



PRESS RELEASE
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Retired veterans and spouses at risk of losing health insurance

Anchorage, Alaska – The State Office of Veterans Affairs reminds retired veterans and their spouses of the importance of enrolling in Medicare to avoid termination of TRICARE or CHAMPVA insurance benefits.

Retired veterans and spouses receiving TRICARE benefits or spouses of deceased veterans receiving CHAMPVA benefits are required to enroll in Medicare Part B (medical insurance) for each person receiving benefits. Enrollment in Medicare Part A (hospital insurance) is also required in some instances.

Medicare enrollment must occur for eligibility with TRICARE For Life, which is Medicare wrap-around coverage. The initial enrollment begins three months prior to the member's 65th birthday and continues through three months after.

Once enrolled, Medicare will become the primary payer and TRICARE or CHAMPVA the secondary payer.

"I can't stress enough the importance of this," said Verdie Bowen, director of the State Office of Veterans Affairs. "It is heartbreaking when I receive calls from panicked veterans or spouses who have lost their coverage due to not enrolling in Medicare. Military members receive so much information when exiting service, this important element often gets lost in the shuffle."

Any veteran who receives healthcare solely at a VA Medical Center with no other insurance coverage risks getting stuck with the bill. If a medical situation requires a veteran to receive care outside of the VA network, VA could deny the payment. By being enrolled in Medicare, there is an opportunity for that bill to be paid.

"Medicare Part B requires a premium payment and this is a turn-off for many veterans and spouses who already have TRICARE or CHAMPVA," said Bowen. "However, the cost both financially and emotionally of losing these insurance benefits far exceeds the cost of the Medicare premiums."

Alaska is home to approximately 74,000 veterans. About 16,000 of these are retirees potentially affected by this issue. Another 32,000 people are enrolled in the Alaska VA Healthcare system.

Veterans and spouses are encouraged to take action. To enroll in Medicare Part A and B, apply online at Social Security, www.ssa.gov, visit your local social security office, or call 800-772-1213. For further information about TRICARE For Life visit www.tricare.mil/tfl.

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