BOARD ON AGING & LONG TERM CARE
1402 PANKRATZ ST, STE 111 • MADISON, WI 53704-4001 • BOALTCMEDIGAP@WISCONSIN.GOV • 1-800-242-1060 • LONGTERMCARE.WI.GOV

FOR IMMEDIATE RELEASE

Veterans Day: Medicare and Veterans Benefits

In honor of Veterans Day, the Medigap Helpline encourages all veterans, military retirees, and their families to take advantage of our program's free, unbiased Medicare-related insurance counseling services. The Medigap Helpline can help veterans understand how their health care options work alongside federal and state programs, including Medicare, Medicaid, Veterans Administration (VA) benefits, and TRICARE.

Frequently asked questions of veterans, their friends, and family members who contact the Medigap Helpline include the following:

I have Veteran benefits. Why should I enroll in Medicare Part B?
Individuals who are eligible for VA benefits may have limited coverage for non-service-connected conditions or for providers outside of the VA system. For these reasons and to avoid potential Part B late enrollment penalties, it may be beneficial for individuals with VA benefits to enroll in Medicare Part B.

Individuals with TRICARE or TRICARE for Life coverage, in most cases, are required to enroll in Medicare Part A and Part B once eligible. *(TRICARE & Medicare)*

Can I enroll in a Medicare Advantage Plan?
Those who are eligible for VA benefits may have limited coverage for non-service-connected conditions or for providers outside of the VA system. For these reasons, enrollment in a Medicare Advantage Plan is allowed and may be beneficial. This is because Medicare Advantage Plans provide a network of non-VA providers and a maximum out-of-pocket (MOOP) limit for covered services.

SHIP State Health Insurance Assistance Program
Navigating Medicare

This project was supported by the Wisconsin Department of Health Services with financial assistance, in whole or in part, by grant number 90SAPG0149, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.

This publication is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling $1,061,673 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.

Medicare Advantage plans may also offer benefits in addition to those provided by Medicare, like dental or vision.

Individuals with TRICARE or TRICARE for Life coverage, in most cases, do not need to enroll in a Medicare Advantage Plan. Enrolling in a Medicare Advantage Plan may result in billing complications, as TRICARE programs are designed to work with Original Medicare and offer 'wraparound coverage.'

Do I need a Medicare Part D Plan?

Those who are eligible for VA benefits may want to enroll in a Medicare Part D Plan or a Medicare Advantage Plan with Part D coverage (MAPD) to offer coverage for prescriptions that are not covered by and filled by VA facilities. However, your VA coverage is considered creditable coverage by Medicare; therefore, you will not incur a late enrollment penalty for delaying enrollment in Medicare Part D.

Individuals with TRICARE or TRICARE for Life coverage do not need to enroll in a Medicare Part D Plan. Enrolling in a Medicare Part D Plan can result in issues filling prescriptions using TRICARE's prescription service, Express Scripts.

For further questions or assistance about Medicare-related health insurance coverage in Wisconsin, contact the Medigap Helpline at **1-800-242-1060** to speak with a counselor.

The Medigap Helpline would like to express our deep gratitude for the service of our Veterans and their families.

(11/2025)

SHIP
State Health Insurance Assistance Program
Navigating Medicare

This project was supported by the Wisconsin Department of Health Services with financial assistance, in whole or in part, by grant number 90SAPG0149, from the U.S. Administration for Community Living, Department of Health and Human Services, Washington, D.C. 20201. Grantees undertaking projects with government sponsorship are encouraged to express freely their findings and conclusions. Points of view or opinions do not, therefore, necessarily represent official ACL policy.

This publication is supported by the Administration for Community Living (ACL), U.S. Department of Health and Human Services (HHS) as part of a financial assistance award totaling $1,061,673 with 100 percent funding by ACL/HHS. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by ACL/HHS, or the U.S. Government.