PROGRAM OVERVIEW

VA health care + Medicare

Start with where you receive care. These programs can both be part of your picture, but they are not one combined insurance plan.

Know the care pathway

VA health care follows VA rules. Medicare-covered care follows Medicare or the Medicare plan you use. VA-authorized community care is different from an ordinary non-VA appointment billed to Medicare.

Explore the Medicare choice

Original Medicare and Medicare Advantage have different provider and cost structures. Compare the non-VA doctors, services and prescriptions you use—not just an advertised premium or extra benefit.

Check prescriptions separately

List where each prescription is filled and which program pays. Review any proposed drug coverage alongside your current VA or other pharmacy arrangement.

Questions worth bringing

- ☐ Which non-VA appointments are actually VA-authorized?
- ☐ Does the exact proposed Medicare plan include my providers?
- ☐ What would change about prescriptions, costs and approvals?
- ☐ Is there an applicable enrollment opportunity?

> VA enrollment does not replace a Medicare enrollment-timing check. Confirm the rules before delaying or cancelling a Medicare part.

Read the complete VA + Medicare guide

Official sources · checked September 16, 2026

Veterans Affairs: VA health care and other insurance
Medicare: Original Medicare and Medicare Advantage compared
Medicare: Choose how you get drug coverage
Medicare: When you can sign up for Medicare