



CHAMPVA and the Medicare Prescription Drug Plan

Q1. What is the Medicare Prescription Drug Plan?

The Medicare Prescription Drug Plan (Part D) is a voluntary prescription drug plan that provides beneficiaries with assistance paying for prescription drugs. To participate, beneficiaries must enroll in one of the many Part D plans offered by private companies.

If you are currently enrolled in the Medicare Prescription Drug Plan (Part D), you should review your plan each year to ensure you have the plan that works best for you. You can switch to a different Medicare drug plan during the annual Open Enrollment Period for Part D, if your needs change.

Q2. Should I participate in Medicare (Part D)?

Whether or not to participate is a personal decision. Before you make your decision, we suggest you consider that CHAMPVA likely offers a more cost-effective benefit than Medicare (Part D), with no additional monthly premiums.

Q3. Can I enroll in Medicare (Part D) and still have CHAMPVA coverage for prescriptions?

Yes; however, you may have Medicare Part D enrollment costs. Medicare will be your primary prescription coverage and CHAMPVA will pay as secondary coverage.

Q4. If I am enrolled in a Medicare drug coverage plan, can I also participate in the Meds by Mail Program?

No. CHAMPVA Meds by Mail is only available to those who do not have any other prescription coverage. If you currently use Meds by Mail and elect a Medicare Prescription Drug Plan (Part D), you will no longer be able to utilize Meds by Mail.

Q5. What are the Medicare Prescription Drug Plan deductibles and copayments for the standard drug benefit and what will I pay?

Your actual drug plan costs will vary depending on the Medicare Part D plan you choose. Medicare drug plans are considered other health insurance (OHI) and will pay first. CHAMPVA will reimburse copayments up to 100%

of the CHAMPVA allowable amount for prescriptions. You will be responsible for any costs not covered by Medicare and CHAMPVA.

Q6. What are the cost differences between Medicare drug coverage and CHAMPVA?

Cost to Enroll (Premiums)	
Medicare Part D Only	Most Medicare Prescription Drug Plans charge a monthly fee that varies by plan. Your monthly premium is based on your income as reported on your IRS tax return from two years ago and last year. If your income is above a certain limit, you'll pay an income-related monthly adjustment amount in addition to your plan's fee. For more information, visit the Medicare website at http://www.medicare.gov/part-d/costs/premiums/drug-plan-premiums.html
CHAMPVA Only	\$0.00

Catastrophic cap (maximum out-of-pocket expenses)	
Medicare Part D Only	\$5,100 for 2019 and then you pay a small coinsurance amount or copayment for covered drugs for the rest of the year.
CHAMPVA Only	\$3,000 per year (this includes prescriptions and all other approved medical expenses. Once the catastrophic cap is met, CHAMPVA pays 100% of the VA-determined allowable amount)



Q7. How do I get more information?

Medicare

- Mail: U.S. Department of Health and Human Services
7500 Security Boulevard
Baltimore, MD 21244-1850
- Phone: 1-800-MEDICARE (1-800-633-4227)
- Website: <http://www.medicare.gov>

CHAMPVA

- Mail: VHA Office of Community Care
PO Box 469063
Denver CO 80246-9063
- Phone: 1-800-733-8387
Monday-Friday 8:05 a.m. to 7:30 p.m.,
Eastern Standard Time
- Email: Follow the directions for submitting email
via IRIS at <https://iris.custhelp.com/app/ask>
- Website: <http://www.va.gov/communitycare/>