

A photograph of two men, likely veterans, embracing warmly. The man on the left is older, with a long white beard, wearing a green military jacket and a camouflage baseball cap. The man on the right is younger, smiling, wearing a grey sweater over a red and blue patterned shirt. The background is blurred, showing what appears to be an outdoor setting with orange and blue elements.

Solutions for Veterans

2023

Clover Health

There's no better Medicare plan

For Agent Use only. Not intended for beneficiary distribution.

CH_029_042023

Did you know...



37% of Veterans
are 65 years old
or older

389,000 living
WWII Veterans

6.2 million living
Vietnam Veterans

6.3 million post-
Vietnam & Gulf
War Veterans
approaching
Medicare age

Understanding Veteran Benefits

What is a Veteran*?

The term ‘veteran’ means a person who served in the active military, naval, or air service, and who was discharged or released therefrom under conditions other than dishonorable.

Type of benefits a Veteran (and/or their families) are eligible for depends on...

- length of service and/or when Veteran served
- if there is a service-related disability
- their income

	VA Benefits	TRICARE	CHAMPVA
Who manages?	Veterans Administration (VA)	Department of Defense	Veterans Administration (VA)
Who gets it?	Veterans based on their service & financial status and service-related injury	Retired military members & their families	Spouses & dependents of a Veteran who has been deemed permanently & totally disabled due to a service-related disability
How does it work?	<ul style="list-style-type: none">• Services to treat illness or injuries• For prevention of future health issues• Improves or enhances quality of life	<ul style="list-style-type: none">• Similar to a MedSupp but with drug benefits.• Beneficiaries can see any provider who accepts Medicare patients.	<ul style="list-style-type: none">• Similar to a MedSupp but with drug benefits.• Beneficiaries can see any provider who accepts Medicare patients.
When is it effective?	Must be applied for after discharge	Automatic at enrollment of Medicare Parts A & B	With enrollment in Medicare to maintain

*Source: <https://www.va.gov/OSDBU/docs/Determining-Veteran-Status.pdf>





Understanding Veteran Benefits

Is VA healthcare creditable coverage as it relates to **Part B** of Medicare?

- No, VA healthcare is not creditable coverage for Part B.
- If they decline Part B when first eligible they may be subject to the Part B late enrollment penalty.

Is VA healthcare creditable coverage as it relates to **Part D** of Medicare?

- Yes, VA healthcare coverage is creditable coverage for Part D.
- [VA Prescription Drug Benefits and Medicare](#)



Should all Veterans enroll in Original Medicare?

The Veterans Administration (VA) encourages Veterans to enroll in Medicare when they become eligible because:

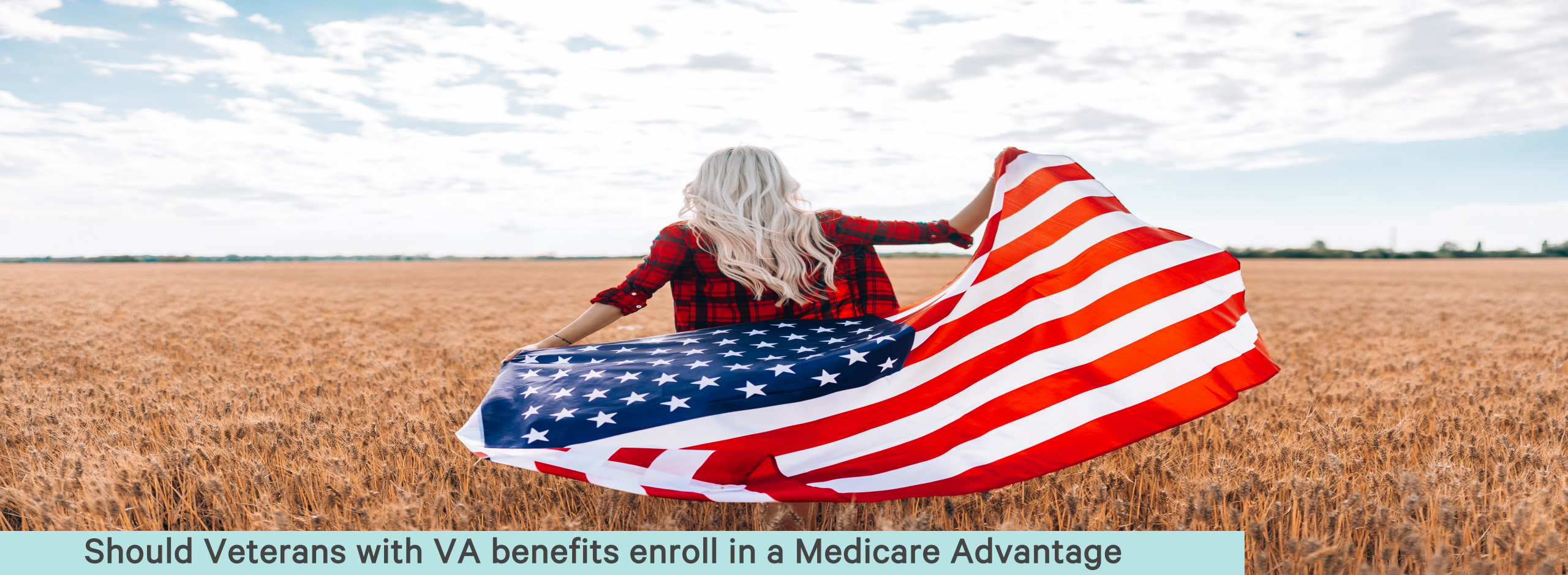
- it gives them more care options;
- to avoid late enrollment penalties;
- to avoid fluctuations in government funding of Veterans benefits



Should Veterans with TRICARE for Life or CHAMPVA enroll in a Medicare Advantage (MA or MAPD)?

A full analysis should be completed to ensure coverage meets their health and financial needs.

- TRICARE for Life or CHAMPVA beneficiaries should stick with their Original Medicare as their plans are like Med Supp plans with prescription coverage.
- TRICARE for Life and CHAMPVA beneficiaries receive prescription drug benefits from those plans.



Should Veterans with VA benefits enroll in a Medicare Advantage (MAPD) plan?

Possibly.

- A Medicare Advantage (MAPD) plan could offer complementary benefits to VA benefits and fill gaps in Original Medicare benefits.
- A detailed needs analysis should be done to ensure understanding of Veterans existing benefits and what needs they wish to fill with a Medicare Advantage (MAPD) plan.



Best Practices: Working with Veterans

- Make it a standard practice to ask all beneficiaries *‘Are you a Veteran or connected to a Veteran?’*
 - Be sure the beneficiary knows they don’t have to answer this question.
 - If they answer “Yes”, express your gratitude for their service.
 - If they wish to talk about their experience, listen with respect. Be empathetic as appropriate but do not attempt to relate unless you too are a Veteran with similar experience.
 - If they seem uncomfortable or hesitant to discuss, refrain from asking questions about their service – respect their privacy.
- Always be service-minded - we are here to educate Veterans to ensure they have the information necessary to make an informed decision regarding their unique situation and health plan needs.
- If they are not sure of their eligibility encourage them to apply for their VA benefits.
 - [Eligibility for VA health care](#)

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Veterans need to be there for each other. That's why I want you to know about a Medicare plan that has our backs.

Rocky Bleier

U.S. Army Infantry, Retired
Paid Spokesperson



How Clover can meet a Veteran's needs

The **Valor PPO MA-only*** plan (available only in Georgia & South Carolina) is...

- designed to complement their VA benefits,
- ideal for Veterans who receive their care and prescriptions at the VA,
- not a one size fits all solution.
- *Important:* If they wish to see providers or obtain prescriptions outside the VA, they should consider an MAPD and they cannot have a stand-alone Part D with this plan.

The **Valor PPO MA-only*** plan offers supplemental benefits at a \$0 monthly plan premium including:

- \$100 a month in Part B Giveback (up to \$1,200/year)
- \$1,000 in dental
- \$200 in vision
- Up to \$120 in OTC
- Up to \$410 in LiveHealthy Rewards

*Anyone on Medicare can enroll, you don't have to be a Veteran.

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