

**"Get to Know TRICARE" Podcast" SERIES:  
"Getting Care with TRICARE For Life," Episode 2: Medicare and TRICARE: Who  
Pays What? [9:17]**

**Calvin Keller:** 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.

Hello everyone, and welcome to another episode of "Get to Know TRICARE": "Getting Care with TRICARE For Life," or TFL for short.

I'm Calvin Keller, with the Defense Health Agency Communications Division Benefit, Education and Research Team. We've got another great podcast for you today in our second episode of the "Getting Care with TFL" series. If you're joining us for the first time, be sure to check out the last TFL episodes of this two-part series.

We covered: how to enroll into TFL, the different parts of Medicare and which parts you need for TFL coverage, the types of health care services you can get with your TFL benefit, and the various provider types you can see for care.

Today, our episode is all about helping you understand what your out-of-pocket costs may be when using your TFL benefit, especially if you get services that are not covered by both Medicare and TFL.

Joining me to help you learn more about these costs is Samantha Dreyfus. Samantha is an operational analyst at Wisconsin Physicians Services, or WPS for short.

WPS—Military and Veterans Health is the TFL contractor in the U.S. and U.S. territories and is your primary point of contact for the TFL-related customer service needs. Samantha, welcome and thanks for joining me today.

**Samantha Dreyfus:** Thanks for having me.

**Keller:** So Samantha, in our last episode we covered getting the most out of the TFL benefit. How it starts with knowing what is and isn't included in coverage. A crucial part of that is also understanding what cost a beneficiary may have, such as the cost of health care services, and what a beneficiary needs to know that they are required by law to pay to have TRICARE For Life coverage. Let's start off by tackling the TFL plan first. What should TFL beneficiaries expect to pay to maintain their TFL benefit?

**Dreyfus:** Those using TFL don't pay enrollment fees, but must have Medicare Part A and B. Medicare Part B has a monthly premium that you must pay. Part B premiums are based on your income, so, for instance, in 2021 the standard Part B premium is \$148.50 or higher, depending on your income.

**Keller:** OK, great. So, now I'm paying my Medicare Part B premium and now I'm ready to go see my doctor. The cost of my care depends on the type of service I need and how it's covered with TFL. Can you give our listeners a quick refresher on the different types of coverage scenarios for services?

**Dreyfus:** Absolutely. Health care providers offer a wide range of services. Depending on the type of services you receive and for how long you need it, they may be covered by: both Medicare and TRICARE, just Medicare, just

TRICARE, or neither Medicare or TRICARE. It's also important to remember TRICARE and Medicare coverage policies aren't identical. Your care must be medically necessary and appropriate to be covered by Medicare and TRICARE.

**Keller:** OK. So, then let's talk about services covered by both Medicare and TRICARE for a second. So, in this scenario, Medicare pays the Medicare-authorized amount, which is usually 80% and TRICARE pays the remaining amount which is normally 20%. That means that I really shouldn't have to pay anything for care, is that right?

**Dreyfus:** That's right. Medicare and TRICARE work together to coordinate your benefits. Medicare pays first and TRICARE pays second. You pay zero for your care under that scenario. For example, let's say you had to go the emergency room and it costs \$1,400. Because ER visits are a service that's covered by Medicare and TRICARE, Medicare would pay the \$1,120, and TRICARE would pay the remaining \$280. You'd pay nothing. ER visits are just one of the many important TRICARE-For-Life-covered services. Medicare and TRICARE also cover hospital stays—depending on your duration of the stay—doctor visits, mental health services, durable medical equipment, and much more.

**Keller:** So, Samantha, let's take a look at a few scenarios of services a beneficiary might get. I know some may only be covered by Medicare and some may only be covered by TRICARE. This would cause a beneficiary to have to pay some out-of-pocket costs. For example, let's say a beneficiary decides to see a chiropractor. Now, I know Medicare covers this but TRICARE does not. What should have beneficiary expect to pay in this scenario?

**Dreyfus:** Well, Medicare pays 80% of the cost and TRICARE doesn't pay anything, so you're responsible for paying the Medicare deductible and co-insurance.

**Keller:** OK. So now, what if I decide to go on a vacation out of the country—out of the United States or the U.S. territories—what would I expect to pay then?

**Dreyfus:** Well, Medicare wouldn't pay anything on this. You would pay your calendar year deductible and your cost-share for TRICARE For Life.

**Keller:** OK, last one. Now, what if a beneficiary were to get services not covered by Medicare or TFL?

**Dreyfus:** Then they'd be responsible for the entire bill.

**Keller:** Got it. So, Samantha, earlier you mentioned a Medicare and TRICARE deductible. How much are those?

**Dreyfus:** For Medicare for 2021: Medicare Part A inpatient care is \$1,484 and for Part B annually is \$203. Now, for TRICARE deductible, annually, it's \$150.

**Keller:** Alright. So, now, we've looked at some scenarios for when services were covered by; both Medicare and TRICARE, Medicare only, TRICARE only, or not covered by either Medicare or TRICARE. So, now, what if a beneficiary has other health insurance—or OHI as it's is called—through an employer? Where does that fit in?

**Dreyfus:** You can have OHI with TFL. OHI pays first if you have an employer-sponsored health plan. Medicare will pay first if your employer-sponsored plan has fewer than 20 employees. Or, if you have OHI that isn't through an employer. And then TRICARE would pay last after the OHI.

**Keller:** That's very important to know. And as a reminder, beneficiaries can always find out if Medicare covers a specific service or benefit by going to [medicare.gov](https://www.medicare.gov) or calling 1-800-633-4227. We also encourage you listeners to visit [TRICARE.mil/tfl](https://www.tricare.mil/tfl), and check out the TFL Cost Matrix and look if TFL covers services and costs.

Now, Samantha, how can beneficiaries get in touch with WPS if they have questions about TRICARE-covered services or benefits.

**Dreyfus:** We are happy to assist our TFL beneficiaries in any way we can. So they can visit our website at [tricare4u.com](https://www.tricare4u.com), or they can give us a call at 1-866-773-0404.

**Keller:** Great. Well, Samantha, listen, I want to thank you so much for joining us today to help clear up a couple of things with our TRICARE For Life program and for answering some very important questions that our beneficiaries need to be aware of.

**Dreyfus:** Well, you're welcome. Thanks for having me.

**Keller:** Well that's it for today's episode of "Get to Know TRICARE" and our "TRICARE For Life 101" series.

We hope this series helped you understand the basics of TFL. Stay tuned for our next episode to help you learn more about claims. See you then.

For future content, be sure to subscribe to our channel on Apple Podcast or Spotify. And don't forget, we want to hear from you. Use the hashtag #AskTRICARE to join the conversation share your thoughts and ask questions, so we can respond. For the "Get to Know TRICARE" podcast. I'm Calvin Keller.

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**Keller:** 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 [www.TRICARE.mil](https://www.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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