Medicare for Veterans
Providing Healthcare to Those Who Served Their Country

#StartwithHealthy
More than 10 million Baby Boomers served in the military, some 40 percent of the males of their generation. At the time, it was not as common for women and minorities to join the military, and they represent only a small fraction of veterans eligible for Medicare today.

92% of U.S. veterans are MALE

82% of Vietnam-era veterans are CAUCASIAN

The Median age for VETERANS is 67
Balancing VA benefits and Medicare

Vets encouraged to enroll in Medicare for coverage outside the VA system.3

Baby Boomers are aging into Medicare at a rate of 10,000 per day;4 and many of them are veterans.1 To obtain the appropriate level of care, they may need a specialized combination of the Veterans Affairs (VA) health benefits they have earned plus the flexibility offered by Medicare. The VA encourages veterans to enroll both in Medicare Part A and Part B.5

VA and Medicare are separate and distinct programs that work side by side, although not together. Having VA benefits plus Medicare provides broader coverage that includes Medicare-approved hospitals and doctors.5

Agents who understand VA benefits as well as Medicare can offer informed guidance to veterans.
In order for VA benefits to cover a vet’s care, they must generally receive healthcare services at a VA facility. Many use their VA health benefits to get coverage for healthcare services and items not covered by Medicare. They look to Medicare for services received outside the VA health system from Medicare-certified providers. Some veterans use their VA drug coverage to get their medications, since VA drug coverage may offer more generous prescription drug coverage than Medicare Part D.

Understanding the difference between VA and Medicare is a valuable asset for agents.
How the ACA Affects Veterans

*While the future of the Affordable Care Act (ACA) is uncertain, veterans with VA health insurance are currently in compliance with the law.*

Under the ACA, individuals must be enrolled in a plan that qualifies as minimum essential coverage (MEC), also known as “qualifying health coverage,” to avoid a penalty for not having insurance.7

Veterans enrolled in VA healthcare programs have health coverage that technically meets ACA standards. They need to know, however, that health insurance for their non-veteran family members will generally need to come from outside the VA.6

The ACA does not change VA health benefits or veterans’ out-of-pocket costs.6
Veterans Over 65 Have Unique Healthcare Needs

Many vets were exposed to environmental and chemical hazards.\(^8\)

While it’s not uncommon for a patient over age 65 to report arthritis, heart disease or hearing loss, the incidence of these conditions is higher among veterans.\(^9\)

VA has recognized certain cancers and other health problems as presumptive diseases associated with exposure to Agent Orange or other herbicides during military service.\(^10\)

Post-traumatic stress disorder (PTSD) is a phrase that was coined in the 1980s, but soldiers have experienced its symptoms for millennia.\(^11\) While the majority of Vietnam veterans are both mentally and physically healthy, a significant number are still suffering from PTSD symptoms and other chronic health issues related to their service.\(^9\)

Veterans are more likely to have health insurance and less likely to be in poverty than non-veterans.\(^1\)
“For Americans who did not come of age in the early 1960s, it may be hard to grasp what those years were like — the pride and overpowering self-assurance that prevailed.”

Journalist Philip Caputo, a young Marine officer who went ashore with the first American combat units in Vietnam in 1965²