**“Get to Know TRICARE” Podcast**

**SERIES 3: TRICARE For Life 101, Episode 2: Learning the ABCs—and Ds—of Medicare**

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**Quentin Hoffman**: You're listening to the “Get to Know TRICARE” podcast, your resource for information to help you get the most out of your TRICARE benefit.

Hi everyone. I'm Quentin Hoffman supporting the Defense Health Agency Communications Division. I'll be filling in today for our host, Calvin Keller.

Welcome to another episode of “Get to Know TRICARE” and our second episode of the TRICARE For Life 101 series. We're taking a deep dive into Medicare, which is a crucial part of TFL coverage.

In the last episode, you learned that you need Medicare Part A and Part B to have TFL coverage. In this episode, we'll learn more about Part A and Part B to provide some information on other options like Part C and D for those who are considering additional coverage.

Lennya Bonivento is a health systems analyst with the Benefit Education and Research Team at the Defense Health Agency. She's back with us today.

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**Hoffman:** Lennya, thanks for coming back on the podcast.

**Lennya Bonivento**: Hey Quentin, I'm super happy to be back.

**Hoffman**: So last time you talked about Medicare Part A and Part B being necessary for TFL coverage. I understand it goes by another name too: Original Medicare.

**Bonivento**: Yep, that's right. Medicare Part A and Medicare Part B go by Original Medicare, or, as I like to say, “OG” Medicare.

Medicare Part A is hospital insurance and it covers services like: Inpatient care in a hospital, nursing facility care, hospice care, or home health care. And then Part B is medical insurance and it covers services like doctor visits, service and tests, ambulance services, durable medical equipment like wheelchairs and crutches, mental health, and some outpatient prescription drugs. And as I mentioned in the previous podcast, you only need Medicare Part A and Part B for TRICARE For Life coverage.

**Hoffman**: OK. So there's also Medicare Part C. What is Part C exactly and do TFL beneficiaries need it?

**Bonivento**: So there are two ways to get Medicare. The first one is through the Original Medicare or, as I like to say, OG Medicare. And remember, that includes Medicare Part A and Part B.

Or you could get Medicare by enrolling in a Part C, which is also known as a Medicare Advantage Plan. With a Medicare Advantage Plan or Medicare Part C, enrollment is optional. It does provide all of the Part A, and Part B services and it usually adds Medicare Part D, as in delta, which is pharmacy coverage. Individuals may pay a plan premium each month, plus their Part B premium.

If a person enrolls in a Medicare Advantage Plan, they'll have to pay copayments at the time of service. So that means once they pay their copay they would have to file a claim with TRICARE For Life in order to be reimbursed for any cost for TRICARE-covered services. And then with a Part C plan, a person has to get all of their health care services from the Medicare Advantage plans network of providers. So that doesn't apply to emergency room services, but it definitely applies to all of the other care so, for example, of a person enrolls in a Part C plan with Kaiser, they would be getting all of their care through the Kaiser network.

**Hoffman**: Gotcha. Can beneficiaries get reimbursed for their copayments?

**Bonivento**: Yes, in order to be reimbursed for their copayments, they would have to file a claim—so that's a little bit annoying that you have to file a claim, but it's not a hard or complicated process at all. But yes, they would definitely get reimbursed. As long as the service was also TRICARE-covered.

**Hoffman**: Gotcha. And this Part C, does that offer additional benefits that Part A and B don't offer?

**Bonivento**: Yeah, sometimes there are actually a lot of different plans that you can choose from under Part C and I think they're based on where you live, but some do offer other options. For example, I know that there's some that offer very limited dental services that, of course, we don't cover under TRICARE For Life. Some may offer gym memberships. So there are a lot of other incentives that Medicare Part C plans offer. So if someone's really considering it, they should definitely put some research and to see what would be the best for them.

**Hoffman**: That's good to know. Another option Medicare offers is Part D, which you briefly touched on, can you share a bit more on that for our listeners.

**Bonivento**: Sure. Medicare Part D is optional prescription drug coverage. A person doesn't need Medicare Part D in order to have TRICARE For Life. It is an optional option. TRICARE For Life beneficiaries are eligible for the TRICARE Pharmacy Program, so once they become TRICARE For Life-eligible, their pharmacy coverage that they had with TRICARE doesn't change. It's the same, so they still have all of the four options and Medicare Part D would just be an additional option that they would have.

**Hoffman**: Great point Lennya. We get lots of questions about this from beneficiaries. TRICARE prescription drug benefits don't change once you have to TFL. That means you'll still have different options to fill your covered prescriptions like military pharmacies, retail network pharmacies, or through home delivery.

**Bonivento**: That's right, Quentin. As I mentioned, and as you mentioned, their pharmacy program benefit doesn't change when you become a TFLer.

TRICARE prescription drug coverage is as good as any Medicare Part D prescription drug plan, but ultimately it's up to the beneficiary to decide if they want an additional coverage for prescriptions.

If a person is thinking about buying Medicare Part D, it's important to remember that Medicare Part D would then be the primary payer. And then TRICARE would be the last payer for all prescription drugs.

In addition to buying Part D, they would have to remember that they have to pay a Part D premium, as well as their Medicare Part B premium.

And sometimes you can get the Medicare Part D coverage through a Medicare Advantage Plan or if you just have the original plan you could buy Medicare Part D as standalone coverage. And as I mentioned before, it's really the beneficiary’s decision whether or not they want that additional coverage.

**Hoffman**: OK, so Part D is just essentially an additional option, ultimately?

**Bonivento**: That's correct.

**Hoffman**: OK, so for anyone who needs a refresher for TRICARE pharmacy benefits, you can go to TRICARE.mil/pharmacy. For more about Medicare Part D, visit medicare.gov. There you'll be able to find details about covered prescription drugs, costs, the Medicare Part D enrollment period, and more.

OK, we touched on Medicare Part C and D being optional. They aren't necessary, but let's say you have both. How would those plans work with the TFL?

**Bonivento**: Well, let's talk about Medicare Advantage first—or Part C. If a person has TRICARE Part C, as I mentioned before, they would be the primary payer for services covered by Medicare. They would have to pay their copayments and then TRICARE can reimburse you for copayments that are for TRICARE-covered services so that means that the individual would have to file a claim in order to be reimbursed.

And then, as far as Medicare Part D, if they have prescription coverage, then that means that anytime they go to a retail pharmacy they would present their Medicare Prescription Coverage Plan—their Medicare Part D information—along with their TRICARE Pharmacy Program information, you know. Let them know that they have both. Then, Medicare would be the primary payer, and TRICARE would be the secondary payer for any TRICARE-covered prescription drugs.

What's really important to know or for individuals to consider is that when you buy Medicare Part D coverage, you are limited to home delivery. You actually cannot use the home delivery option under the TRICARE pharmacy program unless there is a prescription that's not covered by the Medicare Part D plan. Or, it could have been that it was covered up to a limit. And then, once you reach that limit, it's not covered anymore. Then, at that point, that prescription would be covered under TRICARE if it's a TRICARE-covered prescription drug. So that's one important point for individuals to consider: that if you do buy a Medicare Part D plan, you cannot use the TRICARE Pharmacy Program Home Delivery option, unless you meet the exceptions I stated.

**Hoffman**: What about Medigap? That's something I hear a lot about. Is that something you need?

**Bonivento**: So Medigap is a Medicare supplement insurance. And, again, it's another optional coverage that you can buy from private insurance companies. Medigap pays most of your out-of-pocket costs in original Medicare. Again, you would have to pay a premium with a Medigap in addition to the Medicare Part B premium. It's considered other health insurance, so that means that Medicare would be first, then Medigap would be second, and then TRICARE would be the last payer for TRICARE-covered services. So again, it's another option for beneficiaries to consider.

**Hoffman**: Well, this should wrap up the conversation on “Get to Know TRICARE.” Lennya, thank you so much for joining me on the program today.

**Bonivento**: Thanks Quentin, I had a great time as usual.

**Hoffman**: That's it for today's episode of “Get to Know TRICARE.” For more on TRICARE and Medicare, visit TRICARE.mil/TFL, and download the *TRICARE For Life Handbook* at TRICARE.mil/publications. Remember, you only need Medicare Part A and Part B for TFL, but there are additional Medicare coverage options available.

Our next episode will highlight what is and isn't covered with TFL. We hope you'll join us.

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**Hoffman:** For future content be sure to subscribe to our channel on Apple Podcasts or Spotify. If you have questions about TFL, and you'd like us to answer in future episodes, be sure to use the hashtag #ASKTricare. We look forward to hearing from you.

For the “Get to Know TRICARE” podcast, I'm Quentin Hoffman. Thanks for listening. We'll be back with another edition of the “Get to Know TRICARE” podcast soon. For the latest TRICARE news, be sure to visit our website at TRICARE.mil. And don't forget to contact your TRICARE contractor or local military hospital or clinic if you have questions or need assistance.

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