

RAO Newsletter 2023-8 - Understanding Medicare Part D and TRICARE Pharmacy Coverage

FALLS CHURCH, Va. – You may already have [TRICARE For Life](#) (TFL). Or perhaps you're eligible to transition to this coverage soon. Either way, you may have questions about your TRICARE prescription drug coverage. For instance, you may wonder if you need to have [Medicare Part D](#), Medicare's prescription coverage. **You don't need Medicare Part D to have TFL. That's because TFL has the same prescription drug coverage as other [TRICARE health plans](#).** (This doesn't include the [US Family Health Plan](#).)

“While you're required to have Medicare Part A and Part B to have TRICARE For Life, as long as you have TFL, you have TRICARE prescription drug coverage,” said Anne Breslin, TRICARE For Life program manager with the Defense Health Agency. **“If you have TFL, there's almost no advantage to signing up for Medicare Part D.”**

Here are some common questions about pharmacy coverage through TFL and Medicare. Use the answers to help guide you to the best decision for yourself or your family member.

Q: Do I have pharmacy coverage when I transition to Medicare and TFL?

A: Yes. As outlined in the [TRICARE and Medicare Turning Age 65 Brochure](#), if you're eligible for TRICARE and have [Medicare Part A and Part B](#), you're automatically covered by TFL. And if you have TFL, the [TRICARE Pharmacy Program](#) provides your prescription drug coverage. This is creditable drug coverage that [pays](#) at least as much as Medicare's standard prescription drug coverage.

Your TRICARE pharmacy coverage will continue seamlessly when you transition to Medicare and TFL from a TRICARE health plan. This is especially helpful if you have [maintenance drugs](#) that you take regularly for a chronic condition.

Q: When should I consider getting Medicare Part D in addition to my TRICARE pharmacy benefit?

A: Before you sign up for Medicare Part D, compare Medicare prescription drug plans and costs with the TRICARE pharmacy benefit. Keep in mind, the TRICARE Pharmacy Program has no monthly premium. Most people pay a [monthly premium](#) for a Medicare Part D plan. Also, take into consideration:

[Deductibles](#)

[Copayments](#)

Coverage and costs of drugs you already take (costs may vary based on which medications you take)

Q: What if I need help paying for Medicare Part D coverage?

A: If you have limited income and resources, you may want to consider [Extra Help](#). Extra Help is a Medicare program to help people pay Medicare drug program costs, like premiums, deductibles, copayments, and coinsurance. Some people automatically qualify for Extra Help. You may automatically qualify if:

You have both [Medicare](#) and [Medicaid](#)

You're in a Medicare Savings Program

You get Supplemental Security Income benefits

If you don't automatically qualify for Extra Help, you can apply.

Q: How do Medicare Part D and TRICARE Pharmacy Program coverage work together?

A: If you have both Medicare Part D and TFL, Medicare is the primary payer. TRICARE pays last.

Q: Where can I fill my prescriptions?

A: If you have Medicare Part D, follow your Medicare prescription drug plan's rules for getting your

prescriptions. If you have TFL and don't have Medicare Part D, you have the following TRICARE [pharmacy options](#) to fill your covered prescriptions:

[Military pharmacies](#)

[TRICARE Pharmacy Home Delivery](#)

[TRICARE retail network pharmacies](#)

[Non-network pharmacies](#)

Q: Are there resources to help me manage my TRICARE prescriptions?

A: To help manage your prescription drug coverage, you can:

Sign up for an [Express Scripts online account](#)

Download the free [Express Scripts Pharmacy mobile app](#)

Use the [TRICARE Formulary Search Tool](#)

Use the [Express Scripts Price a Medication](#) tool

[Find a pharmacy](#)

[Express Scripts](#) is the TRICARE pharmacy contractor. If you need help or have questions, call 1-877-363-1303.

Q: If I decide to, when can I enroll in Medicare Part D?

A: You can enroll in a Medicare Part D plan during your [Medicare Initial Enrollment Period](#), the **Medicare Part D Annual Open Enrollment** (Oct. 15–Dec. 7 every year), or during a [Medicare Part D Special Enrollment Period](#).

Having TRICARE pharmacy coverage makes you eligible for the special enrollment period. In this case, you won't pay the late enrollment premium penalty.

For more information about Medicare Part D prescription drug coverage, go to [Medicare](#) or call 1-888-633-4227. To learn more about Medicare and your TRICARE benefits, check out [Becoming Medicare-Eligible](#).

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