



Veterans Nugget

1 message

Brian John <bjohn@humana.com>

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Hello All,

My apologies for the duplication. I neglected to include the highly important page 2!

Tricare and MA

I get calls every day from people asking me to explain how Tricare for Life and MA work together. I felt the need to send this updated version this week. So let's take another look at how TRICARE for Life and the Humana Honor Plan work together.

TRICARE for Life is Healthcare coverage for retired military and their spouses who are on Medicare. It coordinates seamlessly with Original Medicare and includes drug coverage with Medicare being Primary and TFL being secondary. Enrolling in a Medicare Advantage plan will complicate the claims process between Medicare and TFL but it can easily be overcome.

So let's revisit TRICARE for Life



TFL is Health and drug coverage for retired military and their spouses with both Parts A & B of Medicare.

Retiring from the military normally requires the service member to serve 20 plus years or be medically retired.

Members must enroll in Parts A & B of Medicare to maintain TRICARE and transition to TFL when they become Medicare Eligible.

TFL means that Medicare is primary and TFL is secondary.

Original Medicare works seamlessly with TFL.

VA Healthcare and TRICARE for Life are two separate forms of healthcare. A Veteran can have VA for disabilities sustained while serving and TFL earned by retiring. TFL acts like Medicare Supplement – Medicare pays first, then TFL.

TFL has a \$3,000 MOOP (applies to certain services not covered by Medicare). There are no premiums, no network, no copays and drug benefits are built in and are not subject to coverage gap.

Why might a TFL beneficiary be interested in Humana's **Honor Plan**?

They hear about embedded benefits such as:

Vision

Dental

Hearing

Gym memberships

Part B premium reduction

Over-the-Counter allowances

Transportation

Medicare Advantage Plans do not improve their Medicare coverage, TFL will take care of that. Again, it's all about the extra benefits they do not have with TFL.

NEVER Enroll a TFL member in a MAPD, They **should ONLY BE ENROLLED IN AN MA ONLY PLAN, The Humana Honor Plan**. An MAPD will cause them to go into the coverage gap thus incurring costs they would not with TFL.

Lastly some things to take into consideration:

First, Medicare Advantage Plans create a network. Check to make sure all of their doctors are in the Humana PPO network. If they are not, discuss changing to a doctor in network

Second, TFL is secondary to an MA plan and will disrupt the claims process.

Copays may be billed to the member so coordination with the doctor's office billing department is essential. Here's the fix. Any outstanding balances or copays not paid by Humana need to be submitted to Wisconsin Physician Services. Most doctor's offices know the process so there is no middleman. If the Doctor is unwilling to bill Wisconsin Physicians Services for any copays and coinsurance, the member will need to Pay the bill, fill out DD Form 2642 and attach the payment receipt . It is a 2 page form and very easy to fill out.

To sum it up always remember Humana has been working with Veterans for over 25 years. Our **Humana Honor Plan** is tried, true, and tested. This was not just a plan thrown together to capture sales. **It is the only MA plan recommended by USAA**. Human Supports our Veterans and has for years. Remember, **TFL = MA only (Humana Honor Plan)**.

IMPORTANT INFO:

I'm sure you're aware, but our policy is still that we "don't encourage TFL members to enroll". Educate them and let them make the right decision for their needs. I know our competitors are doing it, but it's important that we continue to "abstain from the appearance of the Hard Sell and take on the educator role. Always do what is best for the Veteran.

Tricare for Life and Medicare Advantage

Advantages of TFL	MA/MAPD Implications
• Acts like <u>MedSupp</u> – Medicare pays first, then TFL • \$3,000 MOOP (applies to certain services not covered by Medicare) • No premiums • No network • No copays • Drug benefits built in (not subject to coverage gap)	• Plans create network, including exclusive providers • MA makes TFL secondary • Premiums • Medical and Rx claims processing (not a seamless process anymore) • Referrals may be required

For additional information or any questions you might have please reach out to your Veteran Community Engagement Executive, Ron Williams, 520-312-3748, rwilliams20@humana.com or your local Humana Broker Relations Manager.

Brian M. John

Broker Relationship Executive |Marketpoint

Humana

1600 Aspen Commons, Suite 600, Middleton, WI, 53562

Direct 1-502-313-7908

T 1-800-833-6931 x1121316

F 1-608-237-0473

bjohn@humana.com

Humana.com

For immediate assistance contact the Agent Support Unit at:

T 800-309-3163