterans: Health Care Updates You Need To Know

(NAPSA)—Health care and health insurance are complex for most people, but for veterans even more so. Veterans have different and unique health care options that make decision making even more challenging. If you or a loved one has served in the military, it's important to be aware of recent health care changes and the range of health coverage options available to veterans.

"Many veterans will be able to access more than one source of coverage," said Hector De La Torre, executive director of the nonprofit Transamerica Center for Health Studies® (TCHS). "In fact, one in four veterans has more than one source of health care coverage."

VA health care is the most widely known health benefit for veterans, made available by the Department of Veterans Affairs. Of the more than 21 million veterans in the United States, around 9 million are enrolled in VA, and over 5 million accessed VA care last year. However, the VA is only one of many options available to veterans and their families seeking access to health care and health insurance.

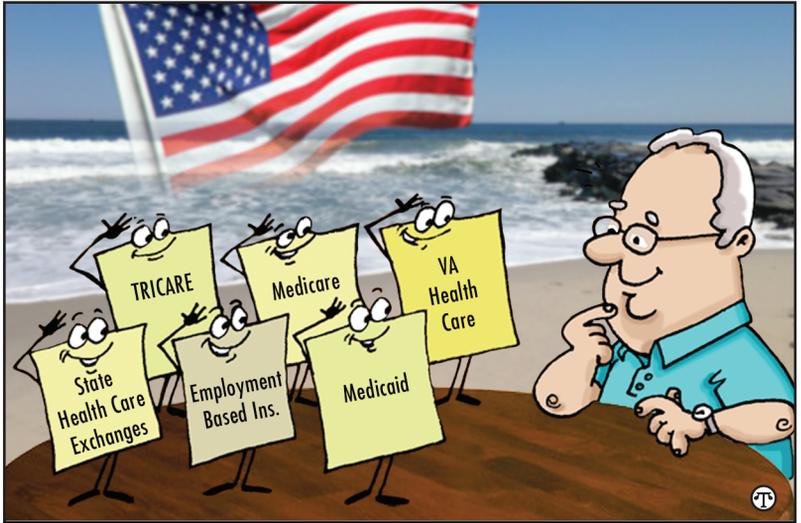
The national nonprofit TCHS has developed the Veterans Health Coverage Guide to help veterans understand and successfully navigate the complexities of health care. The following overview of health coverage options, as well as detailed information on how different types of coverage interact with each other, can be found at <http://bit.ly/1s5Z2hS>.

1. VA Health Care

VA health care, put simply, provides health care services exclusively for veterans. Health services are mostly provided in VA medical facilities, although there is a regional option through Patient-Centered Community Care (PC3). VA benefits may be received in conjunction with other health insurance or as stand-alone coverage. Enrollment in VA is optional and can be terminated or reinstated. It is generally available to veterans of any age who were honorably discharged from active military service after at least two years, and reserve members who completed the full period for which they were called or ordered to active duty. Costs vary depending on years of service, income, and the nature of the care. All service-related care is free within the VA system.

2. TRICARE

TRICARE is health insurance provided by the Department of Defense for active-duty personnel and their families. TRICARE is available to active-duty service members, military retirees (those who completed 20 years of service) and their dependents. It may be



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used in conjunction with other health insurance or as stand-alone coverage. To enroll, veterans must also be registered in the Defense Enrollment Eligibility Reporting System (DEERS). Veterans may enroll in Medicare or Medicaid while also receiving VA or TRICARE, but cooperation between the programs varies.

3. Employment-Based Insurance

Veterans in the civilian workforce are able to access insurance offered through their employer the way any other employee would. Employment-based insurance is the largest source of coverage for veterans under age 65. Veterans are able—but not required—to receive both employment-based coverage and VA benefits. For veterans who have both private employment-based insurance and VA, the VA can bill private insurance for the care they receive at VA facilities.

4. State Health Care Exchanges

Exchanges are new health insurance marketplaces in each state. Veterans will be able to purchase a health care plan through one of the health care Exchanges. However, an individual must be completely uninsured in order to qualify for a lower-cost marketplace plan. Enrollment in the VA Health Plan makes veterans ineligible for subsidies in the Exchange. In order to qualify for a subsidy or discount, a veteran must end enrollment in the VA plan and experience a gap in coverage between terminating VA benefits and enrolling in a marketplace plan. Should a veteran wish to return to VA benefits in the future, eligibility may change. Enrollment in the VA plan does not affect the ability of a veteran's family to receive Exchange subsidies if they otherwise qualify. The next open enrollment period in

the Exchange begins on November 15, 2014, continuing through February 15, 2015.

5. Medicaid

Medicaid is the largest source of medical and health-related services for people with low incomes (typically up to \$12,000/\$16,105 per year for an individual) in the United States. Eligibility varies by state. Medicaid is free or low cost (for co-pays), depending on income. Medicaid does not cover any health services at VA facilities, but for those with both Medicaid and TRICARE, Medicaid acts as the secondary payer. Unlike most other sources of insurance, Medicaid has no open enrollment period, which means veterans can enroll at any time.

6. Medicare

Medicare is health insurance provided by the federal government to individuals age 65 and older, as well as some adults with disabilities. All U.S. citizens and permanent residents 65 and older are eligible. To ensure the lowest monthly premiums, veterans must enroll within three months before or after their 65th birthday. Medicare and TRICARE work together—there is a branch of TRICARE called "TRICARE for Life" that becomes available when you enroll in Medicare Parts A and B (basic Medicare). Medicare becomes your primary insurance and TRICARE pays for any co-insurance and deductible. Medicare and VA benefits, however, do not work together. Medicare does not pay for any care received at VA facilities, but it will cover care at a non-VA facility.

For the complete Veterans Health Coverage Guide or for more information on the Transamerica Center for Health Studies, visit www.transamericacenterforhealthstudies.org/affordable-care-act/veterans.