

How to Get Started With Medicare and TRICARE

Webinar

[Host] Welcome today's webinar titled "How to Get Started with Medicare and TRICARE. Are you or someone in your family turning age 65 soon? Getting TRICARE For Life coverage starts with having Medicare Part A and Part B. This webinar will help you learn the basics of TRICARE For Life and the steps to get TRICARE For Life coverage. We're thrilled to have with us today, Ms. Anne Breslin. Anne is TRICARE For Life program manager, TRICARE Health Plan, Defense Health Agency. Without further delay, I'll turn things over to Anne.

[Anne Breslin] Thank you so much, and thank you all for joining today. This is a big milestone for many people, and I'm happy to share information that will help make this a smooth process for you. I'm going to read this disclaimer before we get into the meat of the topic. The appearance of hyperlinks does not constitute endorsement by the Defense Department of this website or the information, products or services contained therein. For other than authorized activities such as military exchanges and Morale, Welfare and Recreation sites, the Defense Department does not exercise any editorial control over the information you may find at these locations. Such links are provided consistent with the stated purpose of this Defense Department-sponsored webinar. So I think this was covered already. This is the basic information you need to begin using TRICARE For Life, the steps you needed to take to get Medicare in order to use TRICARE For Life.

This is our agenda for this webinar. I will review what TRICARE For Life is, the process for enrolling in Medicare, the various parts of Medicare and which are critical to have continued TRICARE coverage, the dental and vision coverage available to you, how Medicare works with TRICARE, and how TRICARE For Life and other health insurance work, as well as resources and contact information you can use following this presentation. What is TRICARE For Life? TRICARE For Life provides wraparound coverage to our military retirees and their family members who are entitled to Medicare Part A and Medicare Part B. And they also have to be eligible for TRICARE. So as long as you're eligible for TRICARE when you become entitled to Medicare, you then have TRICARE For Life. This information, the Medicare entitlement A and B are critical to have TRICARE For Life. And that information comes directly from the Centers for Medicare & Medicaid Services, which manages the Medicare program.

They send that data to the Defense Manpower Data Center, which manages DEERS. The system that you're familiar with, where your information is stored for your entitlement. So your DEERS record will be populated with Medicare Part A and B if you sign up for that. And then you would automatically be covered by TRICARE For Life and that would show in your DEERS record. TRICARE For Life is available worldwide. It will start the first

day that you have Medicare Part A and Part B. So I often get asked if a couple are not the same age, what's going to happen to my spouse who is not turning 65? They may be a year or two or however many years younger. TRICARE For Life is an individual entitlement. So if one person is eligible for Medicare and the other isn't, only the one who is eligible for Medicare and who signs up will have TRICARE For Life at that point in time. The other family member would remain eligible for the TRICARE program that they're in whether it be Prime or Select, U.S. Family Health Plan, et cetera.

In addition, what will happen is you're automatically disenrolled at age 65 from your current health plan. There is an assumption that you will have Medicare. If you're not eligible for Medicare, we'll get into that a little later and you can remain eligible for TRICARE. Children would also remain eligible in their current plan until they age out or otherwise lose eligibility. So if you have children in the family, you continue to pay the family rate for those who are not entitled to Medicare. If there's only one other person, they would have the individual rate. Social Security manages the Medicare enrollment process. Most people can sign up online on the Social Security website which is www.ssa.gov, you can create an account on that website to apply for your Medicare benefits.

They also have a customer service number, which is 800-772-1213, as well as a number for those who have hearing difficulties, and that is 800-325-0778. You can also find the local Social Security offices on their website. I just recently read that they are opening again beginning in April. They have been closed due to COVID, and so they were doing appointments over the phone, but they will soon be open. So after you sign up for Medicare, you will receive a welcome to Medicare package. A lot of people don't read it. I highly recommend that you do. There's a lot of important information in there, and most importantly, your Medicare card is included in that mailing. So when do you sign up? Most people think, "Oh, I have to sign up on my birthday or Medicare starts on my actual 65th birthday," and that is not true.

Your first chance to sign up for Medicare is during what Medicare refers to as the initial enrollment period. Five months before you turn 65, you will receive a notice from the Defense Manpower Data Center reminding you of the need to sign up. It's a bit of an advanced warning, but it's important that you know not to wait until the month you turn 65. So if your birthday falls on the first day of the month, you will be eligible for Medicare. Actually, the month before the month that you turn 65. So you need to sign up for Medicare between two and four months before the month you turn 65. The simplest thing is, if everybody signs up no later than two months before the month they turned 65, you're going to be great. TRICARE For Life will start, you'll have no gap in your coverage. That's the simple answer, but Medicare has varying rules based on birth date. So currently, if your birthday falls on any date other than the first day of the month, your Medicare coverage would begin the first of the month that you turn 65. And so you would need to sign up for Medicare between one and three months before you turn 65.

That initial enrollment period that I referenced at the beginning of this slide is actually seven months long. But if you don't follow the instructions on this slide and you file either the month that you turn 65 or in any of the months following the months you turn 65, you will have a break in your TRICARE coverage. So please don't delay. Do it no later than two months before you turn 65. So if you totally missed that seven-month window of your initial enrollment period, Medicare has what's called a General Enrollment Period, and it occurs annually January 1 through March 31. So every single year there's an opportunity to sign up for Part B if you fail to do it sooner. Currently, if you sign up during the general enrollment period, which ends today, coverage would start July 1 for your Medicare Part B.

So let's say you're going to turn 65 later this year and you missed your initial enrollment period. You would (1) not have TRICARE and (2) you have to sign up for Part B in 2023. The rules for Medicare when it will be effective are changing and we'll get to that later. But right now, let's say someone turned 65 this year and they did not sign up in their initial enrollment period and they signed up today, their Part B doesn't begin until July 1 so there's a lag. So it's very important to pay attention to these timelines. If someone missed several years and didn't sign up, they will have higher premiums to pay. Medicare assesses a 10% penalty for every 12 months that you could have had Part B but didn't. There's also a special enrollment period under which you would not pay that late enrollment penalty and I'll get to that later.

So there is a special enrollment period if you or your spouse are working and you have employer-sponsored health coverage based on that employment. If that's the case you have the option of delaying your enrollment in Medicare Part B and relying on that employer sponsored coverage. Even though Medicare allows you to do this and does not charge you a late enrollment penalty when you sign up for Part B later, you would not have TRICARE coverage without Part B. You have to have Medicare A and B. So this is a choice you need to make if you're still working or your spouse is still working. You can weigh the pros and cons of whether or not you want to rely solely on your employer coverage or if you want to have Medicare and TRICARE.

So that special enrollment period is available anytime while you or your spouse are working and covered by the employer coverage, or within eight months of loss of employment or loss of that employer coverage, whichever occurs first. As I mentioned, if you do choose this option to delay, you will have a break in your TRICARE coverage. So there's another scenario. There are situations where someone has not worked long enough or paid into the system for long enough, and that is basically 10 years or 40 quarters in which you paid into the system. If you did not do that when you file for Medicare, you will receive a notice from Social Security. There's two of them, one could be a Notice of Award or a Notice of Disapproved Claim. And if you receive those that show that you're not eligible for Medicare Part A, you present that to an ID card site in order to have continued TRICARE coverage.

However, if you have a spouse who is 62 years of age at the time you turned 65, you are also required to file on that spouse's record because you could be eligible for Medicare Part A on your spouse's record, and as early as 62. Your spouse at 62 does not have to sign up for Medicare or Social Security at that time, but you will need to sign up for Medicare on their record when he or she is 62. If your spouse is younger than you and is not 62, they're younger than 62 when you turn 65, you'll need to sign up on your spouse's record two months before your spouse turns age 62. So if you use Google calendar, it's important to put this on there so that you don't forget. You can find additional information about when Medicare coverage starts based on when you sign up and under which period you sign up on the Medicare website which is www.medicare.gov.

What is Medicare Part A? Medicare Part A refers to hospital insurance, but it's not limited to care in a hospital. It also covers care such as skilled nursing facility care, hospice care, and some home health care. You are eligible for Medicare Part A if you worked and paid into the Social Security for at least 10 years. And as I already mentioned, if you're not eligible on your own, you may be eligible on your spouse's record.

Medicare Part B is the other important part of Medicare for our TRICARE beneficiaries. It's referred to as medical insurance. It is funded through premiums that you pay rather than payroll taxes. And Part B covers all of those outpatient services that you receive from physicians and other health care providers, home health care, durable medical equipment such as wheelchairs, walkers, hospital beds, et cetera, and many preventive services, screenings, vaccines, wellness exams, etc. As I mentioned, Medicare Part B does have a monthly premium and it is based on your income.

So there is a base amount I believe it's — I forget the exact number for this year, it's around 140 a month. That information is available on the Social Security website www.ssa.gov as well as the Medicare site, www.medicare.gov. They have the breakout of income brackets. Social Security received that information directly from the IRS. That's how they know what your income is and that's how they know what Part B premium to assess. If for some reason your income goes down, your Part B premium can also go down. You can contact Social Security Administration to request a review and a reduction in your Part B premium under that scenario.

Medicare Part D is the Medicare prescription drug coverage. It also has a monthly premium and it's offered by individual drug plans. It is not required for you to have the Medicare Part D prescription drug plan in order to have TRICARE For Life. All TRICARE beneficiaries, regardless of the plan they're enrolled in, including TRICARE For Life, are eligible and are covered under the TRICARE pharmacy program. I'm sorry, there is one exception and that's enrollees in the U.S. Family Health Plan. Their coverage is separate. So if you're familiar with Express Scripts, they are the current TRICARE pharmacy contractor and that will remain the same when you have TRICARE For Life.

The one difference that I'm aware of is that maintenance medications, the medicine that you take every day and are going to be taking for the rest of your life, maybe it's cholesterol or high blood pressure medication, those will be required to be ordered through the home delivery program. They give you a warning after you try to renew it once at a network pharmacy and after that you will be required to have it through the home delivery program.

There are also plans called Medigap or Medicare Supplemental Insurance. This is optional coverage. It varies in price and there are a number of different plans and those plans vary by state. They have letters associated with them and you can get information on that on the www.medicare.gov site. Generally, TRICARE For Life beneficiaries don't need Medigap because TRICARE For Life serves as your wraparound coverage to Medicare.

Medicare Part C. Medicare Part C refers to Medicare Advantage plans. These are plans that contract with the center for Medicare and Medicaid Services to offer the Medicare Part A and Part B benefits. Many of them also provide prescription drug coverage. About half of these plans have a monthly premium and the other half don't. You also notice that they may offer other coverage or benefits that are outside of Medicare Part A and B. They offer those as enticements to get you to enroll in their plan. If that's something that you like, that is a choice for you to make. These MA plans, there's an enrollment period during which you can enroll in these plans and there are restrictions on this enrolling as well, so that's something you would need to read up on the Medicare website.

In addition to some having premiums, you would need to get all of your care through their network of providers. You need to live within their service area to be eligible to enroll. Most of them have cost shares for every service that you receive and most of them do not coordinate directly with TRICARE. So in the event that you enroll in one of these plans, you would have to file paper claims for a reimbursement of your copayment and TRICARE will reimburse you for the copayments provided the care you receive is a TRICARE benefit. So many of you may have already taken advantage of enrolling in the Federal Employee Dental and Vision Insurance Program. This became available to TRICARE beneficiaries in 2018 and continues to be a benefit available to you and will continue once you're covered under TRICARE For Life as well.

These are individual plans. They offer high option and low option at various costs, so you have to do your homework and that information is available on www.benefeds.com. That's www.benefeds.com. So a lot of people are like, "OK, am I going to get a TRICARE For Life ID card?" And the answer is no. What you need to present when you access health care services is your Medicare health insurance card and your military ID card. Now your military ID card, if you look on the back, will show an expiration date and it's going to expire around the time that you're turning 65. So what's important is that you have your Medicare card when you go to renew your military ID card. So the sooner you enroll in that initial enrollment period the sooner you will get your Medicare card. The dates of when your part A and B coverage begin will be

on your card. So you can get that card several months in advance of the effective date of your coverage and that just helps you to get your military ID card updated promptly so that you don't have any challenges accessing care.

Keep in mind, that that's another task that you will need to do. When you're turning 65 and becoming eligible for Medicare, Medicare is your primary insurance and TRICARE for Life is secondary, unless you have other health insurance. If you have other health insurance, it would follow after Medicare if it's not based on current employment. And then TRICARE would be last or if you are working, that employer coverage is first, Medicare is second and TRICARE is last.

These are the types of providers that Medicare have. First is participating providers. These providers accept the Medicare-allowed amount of payment in full and they will file the claims with Medicare on your behalf. If the care you received is a benefit of both Medicare and TRICARE, you will have no out-of-pocket expenses. If you see a non-participating provider, they don't accept the Medicare allowed amount as payment in full and they may bill up to 15% above the Medicare-allowed amount, but this doesn't affect you because TRICARE picks up this additional cost. So there's no difference in your out-of-pocket expenses whether you received care from a participating provider or a non-participating provider.

Another category of providers is referred to as opt-out providers. These are providers who do not participate in Medicare at all and therefore they can't bill Medicare. They generate, will draft a contract between their patients and themselves and so, it's important to know up front what they will be billing for the care that you obtained from an opt-out provider. TRICARE will pay up to 20% of the TRICARE allowable amount and you're then responsible for the remainder of the billed charges. When you look at an explanation of benefits today whether you're in prime or select, you'll notice that the provider bills some amount that they rarely receive. They're going to receive the allowed amount by whatever insurance you have whether it's TRICARE or some other insurance they have negotiated at reduced rate. That doesn't happen with an opt-out provider so what they can bill is unlimited. They're not subject to any limiting charges. So it's very important to know up front what they're going to charge because you will have significant out-of-pocket expenses when getting care from an opt-out provider.

You may also receive care from the Department of Veterans Affairs or VA providers. Like opt-out providers, the VA providers cannot bill Medicare and Medicare cannot pay for services received from these facilities. So if you see a VA provider for nonservice-connected care, you will have significant out-of-pocket expenses because again TRICARE will only pay up to 20% of the TRICARE allowable amount. So if you have nonservice-connected care, you're better off receiving that care from a Medicare provider outside of the VA. TRICARE for Life is a worldwide benefit so if you are overseas, you can use any civilian provider, but generally you pay up front for the services and file a claim. TRICARE is the primary payer unless you have other health insurance. You also may receive care at military hospitals and clinic if space is available. And you can find those clinics on our TRICARE website at www.tricare.mil/mtf.

Here's our comparison of costs. I referred to participating providers and an opt-out or VA providers and how your out-of-pocket expenses will vary in these new scenarios. On the left, Mr. Smith gets care from a Medicare-participating or nonparticipating provider. The provider billed \$1,000, Medicare allowed \$400.

The Medicare pays 80% so that's \$320 and TRICARE paid the remaining 20%, or \$80, and so, Mr. Smith has no out-of-pocket expenses. On the right, if Mr. Smith went like to the Veterans Affairs for health care services for nonservice-connected care, the bill was for \$1,000, TRICARE allowed \$400. The Medicare pays nothing because they are not permitted to pay VA and TRICARE paid 20% of the \$400 or \$800 leaving Mr. Smith with the responsibility of \$320. So that's pretty clear that seeing a Medicare provider would be advantageous to you financially.

How do you find these providers? You may have been receiving your care within the military system your entire adult life and you're not familiar. The Medicare website, www.medicare.gov has a search tool, the extended website is, www.medicare.gov/care-compare. You can type in which specialty, whether it's cardiology, dermatology, etc., your zip code and it will populate. You search and it will come up with a list of providers where they have offices, some have more than one, the distance from your home, whether or not they're accepting new patients, etc. It's a wonderful resource to help you find providers. I do not recommend waiting until you turn 65 to find a primary care physician, because physicians tend to want you to come in and have a general exam first to be impaneled to their program just so they know who you are, so it's better to have a relationship with a physician before you have some urgent need.

Start doing this when you're 64, don't wait until you're 65. You can look up hospitals, home health, nursing homes, etc. on this site. If you decide to enroll in the Medicare Advantage plan, you would have to use their individual web site to determine what providers are in their network. So a lot of people are curious what Medicare covers and what TRICARE covers. You're probably familiar with what TRICARE covers today. The services you need might change over time, but you can identify which services are covered on the TRICARE website at www.tricare.mil/coveredservices. You can also call the contractor. Once you're in TRICARE for Life, you will not be using the regional contractors. Today, at Humana for the East and Health Net for the west. But for TRICARE for Life it's Wisconsin Physicians Service, Military and Veterans Health or WPS. They have the contract for TRICARE for Life in the United States, and U.S. territory.

Medicare has a similar search tool on their site which is www.medicare.gov/coverage and they have an 800 number as well, 800-633-4227. TRICARE covers proven medically necessary and appropriate care. Medicare and TRICARE coverage policies are not identical. We don't always have the same exact criteria for approving services and that might often show up with more recent treatment methodologies that become available. Medicare has limits on the amount of care it covers in some cases. For example, skilled nursing facility care, Medicare covers 100 days. TRICARE for Life does not have a limit on

skilled nursing facility days, but the care required by the patient must meet the skilled nursing definition in order to be continually covered. If the care you receive is covered by both Medicare and TRICARE, Medicare is going to pay their allowed amount TRICARE pays as the remaining amount and you have no out-of-pocket expenses. When the care you receive is covered only by Medicare, Medicare is going to pay their allowed amount. TRICARE is not going to make any payment and therefore you will then be responsible for the Medicare annual deductible and cost share. If the care you received is covered only by TRICARE, for example, care received overseas, Medicare doesn't pay anything overseas. TRICARE would pay their allowable amount and then you would have the TRICARE annual deductible cost share as your responsibility. When the care you received is not covered by either TRICARE or Medicare, and that could be cosmetic surgery, I can't think of anything else at this exact point in time, but that would not be covered by either Medicare or TRICARE. And so you'd have the responsibility of 100% of the bill charges. So I mentioned earlier that if you have TRICARE For Life, Medicare and other health insurance, how Medicare coordinates with the OHI depends on whether or not it's based on current employment. In either case, TRICARE for Life pays less. If you have employer-sponsored insurance based on current employment, that employer coverage pays first, Medicare pays second and TRICARE pays last. Your provider will file those health care claims. If you have other health insurance that isn't based on your or family members' current employment, Medicare pays first and health insurance pays second and TRICARE pays last.

In this situation, when your other health insurance processes the claim after Medicare, in order to speed reimbursement from TRICARE, you will need to submit the claim to the TRICARE For Life contractor which is currently WPS. As I mentioned, WPS is the contractor for United States and U.S. territories. They have a website www.tricare4u.com and an 800 number, or 866-773-0404 toll-free number. You can set up an account on that website so that you can file claims. You can review status of claims. You can get information on how to file a claim, so that's a good resource for you. For care received overseas, International SOS is the contractor and their website is www.tricare-overseas.com. So these are resources that are available on the www.tricare.mil/publications page as well as www.tricare.mil/tfl for TRICARE for Life. In the TRICARE For Life page, these are listed under downloads in the bottom right-hand corner.

What would be most important for you to read is the TRICARE and Medicare Turning Age 65 brochure. That's the number one thing you should be reading if you are aged 64 to get into even more details that I described for you today. If anyone out there is under 65 and disabled and receiving Social Security Disability Insurance, they will become eligible for Medicare and the 25th month of receiving disability, that under 65 brochure would be important for you. The cost matrix is also valuable and then the TRICARE For Life handbook also has resources and frequently asked questions, etc. that you would find helpful.

This is just a list of the various resources available to you, Wisconsin Physicians Services, International SOS, Defense Manpower Data Center.

What's important here is you should go and check to see that your contact information is current in DEERS. If it's not current, you will not receive that notice that we send out five months in advance. We find that at least 10% of people have not updated their information in DEERS and they missed out on some important notices. The Social Security Administration I mentioned is important because that's where you can sign up and they have additional information on the Medicare site and also the Office of Personnel Management, I'll just make one comment here, if you also worked as a federal civilian and you're eligible for the Federal Employee Health Benefits Plan, you may be wondering, do I want to keep my federal health benefit plan, sign up for Medicare and have TRICARE? What's the best thing to do? One, it's a personal choice, but Office of Personnel Management allows TRICARE beneficiaries who receive TRICARE For Life as a benefit to suspend their federal employee health plan. Not cancel, suspend. If you cancel it, you can never get it back, but if you suspend it, you can get it back during an open season if at some point you decide that that's what you want. Information is available on the OPM site. OK, I am ready for your question.

[Host] OK, how do you make sure your payment for Part B is paid if you're not taking Social Security at the time of a moment?

[Anne Breslin] OK, so if you are receiving Social Security, either retirement or disability, your Part B premiums are taken from those monthly payment. If you are not receiving it, Medicare will send you a quarterly bill. So every three months, you'll receive a bill for your Part B premium and there will be an envelope and I don't know if it's by check or credit card or how they do it, but it will be clear to you when you get that statement. It's important that you pay that promptly. Failure to pay will result in loss of Part B and loss of TRICARE For Life.

[Host] Some Medicare Advantage plans have different lab fees, deductibles etc. Does TRICARE For Life still pay any remaining charges like it does with standard Medicare?

[Anne Breslin] As I mentioned during the presentation, TRICARE For Life can only pay co-payment. So if there's a co-payment for a lab fee that is a covered TRICARE benefit, TRICARE will pay that when you submit a claim.

[Host] How do we ensure that the premiums for a [unintelligible] for Medicare and TRICARE For Life did not exceed TRICARE premium standards, excuse me, premiums, TRICARE Prime premiums?

[Anne Breslin] There is no guarantee that Medicare cost for premiums will not exceed TRICARE Prime or Select premiums. Let me just say that before TRICARE For Life became a program in 2001, TRICARE beneficiaries who became eligible for Medicare lost their TRICARE coverage and had to rely solely on Medicare. Congress passed legislation authorizing TRICARE For Life which allowed TRICARE to be a secondary payer to Medicare, but the requirement is that you have Medicare Part A and Part B, and TRICARE or the Defense Department has no control over the cost of Medicare Part B.

[Host] If payment is automatic from a retirement pay, will the new amount be changed automatically?

[Anne Breslin] I think they're referring to TRICARE premiums and if there's a couple and one has Medicare, that person entitled to Medicare will be automatically terminated from their TRICARE plan whether it be Prime or Select and they'll be automatically covered by TRICARE For Life when they have Medicare A and B. So the contractor should adjust that premium for the individual spouse that's left on Prime or Select, but you can always call the contractor to make sure.

[Host] I just got my Medicare card in the mail without doing anything. Am I done?

[Anne Breslin] Yes, you received yours in the mail because you are most likely receiving Social Security benefits already, whether it be from disability or retirement. In that case, Medicare automatically enrolls you, and your card should show the effective date for Parts A and B, and that's when your TRICARE For Life coverage begins, the first date that you have both A and B. Sometimes the A and B dates don't match based on when you file, but if A and B are matched that is the day that you have TRICARE For Life.

[Host] I realized the beneficiary does not have to enroll in TRICARE For Life, but do they have to take steps to prove to DEERS that they have signed up for Medicare Part A and B?

[Anne Breslin] They should not have to take steps to prove that they signed up for A and B because that data comes directly from the Centers for Medicare and Medicaid Services to DEERS. But what you do need to do, and I should have mentioned on a previous question, is when you get that Medicare card, you need to renew your military ID card which should be expiring around the time you turn 65. So once you have your Medicare card, please arrange to get a new military ID card and take your Medicare card with you.

[Host] Are all veterans eligible for TRICARE For Life? Do you still need to have 20 years of service to be eligible for TRICARE For Life?

[Anne Breslin] Yes, in order to be eligible for TRICARE in retirement you must have been either medically retired or have served 20 years, and that is the same requirement for TRICARE For Life. So a veteran who does not meet the medical retirement for 20 years is not eligible.

[Host] Are Medicare Part B premiums renewed annually automatically?

[Anne Breslin] There's a review done each year, usually in the summer, and new rates are announced, but the new rates generally apply to the new beneficiaries that year.

If you're already a Medicare beneficiary, I believe your rates don't change. I could be wrong. You can verify that on a Medicare website.

[Host] Currently TRICARE Prime does not pay first if they have an employer plan. TRICARE will only pay if the employer plan doesn't pay. Is that still true for TRICARE For Life?

[Anne Breslin] TRICARE For Life will pay remaining balances when you follow Medicare rules and if the carrier ceases as a TRICARE benefit. So if there's other health insurance in that mix as well, if there's a balance, TRICARE is going to pay if it's a TRICARE benefit. You should have to follow the plan rules of your primary insurance though.

[Host] When you renew your military ID, then TRICARE For Life will automatically be updated?

[Anne Breslin] There's no enrollment for TRICARE For Life. The requirement is to enroll in Medicare A and B. And as I mentioned, that data of your Medicare entitlement comes across electronically to DEERS. And that's why you don't have to fill out an enrollment form, because once that data is in DEERS, you have TRICARE For Life.

[Host] OK, and this is along the same vein. You have to present your Medicare A, B card when going to DEERS Rapid Station to get your retiree card?

[Anne Breslin] Yes. So the folks at the ID card offices understand that you lose your TRICARE coverage at age 65 unless you have Medicare. So they're not going to give you a new card that shows that you have TRICARE coverage or it says civilian care, yes or no. It's not going to say yes, unless you have Medicare Part A and B and you present that card.

[Host] Are Medicare providers and non-providers akin to TRICARE Prime and TRICARE Select?

[Anne Breslin] You'd have to ask your individual providers that you're seeing today if they accept Medicare or if they participate in Medicare. There are thousands of providers out there that I wouldn't be able to say yes or no that they are Medicare providers as well.

[Host] How did Medicare and TRICARE For Life work if you have a long-term care plan?

[Anne Breslin] Long-term care insurance is for services that are not covered by either Medicare or TRICARE. So while I mentioned that both Medicare and TRICARE covers skilled nursing facility care, unfortunately when some of us get old, we will require care that isn't skilled, but we might have memory issues or we might just need help bathing or having meals made or getting dressed. Those are called activities of daily living or custodial care. And that is what is covered by long-term care insurance, but it is not covered by Medicare or TRICARE.

[Host] If you sign up for a Medicare Advantage Plan in addition to TRICARE, is it possible for the provider to first bill the Medicare Advantage Plan and then bill TRICARE rather than having to submit the co-pay for reimbursement?

[Anne Breslin] There are some Medicare Advantage Plans that will file claims on behalf of their TRICARE enrollee. However, not all do. So if you're considering one of those Medicare Advantage Plans that would be a question I would ask if they would do that on your behalf. Because honestly, for me, when I'm old, I don't want to have to do all that paperwork. They can become burdensome. So that's the question to ask the plans because there are some that do and probably more that don't file those claims for you.

[Host] How do we find out what requires pre-approval or referrals?

[Anne Breslin:] That information should be available on our TRICARE website. You can also contact WPS. Those links and phone numbers were provided in the presentation and are available on our website, www.tricare.mil/tfl.

[Host] Does TRICARE For Life cover the initial Medicare deductible amount each calendar year?

[Anne Breslin] Generally, yes, if the care you're receiving is a benefit of Medicare and TRICARE, TRICARE is going to be picking up that deductible. Yes.

[Host] Once you turn 65, are you no longer able to use an MTF?

[Anne Breslin:] Once you turn 65, you can use an MTF facility on a space-available basis. Some of the MTFs offer what is called TRICARE Plus. TRICARE Plus offers access to primary care only at the same access standards as TRICARE Prime. It is not offered at all facilities and it is not transferable from one to another.

[Host] If I already have a specialty care doctor that I like, can I keep going to him if he accepts the Medicare and TRICARE For Life?

[Anne Breslin] Yes, you can.

[Host] Please confirm that 65 or older spouses on Medicare are still covered by TRICARE For Life.

[Anne Breslin] Any TRICARE beneficiary remains eligible for TRICARE and has Medicare Part A and B are covered under TRICARE For Life. The exception would be if they're enrolled in US Family Health Plan and have been continuously enrolled since October of 2012. I hope that answered the question.

[Host] Can you be eligible for Social Security but not be eligible for Medicare?

[Anne Breslin] I believe that's a no. The only time that would be true, I believe, is for someone under 65 who has not been receiving Social Security Disability for two years. If it's been less than two years, they don't have Medicare yet. But if you paid into the system enough to earn Social Security at age 62 or older, you will be eligible for Medicare.

[Host] I am currently enrolled in the TRICARE Select with the payment deducted from my military retirement. When I change over to TRICARE For Life, does this deduction automatically stop?

[Anne Breslin] Yes, it should because you should be automatically disenrolled from that plan.

[Host] I am divorced from a career military man. Because I was married to him for his entire 21 years of service, I have been getting TRICARE. Once I turn 65 and on Medicare, will I still be able to use TRICARE as a secondary insurance?

[Anne Breslin] Yes, you will have TRICARE For Life as secondary coverage to Medicare.

[Host] I'm retired and will be turning 65 this year and will be eligible for Medicare and TRICARE For Life. However, my husband is still working and has employer-sponsored insurance as his primary and TRICARE as his secondary. He will not be retiring until he's 67. How does this work for him with TRICARE For Life?

[Anne Breslin]: As I mentioned in the presentation, he will remain eligible for those TRICARE plans that he's in today. And I forget if it was, I think it was Prime so he would stay in Prime. If you have no children that are still eligible, then he would have an individual enrollment fee and you would have TRICARE For Life. You also have the option of delaying enrollment in Part B, but you would then only have the employer-sponsored coverage. You could sign up for Part A and delay enrollment in B. So you would have in the event of an inpatient situation, you would have Medicare secondary to the employer coverage. But you would not have TRICARE in the absence of B. So that's a choice you need to consider.

[Host] I'm thinking of retiring outside the United States. Do you have a list of countries where my Medicare and TRICARE For Life can be used?

[Anne Breslin] TRICARE For Life can be used anywhere in the world. However, Medicare will only pay in the United States or in U.S. territories. TRICARE For Life payments is similar to what TRICARE Standard used to pay so you would have those cost shares if you reside overseas.

[Host] Last question we have time for today. Will I lose my dental and vision benefits through FEDVIP?

[Anne Breslin] FEDVIP coverage is available to TRICARE beneficiaries using TRICARE For Life. So you will not lose it. You might have to — I don't think there will be a change if it's a family enrollment or I forget what they call it, self-plus-one or whatever. That shouldn't change because you or your spouse would still be eligible for TRICARE. You might be in different plans, but you're still eligible so that wouldn't change. But you can always confirm by contacting BENEFEDS that I believe that's one of those links we provided. Yes, that coverage should continue.

[Host] OK, and do you have any final closing thoughts for today's webinar?

[Anne Breslin] I just thank you all for being proactive and participating in this webinar because this is a big change for most of you, and I wish you all well. It's a wonderful program and you should be able to find answers to the questions you're looking for on our website or on the WPS website or on the International SOS website if you reside overseas. So thank you for participating and this will be available online in the near future as well.

[Host] And I just want to thank Anne and her team for sharing their invaluable experience and expertise. I'd also like to thank all of our attendees for participating in today's webinar. If you find yourself having any questions after the webinar's over, please email MOS webinars at www.militaryonesource.com, and we'll send them over to the presenter for a response. This concludes today's webinar on how to get started with Medicare and TRICARE. Thank you.