

	overview	eligibility	cost
<p><b>VA HEALTHCARE</b>  <a href="http://www.va.gov/health/">www.va.gov/health/</a></p>	<p>Health Care provided by Veterans Affairs (VA) medical facilities</p> <p>May be used in conjunction with other health insurance or as standalone coverage</p> <p>Enrollment can be terminated and reinstated</p> <p>Medical care also available outside of VA system through Patient Centered Community Care (PC3)</p>	<p>Available to those who were honorably discharged from active military service after at least two years, and those Reservists who completed the full period for which they were called or ordered to active duty</p>	<p>There are no monthly premiums</p> <p>Copay rates vary and can be found on the VA website</p> <p>Some veterans are eligible for free care</p> <p>Veterans must complete a financial means assessment upon application to determine if they are eligible for free or reduced-cost care</p> <p>Service-connected conditions are treated free of charge</p>
<p><b>TRICARE</b>  <a href="http://www.tricare.mil/">www.tricare.mil/</a></p>	<p>Health insurance provided by the Department of Defense for active duty personnel</p> <p>Not connected to VA medical facilities</p> <p>Three tiers of coverage: Standard, Extra, or Prime</p> <p>May be used in conjunction with other health insurance or as standalone coverage</p>	<p>Available to active duty service members, military retirees (completed 20 years of service), and their dependents</p> <p>Must be enrolled in the Defense Enrollment Eligibility Reporting System (DEERS)</p>	<p>Monthly premiums vary based on veteran's military status</p> <p>Standard and Extra plans have deductibles and no annual fees, Prime plan has an annual fee and no deductibles</p>
<p><b>CHAMPVA</b>  <a href="http://www.va.gov/hac/forbeneficiaries/champva/">www.va.gov/hac/forbeneficiaries/champva/</a></p>	<p>Health insurance provided by the Department of Veterans Affairs</p> <p>Coverage only for dependents, not the veteran, in certain situations</p> <p>May be used in conjunction with other health insurance or as standalone coverage</p>	<p>Only dependents of veterans who are disabled due to service-related injuries or who died on active duty or of service-related conditions</p> <p>Dependents of veterans who are retirees are not eligible</p>	<p>The annual deductible is \$50 per person, and no more than \$100 per family</p> <p>There are no annual fees or monthly premiums</p>
<p><b>AFFORDABLE CARE ACT MARKETPLACE INSURANCE (EXCHANGE)</b>  <a href="http://www.healthcare.gov">www.healthcare.gov</a></p>	<p>Health insurance purchased on federal or state-run Marketplaces (Exchanges)</p> <p>All plans meet a standard of essential health benefits, cover pre-existing conditions, and offer free preventive care</p>	<p>All US citizens are eligible for enrollment (permanent residents)</p>	<p>Pricing of plan tiers – Platinum, Gold, Silver, Bronze – is based on the level of out-of-pocket costs for the consumer</p> <p>Based on income, subsidies are available in the form of a tax credit or discounted monthly premium</p> <p>Veterans enrolled in VA care or TRICARE are <u>not eligible for subsidies</u> on Marketplace plans</p>
<p><b>EMPLOYMENT-BASED OR OTHER PRIVATE INSURANCE</b>  <a href="http://www.healthcare.gov">www.healthcare.gov</a></p>	<p>Traditional health insurance available for employees through employers</p> <p>Traditional health insurance available for individuals or families directly through insurance companies</p>	<p>Eligibility for employment-based insurance is contingent upon employer's requirements</p> <p>No eligibility requirements for purchasing an individual plan</p> <p>Preexisting conditions cannot be considered for coverage</p>	<p>Market-based rates based on four criteria: age, family status, geographic region, and tobacco use</p> <p>Government subsidies/discounts are <u>not available</u> unless plans are purchased through a Marketplace</p>
<p><b>MEDICAID</b>  <a href="http://www.medicaid.gov/">www.medicaid.gov/</a></p>	<p>Health insurance provided through states to low-income adults and children, pregnant women, the elderly, and people with disabilities</p> <p>Not all states use "Medicaid" as the name of their coverage plan</p>	<p>Medicaid eligibility varies state to state. Income guidelines are available at <a href="http://healthcare.gov">healthcare.gov</a></p>	<p>Medicaid is free or low-cost (for co-pays), depending on income</p>
<p><b>MEDICARE</b>  <a href="http://www.medicare.gov/">www.medicare.gov/</a></p>	<p>Health insurance provided by the federal government to individuals age 65 and older, or some adults with disabilities</p> <p>Medicare has four parts:</p> <ul style="list-style-type: none"> <li>A – Hospital coverage</li> <li>B – Medical coverage</li> <li>C – Separate, optional Medicare Advantage</li> <li>D – Prescription Drug coverage</li> </ul> <p>Parts A and B are "original" Medicare. Part C is an alternative version of Medicare. Part D works in conjunction with either of these plans</p>	<p>All US citizens (and permanent residents) 65 and older are eligible for Medicare</p> <p>To ensure the lowest monthly premiums, enroll within three months before or after 65th birthday</p>	<p>Monthly premiums are required for Parts B and D, and may be required for Part A based on you or your spouse's work/pay history</p> <p>Deductibles are required for all parts of Medicare</p>