

TRICARE For Life Beneficiaries May Have Higher Costs When Using VA Facilities for Care Not Related to Service Connected Disability

FALLS CHURCH, Va. – Many TRICARE For Life (TFL) beneficiaries use Veterans Affairs (VA) facilities for care related to their service connected disabilities. But, as TFL is a comprehensive Medicare wraparound coverage, beneficiaries are reminded they run the risk of unexpected out-of-pocket costs if they use a VA facility for care not related to a service connected disability.

By law, Medicare can't pay for care at a government facility, such as the VA. When a TFL beneficiary chooses to obtain care from a provider that Medicare can't pay, TRICARE can only pay up to 20 percent of the TRICARE-allowable charge. The TFL beneficiary is responsible for paying the VA the remainder.

Beneficiaries who have been getting care at a VA facility that is not related to a service connected disability should talk to a VA representative about other VA options, including how VA can work with other health insurance (OHI) plans.

As part of the intake process at VA facilities after October 1, 2013, TFL beneficiaries will be asked if they're using their VA or TFL benefit or if they have other health insurance (OHI). When electing to use their TFL benefit at the VA, they will also be informed they must pay the remaining bill after TRICARE pays its portion of the TRICARE-allowable charge. They may be asked to sign a form indicating they understand their responsibility.

TRICARE and the VA recommend getting care for service-connected disability at a VA facility. For other care, TFL beneficiaries may still consider using their VA benefit or they should use TFL with a Medicare-certified provider. When using Medicare providers, TFL beneficiaries typically have no out-of-pocket costs for services covered by both Medicare and TRICARE.

For more information about TFL, beneficiaries may contact the TFL support contractor Wisconsin Physicians Service (WPS) at 1-866-773-0404 or visit www.tricare.mil/tfl to learn more about using TFL. To find Medicare-certified providers visit www.tricare.mil/findaprovider. For more information about the VA, visit www.va.gov/health.