

# Honors Plans and TRICARE For Life/VA/CHAMPVA

Job Aid – CPL-ISO-155f

Misunderstanding of how a Humana Medicare Advantage (MA) Honors plan works with TRICARE for Life, VA or ChampVA are sources of beneficiary complaints. During a Humana Honors Plan presentation, it is critically important to disclose how joining an Honors Plan may impact TRICARE for Life, VA, or CHAMPVA coverage.

## Plan Explanations

TRICARE FOR LIFE	VA	CHAMPVA
TRICARE For Life is insurance for active or retired service members, and their eligible dependents.	VA Health Care is for service members who served in the active military, naval, or air service and whose discharge or release was not dishonorable.	CHAMPVA is for the spouse or dependent of a veteran.

## Important Differences

TRICARE FOR LIFE/VA/CHAMPVA	Humana MA Honors Plan
Beneficiaries can see ANY provider who accepts Medicare.	Selecting Medicare Advantage coverage restricts the beneficiary to the MA network of the MA plan they select.
Beneficiaries typically have little, if any out of pocket costs.	Selecting Medicare Advantage may cause the provider to charge the beneficiary a copay at time of service. The beneficiary then has to manually file a claim to TRICARE for Life or CHAMPVA for reimbursement, which may or may not be reimbursed.
Original Medicare automatically bills TRICARE for Life or CHAMPVA as secondary and billing is seamless.	Medicare Advantage does not automatically bill TRICARE for Life or CHAMPVA. The beneficiary would have to file claims themselves and send medical records to TRICARE for Life or CHAMPVA.
Beneficiary may lose access to their usual mail order pharmacy and would have to switch to a physical or mail-order pharmacy in the Medicare Advantage Network.	Restricted to use of Medicare Advantage pharmacy network.

<p>A TRICARE for Life or CHAMPVA beneficiary will give their Providers one ID card:</p> <p>TRICARE for Life or CHAMPVA card.</p>	<p>A TRICARE for Life or CHAMPVA beneficiary with Medicare Advantage will have to give their Providers two ID cards: one for Medicare Advantage and one for TRICARE for LIFE or CHAMPVA.</p>
--	--

### Keys to Success During Plan Presentation

- Determine early in the discussion if the beneficiary has TRICARE for Life/VA/CHAMPVA. If so, thank the beneficiary for their service.
- If the beneficiary is interested in an Honors Plan, fully disclose the importance differences noted above between TRICARE for Life/VA/CHAMPVA and a Humana Honors Plan.
- Do not disparage TRICARE for Life/VA/CHAMPVA coverage.
- VA/ChampVA Healthcare and Medicare are two separate programs. They do not overlap or coordinate. VA Healthcare typically only pays for services rendered by VA physicians or VA pharmacies.
- Medications prescribed by non-VA providers cannot be filled at the VA pharmacy unless a VA physician agrees.