

# TRICARE and Medicare

TRICARE® is the health care program that serves uniformed service members, retirees and their families worldwide.

Medicare is a federal health care program for U.S. citizens age 65 and older, under age 65 with certain disabilities and those who have end-stage renal disease.

You may be eligible for both TRICARE and Medicare. This article explains how TRICARE and Medicare enrollment work and also how TRICARE For Life and Medicare interact.

## TRICARE and Medicare Enrollment

When you become eligible for Medicare at age 65, unless you meet certain exceptions, you will need to get Medicare to remain eligible for TRICARE. This means for Medicare, you'll need to enroll during your Medicare Initial Enrollment Period. And with TRICARE, you have 90 days after you become eligible for Medicare to change your TRICARE health plan, and your plan options will depend on your specific situation including how you qualify for Medicare, you or a family member's active duty status and which TRICARE plan you're currently enrolled in.<sup>1</sup>

Most people with TRICARE, who become Medicare eligible and get Medicare Part A, must also have Medicare Part B to be able to remain eligible. Part D is not required to maintain eligibility.

**You can remain eligible for TRICARE without enrolling in Medicare Part B only if you are:**

- An active duty service member
- An active duty family member
- Enrolled in TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult or the US Family Health Plan.

It's important to understand this and make sure you enroll in Part B when you become eligible or you may lose eligibility for any TRICARE benefits if you don't have it when it's required.

Another important note is that when you become Medicare eligible, the age of your spouse and covered family members, as well as the TRICARE plan you all were on, each play a role in your coverage options.

## Using Medicare and TRICARE Together

If you have Medicare Part A, you must also have Medicare Part B to remain eligible for TRICARE, including prescription drug coverage.

You don't need to sign up for Part B if you're:

- An active duty service member
- An active duty family member
- Enrolled in TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, or the US Family Health Plan.

### Family Members

If you're turning 65 and your spouse is under age 65, they can continue to use TRICARE Prime, TRICARE Select, or whatever plan they're using now until they also become eligible for Medicare Part A & B. Your eligible children may also continue in their current plan until they lose eligibility.

If you're turning 65, but still have a spouse enrolled in Prime, that's okay. The enrollment fees will reduce to the single rate. If you also have children enrolled, the fees will stay at the family amount.

If you're turning 65, but you still have family members under age 65, they can continue to use TRICARE Select.

### Prescription Drug Coverage

You must have Medicare Part B, unless you qualify for an exception listed above. You can continue to get prescriptions filled with no break in coverage as long as you have Medicare Part B when you first become eligible for Medicare Part A.

Medicare Part D, a prescription drug plan, is available to everyone with Medicare. You don't need Part D to keep TRICARE. If you meet certain income and resource limits, you may qualify for extra help from Medicare to pay Part D premiums. [>>Learn More](#)

### TRICARE For Life

When you have Medicare Parts A and B, you can use TRICARE For Life.

- Medicare is your primary payer.
- TRICARE is the second payer, so your out-of-pocket expenses are less.
- TRICARE benefits include covering Medicare's coinsurance and deductible for services covered by Medicare and TRICARE.

- When retired service members and their families become eligible for TRICARE For Life they are no longer able to enroll in TRICARE Prime.

## **US Family Health Plan**

As of October 1, 2012 once you become eligible for Medicare at age 65, you can no longer enroll or stay enrolled in the USFHP.

If you enrolled in USFHP **before October 1, 2012**, you can stay enrolled as long as you stay enrolled and there is no break in coverage.

## **TRICARE Prime**

If you're enrolled in a Prime option when you have Medicare, you don't have to disenroll. You're not required to use TRICARE For Life.

## **TRICARE For Life**

TRICARE For Life is Medicare wraparound coverage for TRICARE-eligible beneficiaries who have Medicare Parts A and B. Coverage is automatic if you have Parts A and B and pay your Part B premiums. There is no fee for enrolling in TRICARE For Life.

TRICARE For Life is available worldwide and enrollment is not required. It offers secondary coverage after Medicare in the U.S. and U.S. Territories. In other overseas locations, TRICARE For Life is the primary payer.

## **How TRICARE For Life Works With Medicare Plans**

TRICARE For Life may work with Original Medicare (Parts A & B), a Medicare Advantage plan or a Part D prescription drug plan.

However, you may want to think carefully about whether you need Medicare drug coverage. TRICARE For Life includes a prescription drug benefit, so you may not need Part D. If you have TRICARE For Life and decide you want to enroll in Part D coverage, you can do it at any time. The TRICARE drug benefit is considered “creditable coverage,” which means it is at least as good as Medicare Part D. This allows you to sign up without paying the Part D late enrollment penalty.

When you have TRICARE For Life and Medicare, you won't receive a TRICARE wallet card. You only need your Medicare plan card and military ID as proof of coverage.

## **How Medicare and TRICARE For Life Pay Health Care Costs**

When you have Medicare and TRICARE For Life, you can visit any authorized provider. But as mentioned before, in the U.S. and U.S. Territories, Medicare will be the primary payer. So how do the two work together to pay your health care costs?

1. The provider will file the claim(s) with Medicare.
2. Medicare will then pay the portion it's responsible for and then send the claim to the TRICARE For Life claims processor.

TRICARE For Life will pay its portion directly to the provider for the services TRICARE covers.