

HEALTH

Veterans, Here's How to Maximize Your Health Benefits in 2020

NewsUSA

(NU) -If you are a veteran considering Medicare options, you have the opportunity to maximize your coverage by electing to have a Medicare Advantage plan along with your Veterans Affairs (VA) health care benefits.

Fortunately, finding a Medicare Advantage plan that works in tandem with VA health care benefits is easier than you think, as you can enroll in plans that are available to everyone eligible for Medicare, but that are designed to complement VA health care benefits.

As a veteran, it's important that you understand how a Medicare Advantage plan may balance out any VA benefits you have in order to maximize your health benefits.

- **Can Medicare Advantage and VA benefits work together?**

A Medicare Advantage plan that does not interfere with existing VA benefits you have may be an excellent fit for those who want to enhance their benefits and coverage. Enrolling in a Medicare Advantage plan may provide access to additional services and benefits, such as urgent care and dental coverage, which complement VA benefits for prescription drugs and primary care. Each time you receive care, you will need to choose whether to use your VA benefits or your Medicare Advantage plan.

- **Are there any specific Medicare Advantage plans for veterans?** While most Medicare Advantage plans are available to anyone with Medicare, be sure to speak with a licensed insurance agent about plan options that are designed with veterans in mind.

For example, the new Humana Honor Medicare Advantage plan is designed to complement VA coverage and provide beneficiaries with extensive coverage, such as robust dental care, at a \$0 plan premium. This plan also offers access to a broad network, including access to urgent care and non-VA facilities, which is advantageous if you need to travel far to receive care at a VA facility or experience long wait times.

And you don't have to be a veteran to enroll in the Humana Honor Medicare Advantage plan.



- **How would the Humana Honor Medicare Advantage plan work with my VA prescription drug coverage?** Typically,

VA prescription drug benefits will serve as your primary prescription drug coverage when you add a Medicare Advantage plan that does not include prescription drug coverage, such as the Humana Honor plan. These Medicare Advantage plans cover certain injectable drugs and infusions at in-network, non-VA facilities, which may be beneficial depending on your health needs.

Additionally, some Medicare Advantage plans also include Part D prescription drug coverage, which may be beneficial if you get medications from non-VA doctors and would like to fill your prescriptions at your local pharmacy instead of through the VA mail-order service.

Along with geographical location, veterans and all those with Medicare should consider their health, medical and budget needs and visit www.Medicare.gov or call 1-800-MEDICARE or TTY 1-877-486-2048, 24 hours a day, 7 days a week. You can also visit www.HumanaMedicare.com to learn more about Humana plans or call toll-free 1-800-457-4708 (TTY: 711). Licensed sales agents are available 8 a.m. to 8 p.m. local time, seven days a week.

Humana is a Medicare Advantage HMO and PPO organization with a Medicare contract. Enrollment in any Humana plan depends on plan renewal.

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