



Frequently Asked Questions (FAQs)



To view all TRICARE FAQs, please visit <http://www.tricare.mil/faqs/>

I'm a service member on active duty status. I was approved for Social Security disability benefits. Does this affect my TRICARE eligibility?

Yes. During the first 24 months of receiving Social Security disability benefits, your TRICARE eligibility isn't affected. However, starting the 25th month of receiving Social Security disability benefits, you're automatically enrolled in Medicare Part A and Medicare Part B. You're given the option to decline Medicare Part B. As an active duty service member, you aren't required to have Medicare Part B until you retire. (Your Medicare Part B must be effective by your retirement date to avoid a break in TRICARE coverage.) However, the Department of Defense strongly encourages you to keep your Part B. Although you're on active duty status, Medicare doesn't consider you to be actively employed since you're receiving Social Security disability benefits (Social Security pays benefits to people who can't work because they have a medical condition that is expected to last at least one year or result in death). If you disenroll from Part B when it's first offered to you, you may only enroll in Part B during the Medicare General Enrollment Period, which runs from January 1 through March 31 of each year. Your Medicare Part B coverage will start on July 1 of the year you sign up. You may also be required to pay the 10 percent Medicare surcharge for each 12-month period you were eligible to enroll in Part B, but didn't.

Consider the following scenarios:

John is on active duty. He receives notice from Medicare that his Medicare Part A and Part B effective dates are May 2008. While he's on active duty status, he chooses to disenroll from Medicare Part B . His TRICARE eligibility isn't affected. His Service notifies him that his medical retirement date is December 2008. Since John declined his Part B when he was first eligible, he can only enroll during Medicare's General Enrollment Period, which runs from January 1 - March 31, 2009. His Medicare Part B coverage will start on July 1, 2009.														
While on Active Duty Part A effective May-08 NO Part B							Upon Retirement Part A effective May-08 Part B effective July 09							
May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09
TRICARE eligibility continues without a break in coverage							NO TRICARE Coverage							Part B and TRICARE coverage begin

John is on active duty. He receives notice from Medicare that his Medicare Part A and Part B effective dates are May 2008. Although he is on active duty status, he chooses to keep his Medicare Part B . His Service notifies him that his medical retirement date is December 2008. His TRICARE coverage continues without a break.														
While on Active Duty Part A effective May-08 Part B effective May-08							Upon Retirement Part A effective May-08 Part B effective May-08							
May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09
TRICARE eligibility continues without a break in coverage														

I'm a medically retired service member. I was just approved for Social Security disability benefits. Does this affect my TRICARE eligibility?

Yes. During the first 24 months of receiving Social Security disability benefits, your TRICARE eligibility isn't affected. However, starting the 25th month of receiving Social Security disability benefits, you're automatically enrolled in Medicare Part A and Medicare Part B. Medicare Part B has a monthly premium which is taken out of your Social Security disability pay. You're given the option to decline Medicare Part B, however if you want to keep your TRICARE benefits you must keep Medicare Part B.

As a retired service member, you're required to have Medicare Part B to remain TRICARE-eligible. If you disenroll from Part B when it's first offered to you, you may only enroll in Part B during the Medicare General Enrollment Period, which runs from January 1 through March 31 of each year. Your Medicare Part B coverage will start on July 1 of the year you sign up. You may also be required to pay the Medicare Part B surcharge for late enrollment (10 percent for each 12-month period you were eligible to enroll in Part B, but didn't.)

Consider the following scenarios:

Ericka is a medically retired service member. She receives notice from Medicare that her Medicare Part A and Part B effective dates are May 2008. <u>To remain TRICARE-eligible, she knows she must keep her Medicare Part B</u> and therefore doesn't disenroll from Medicare Part B.														
Retired Status Part A effective May-08 Part B effective May-08														
May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09
TRICARE eligibility continues without a break in coverage														

Ericka is a medically retired service member. She receives notice from Medicare that her Medicare Part A and Part B effective dates are May 2008. She is unaware that as a retired service member entitled to Medicare Part A she must have Medicare Part B and <u>chooses to disenroll from Medicare Part B</u> . Since Ericka declined her Medicare Part B coverage when she was first eligible, she can only enroll during Medicare's General Enrollment Period, which runs from January 1 - March 31, 2009. Her Medicare Part B coverage will start on July 1, 2009.														
Retired Status Part A effective May-08 Part B effective July 09														
May-08	Jun-08	Jul-08	Aug-08	Sep-08	Oct-08	Nov-08	Dec-08	Jan-09	Feb-09	Mar-09	Apr-09	May-09	Jun-09	Jul-09
NO TRICARE Coverage													Medicare Part B and TRICARE coverage begin	

I'm a TRICARE beneficiary. I received a letter stating I'm eligible for Medicare benefits. Aren't I too young for Medicare benefits?

No, you don't have to be 65 or older to receive Medicare benefits. Medicare is health insurance program for:

- people under age 65 with certain disabilities;
- people with end-stage renal disease (ESRD);
- people with amyotrophic lateral sclerosis (ALS), (known as "Lou Gehrig's Disease); and
- people age 65 or older

As a TRICARE beneficiary eligible for premium-free Medicare Part A, you must have Medicare Part B coverage to remain TRICARE-eligible. If you're an active duty service member you aren't required to have Medicare Part B until you retire. If you're an active duty family member, you aren't required to have Medicare Part B until your active duty sponsor retires.

I'm receiving Social Security disability benefits. I recently received a letter stating I'm eligible for Medicare benefits. Why do I need Medicare if I have TRICARE?

You need Medicare if you want to keep your TRICARE benefits. Federal law requires TRICARE beneficiaries who are eligible for Medicare to have Medicare Part A and Part B to keep TRICARE. If you're an active duty service member you may delay enrollment in Medicare Part B. You're required to have Medicare Part B when you retire. If you're an active duty family member, you're required to have Medicare Part B when your sponsor retires.

I'm a TRICARE-eligible beneficiary. I received a letter stating I'm eligible for Medicare. My Medicare Part A and Part B effective dates don't match. Does this affect my TRICARE eligibility?

Yes. Unless you're an active duty service member or an active duty family member, you aren't TRICARE-eligible for any period of time during which you have Medicare Part A only. TRICARE is required by law to recoup payments made for claims when you **only** had Medicare Part A coverage. If your Medicare Part A and Part B effective dates don't match, you have the option to enroll in Medicare Part B retroactive to your Medicare Part A effective date to avoid recoupment. It's important to weigh the total billed charges for the period in which you had Medicare Part A only against the cost of Medicare Part B for the same period before you decide to enroll in Medicare Part B retroactive to your Medicare Part A start date.

Mr. Carlson is a 39 year old retired service member who has been receiving Social Security disability benefits (Social Security pays benefits to people who can't work because they have a medical condition that is expected to last at least one year or result in death) and has been entitled to Medicare Part A and enrolled in Medicare Part B since November 2002 (Medicare coverage is automatic for people who have been receiving Social Security disability benefits for 24 months). Mr. Carlson is no longer receiving Social Security disability payments because of his earnings. Can he drop his Part B now that he is no longer receiving Social Security disability payments?

No. If his Social Security disability benefits stop because of his earnings, his Medicare entitlement may continue up to 8 ½ years after his disability payments end. During this period, he is still entitled to Medicare Part A and therefore must have Medicare Part B to keep his TRICARE benefits.