

How does Tricare work with Medicare Advantage?

Tricare for Life (TFL) is the health insurance program for qualified military retirees and their eligible dependents. This is different than Medicare, which is the national health care system for many people age 65 and older and for people with certain disabilities.

Medicare beneficiaries who have Medicare Part A (hospital insurance) and Part B (medical insurance) have the option of enrolling in a Medicare Advantage plan offered by a private insurance company contracted with Medicare. It's possible to have both Tricare and Medicare Advantage and have the two plans work together.

Why may Medicare Advantage be attractive?

Many Medicare beneficiaries with Tricare are interested in Medicare Advantage plans. This is often because Medicare Advantage plans offer “extra” benefits such as coverage for chiropractic, routine dental, hearing and vision or free gym memberships. Since Medicare Part A and Part B administered by the federal government does not provide benefits for these types of services, Medicare Advantage plans are a way for people with Tricare to get these benefits at relatively little cost.

Often a Medicare Advantage plan has a network of hospitals, doctors, and other health professionals and suppliers that agree to treat the plan's members. Depending upon where you live, you may have the opportunity to enroll in one of a variety of types of Medicare Advantage plans. If you enroll in a Medicare Advantage Plan HMO, you must usually receive your care from providers participating in the plan in order for services to be covered. There are exceptions for emergency care and other situations pre-approved by the plan.

How do Tricare and Medicare Advantage provide coverage?

Tricare for Life acts as a supplement for retired military who are enrolled in a Medicare Advantage plan. This means the Medicare Advantage plan you select will be your primary insurance and pay first for covered medical expenses for inactive duty military members.

Your providers will send medical bills to the Medicare Advantage plan. After the Medicare Advantage plan pays its portion of the bill, it will forward the rest of the claim to TRICARE for processing. Typically Tricare for Life helps pay for expenses not paid by the Medicare Advantage plan, such as copayments, coinsurance, or deductibles that would be your out-of-pocket cost if you did not have Tricare coverage. You may have no out-of-pocket expense.

If I have Tricare prescription drug coverage, do I need Medicare Advantage prescription drug coverage?

No. Tricare includes benefits for prescription drug coverage that exceed the requirements of the law. As a Tricare beneficiary, you do not need to enroll in a Medicare Advantage Prescription Drug plan that combines medical and prescription drug benefits in a single plan. Instead, you may choose a Medicare Advantage plan without prescription drug coverage. Some of these Medicare Advantage plans may be inexpensive—that is, you continue to pay your Part B premium but pay \$0 premium for the Medicare Advantage plan. If you decide to enroll in a Medicare Advantage Prescription Drug plan, both plans may pay their respective portion of your covered prescription drug costs as long as the pharmacy you use is in both the Medicare Advantage Prescription Drug plan and the Tricare networks of participating pharmacies.

What happens if the services I receive are not covered by Tricare and/or the Medicare Advantage plan?

Tricare and Medicare Advantage will coordinate benefits to minimize your out-of-pocket costs for covered services. However, some services that are not medically necessary are not covered by Tricare or a Medicare Advantage plan. In other instances, if your Medicare Advantage plan does not cover a particular service and Tricare does, Tricare will pay its portion for the service. You will be responsible for the Tricare deductible and any copayment or coinsurance amount. If Tricare does not cover a service that your Medicare Advantage plan covers, your Medicare Advantage plan will pay its portion for the service. You will be responsible for the Medicare Advantage plan deductible, if applicable, and any copayment or coinsurance amount.

Do you have further questions about Medicare Advantage and Tricare coverage? Would you like help evaluating Medicare Advantage plans? I would be happy to help you. To get started, simply click the Get Quotes button to schedule a phone call or to request a personalized email.