

E-GUIDE VETERANS & MEDICARE: HOW THEY WORK TOGETHER

A Free Guide From The Bedrock Group

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INSIDE THE GUIDE

A Clear Guide to Coordinating VA Benefits and Medicare. If you’re a veteran, understanding how Medicare works with your VA benefits is essential. This guide explains why enrolling in Medicare matters, how your coverage options work together, and what steps to take to ensure you're fully protected — now and in the future.



ABOUT THE AUTHOR

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SECTION 1

DO VETERANS NEED MEDICARE?

VA + MEDICARE = BETTER COVERAGE

Many veterans believe that having VA benefits means they don't need Medicare, but that can be a risky assumption. While VA healthcare is an excellent resource, it's not suitable for Medicare, nor is it guaranteed for life. The VA healthcare system is funded by Congress annually, and access can vary depending on your priority group, service-connected conditions, and income. If funding is reduced or eligibility rules change, you could lose your access or face delays. Medicare, on the other hand, offers stable, federally administered coverage that is widely accepted across the country.

Medicare, on the other hand, offers stable, federally administered coverage that is widely accepted nationwide. Enrolling in Medicare at age 65 - even if you have VA coverage- gives you more flexibility and control over where and how you receive care. It also protects you if you ever need to receive services outside the VA system, like emergency care in a non-VA hospital. Veterans who choose to rely solely on the VA and later decide to enroll in Medicare Part B may face late enrollment penalties and experience delayed access to care. For most veterans, enrolling in both is the safest and smartest route.



- Many veterans assume VA benefits replace Medicare — but that can be risky.
- VA health care is not guaranteed for life and depends on annual Congressional funding.
- Eligibility for VA care can vary based on priority group, service-connected conditions, and income.
- Reductions in funding or rule changes could limit or delay your access to VA care.
- Medicare offers stable, nationwide coverage accepted by non-VA providers.
- Enrolling in Medicare at age 65 gives you more flexibility and protection, especially in emergencies outside the VA system.
- Delaying Medicare Part B can lead to late penalties and gaps in coverage.
- For most veterans, having both VA and Medicare is the safest and most reliable approach.

SECTION 2

HOW MEDICARE AND VA BENEFITS WORK TOGETHER

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HOW MEDICARE AND VA BENEFITS WORK TOGETHER

Medicare and VA benefits work independently — they don't coordinate or "share" costs. This means you can't use Medicare at a VA facility, and you can't use your VA benefits at a non-VA provider unless the VA has specifically authorized that care. Here's how it breaks down:

- When you receive care at a VA hospital or clinic, the VA pays.
- When you receive care at a non-VA facility, and it's not pre-approved by the VA, Medicare pays — if the provider accepts Medicare.

This separation can actually work in your favor. By having both, you create a dual system of access, giving you greater flexibility and reducing your risk of being caught without coverage in an emergency. For instance, if you're traveling or move to a rural area without a nearby VA facility, Medicare allows you to receive timely care. It also means shorter wait times and more provider options when VA appointment availability is limited.



SECTION 3

WHAT ABOUT PRESCRIPTION DRUG COVERAGE?

VA BENEFITS + MEDICARE PART D

Prescription drugs are an essential part of any healthcare plan, and the VA does a great job of offering comprehensive, low-cost drug coverage through its pharmacy system. Many veterans find that their VA prescription drug benefits meet their needs — with generic drugs often costing just a few dollars per prescription.
However, VA drug coverage is only valid at VA pharmacies and with VA providers. If you want the option to get prescriptions filled at local or retail pharmacies outside the VA, you'll need Medicare Part D or a Medicare Advantage plan with drug coverage. This becomes especially important if you need a medication the VA doesn't cover, or if you see non-VA doctors who prescribe treatments.

The good news is, the VA's drug coverage is considered creditable coverage, which means you won't be penalized for delaying Medicare Part D as long as you remain enrolled in the VA system. But if you ever leave the VA or want more pharmacy flexibility, having Medicare drug coverage will keep your costs low and your access broad.



SECTION 4

WHEN AND HOW TO ENROLL

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WHEN AND HOW TO ENROLL IN MEDICARE

Timing matters when it comes to enrolling in Medicare. Most people, including veterans, become eligible at age 65 and should enroll during their Initial Enrollment Period (IEP) — the 7-month window that starts three months before your 65th birthday, includes your birth month, and ends three months after.
Even if you have VA coverage, it's strongly recommended that you enroll in:

- Medicare Part A – usually premium-free and provides hospital coverage.
- Medicare Part B – covers outpatient care, doctor visits, and preventive services (monthly premium applies).

Delaying enrollment in Part B without other qualifying coverage (like employer insurance) can lead to late penalties and coverage delays. If you want additional protection, you can also consider a Medicare Supplement (Medigap) plan to cover deductibles and coinsurance, or a Medicare Advantage (Part C) plan, which often bundles Part A, B, and D along with extra benefits.
A licensed Medicare advisor can help ensure your enrollment is timely, your coverage is complete, and your VA benefits are taken into account. Together, we can help you build a healthcare strategy that honors your service and protects your future.



RESOURCES

At The Bedrock Group, our commitment is to ensuring a seamless transition into Medicare while guiding you through your retirement journey. You can explore any of the FREE resources provided below to help you reach your destination. Click any of the items below.

The Comprehensive Guide to Turning 65

More Guides, Checklists, + Cheatsheets

Seminars / Events

Schedule Appointment

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READY TO MEET US?

We're here to guide you through it all—Medicare during retirement and life insurance too. We're happy to come to you. Schedule your appointment now, and we'll connect you with a licensed advisor in your area.

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