



The Affordable Care Act and TRICARE beneficiaries



- TRICARE is one of a number of plans Veterans might consider when searching for coverage that meets the standards of the health care law or the Affordable Care Act (ACA). Most TRICARE health plan options meet the requirements for minimum essential coverage (MEC).
- Start your research by reviewing the TRICARE plans listed at www.tricare.mil/ACA to see if your plan meets the standards.

At a glance

- VA wants all Veterans to get health care that improves their health and well-being.
- If you are enrolled in VA health care, you don't need to take additional steps to meet the health care law coverage standards.
- The health care law does not change VA health benefits or Veterans' out-of-pocket costs.
- If you are not enrolled in VA health care, you can apply at any time.



For more information about VA and ACA.

- If your TRICARE plan already meets the ACA standards for minimum essential care, you won't need to take any further action to comply with the health care law. You can use VA for all of your health care needs or complement your VA care with care you receive under TRICARE.
- If your TRICARE plan doesn't meet the standards, you have options. As a Veteran, you can apply for VA health care. In fact, even if your TRICARE coverage meets MEC, you should apply – TRICARE and VA health care work well together and with VA health care, you will enjoy:
 - Medical care rated among the best in the U.S.
 - Immediate benefits of health care coverage. Veterans may apply for VA health care enrollment at any time.
 - No enrollment fee, monthly premiums or deductibles. Most Veterans have no out-of-pocket costs. Some Veterans may have to pay small copayments for health care or prescription drugs.
 - More than 1,700 places available to get your care. This means your coverage can go with you if you travel or move.
 - Freedom to use other plans with your VA health care, including Medicare, Medicaid, TRICARE or private insurance.
 - You have met the new requirement to have health care coverage.
 - You can apply for VA health care by visiting www.va.gov/healthbenefits/enroll, calling 1-877-222-VETS (8387) Monday through Friday from 8 a.m. until 8 p.m. and Saturday from 10 a.m. until 6:30 p.m. eastern. or visiting your local VA health care facility.
 - Individuals with a qualifying life event can enroll in health coverage or change their coverage outside of the open enrollment period and have it be effective for that coverage year. Qualifying life

events include having a baby or getting married. Visit www.healthcare.gov/coverage-outside-open-enrollment/ to learn more about these qualifying life events and other circumstances for special enrollment.

- Family members of Veterans who are enrolled in VA may be eligible to receive tax credits in the Health Insurance Marketplace. Veterans who have TRICARE For Life can use VA under their Veteran status for their health care to reduce their out-of-pocket costs. Because VA will not bill TRICARE, there will be no TRICARE cost-shares for you to pay. Most importantly, by having both TRICARE For Life and VA you maximize your choices in receiving health care.