

2027

MEDICARE COMPARISON GUIDE **FOR** VETERANS



**FREE
GUIDE**

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CERTIFIED MEDICARE INSURANCE PLANNER™
RETIREMENT INCOME CERTIFIED PROFESSIONAL®



QUESTIONS? TAP TO CALL
888-960-VETS (8387)



INSIDE THIS GUIDE



Your service earned this.

- ★ What the VA, TRICARE for Life, and Original Medicare leave out.
- ★ What you already paid for.
- ★ What Medicare's own handbook says about your Part B premium.

- 1** The VA says sign up **p. 3**
- 2** What each system leaves out **p. 6**
- 3** Three veterans. Three outcomes. **p. 8**
- 4** Which situation is yours? **p. 10**
- 5** You already paid for this **p. 13**
- 6** Page 11 of Medicare's handbook **p. 15**
- 7** When the VA told my dad no **p. 17**
- 8** Five costly mistakes **p. 20**
- 9** When to sign up **p. 21**
- 10** Talk to someone who speaks veteran **p. 24**

Tap any line to jump there. Tap the red button on any page to call.

The VA says sign up. **In its own words.**

VA health care is one system. Medicare is another. The VA's own website answers the question most veterans ask at 65. These are the VA's words, not ours.

1 The VA says sign up.

VA.gov asks:

"If I already have VA health care benefits, should I still sign up for Medicare when I turn 65?"

The answer:

"Yes. We encourage you to sign up for Medicare as soon as you can."

Think about that. The VA is telling every veteran to get Medicare. Even 100% disabled veterans with full VA healthcare.

2 Funding is not guaranteed.

“Funding for VA health care could change in the future. We encourage you to sign up for every health care benefit that you’re eligible for so you have options if you need them.”

VA.GOV

3 The penalty is permanent.

“If you delay signing up for Medicare Part B (coverage for doctors and outpatient services) and then need to sign up later because you lose your VA health care benefits or need more choice in care options, you’ll pay a penalty. This penalty gets bigger each year you delay signing up—and you’ll pay it every year for the rest of your life.”

VA.GOV

Source: va.gov/resources/va-health-care-and-other-insurance

THE BOTTOM LINE FROM THE VA

Sign up for Medicare as soon as you can, even if the VA takes care of you today.

Your VA health care and disability compensation stay exactly the same.



YOUR VA BENEFITS STAY YOURS

**Medicare is not allowed to
affect your VA health care or
your VA disability
compensation in any way.**

Your VA health care and disability compensation
stay exactly the same.

*“Whether or not you have health insurance coverage
doesn’t affect the VA health care benefits you can get.”*

VA.GOV

Questions?

 888-960-VETS (8387)

SEE WHERE THE GAPS ARE

What each system leaves out

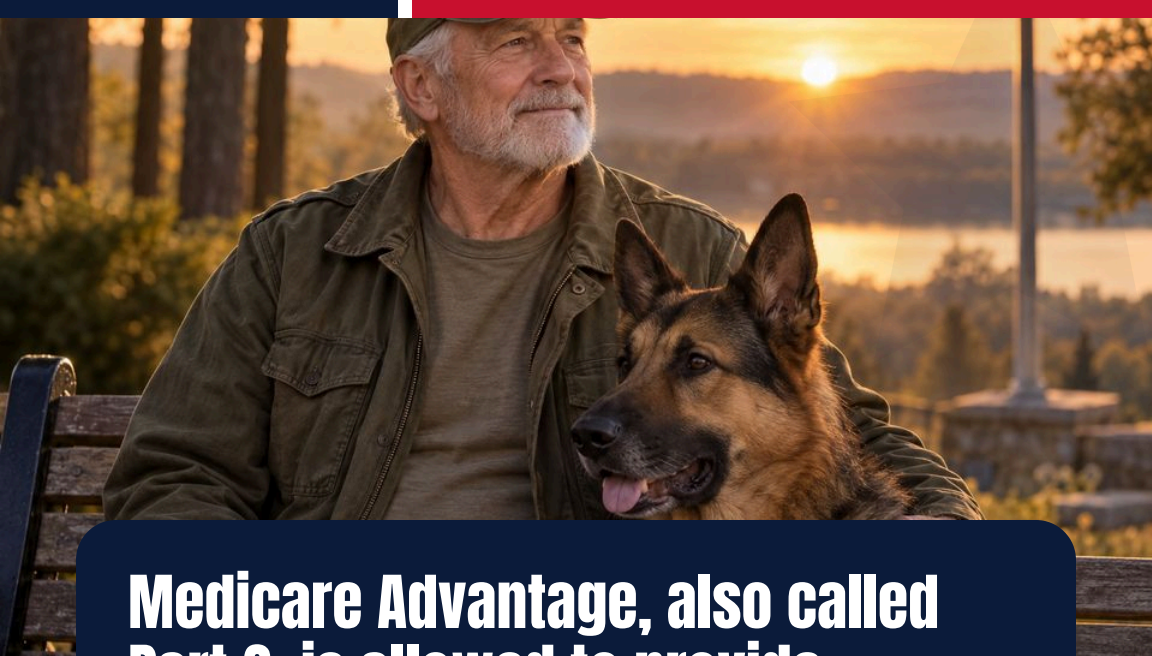
Each system covers a lot. Each one leaves something out. Here is what the VA, Original Medicare, and TRICARE for Life do not provide on their own, side by side with Part C.

COVERAGE	VA HEALTH CARE	ORIGINAL MEDICARE	TRICARE FOR LIFE	PART C PLANS*
 Routine dental	No, unless 100% rated	✗ No	✗ No	✓ Most plans
 Routine vision & eyewear	Sometimes	✗ No	✗ No	✓ Most plans
 Routine hearing & hearing aids	Sometimes	✗ No	✗ No	✓ Most plans
 Gym membership	✗ No	✗ No	✗ No	✓ Most plans
 Over-the-counter allowance	✗ No	✗ No	✗ No	✓ Many plans
 Help with your Part B premium	✗ No	✗ No	✗ No	✓ Some plans

*Part C means Medicare Advantage. Share of individual Medicare Advantage plans offering each benefit in 2026: vision 99%, dental 98%, hearing 98%, fitness 93%, over-the-counter allowance 66%, Part B premium reduction 32%. Source: KFF, Medicare Advantage 2026 Spotlight. Not every plan has every benefit, and not every county has every plan.

Questions?

 888-960-VETS (8387)



Medicare Advantage, also called Part C, is allowed to provide benefits that go beyond what the VA, Original Medicare, and TRICARE for Life provide on their own.

Not every plan has every benefit, and not every county has every plan.

DID YOU KNOW?

20%

You pay with Original Medicare. With no yearly limit.

With Original Medicare, “you usually pay 20% of the Medicare-approved amount after you meet your deductible.” And “there’s no yearly limit on what you pay out of pocket, unless you have supplemental coverage” or other insurance. Part C plans “have a yearly limit on what you pay for covered Medicare services.”

If you have TRICARE for Life, TRICARE for Life pays as your secondary after Medicare.

2027 Medicare & You handbook, page 11

THREE VETERANS. SAME AGE. SAME PART B PREMIUM.

Three different outcomes

Same birthday. Same \$202.90 Part B premium. The only difference is what each one knew before 65.

VETERAN ONE

\$304.35 /MO

Listened to bad advice.

Skipped Part B for 5 years. Now pays a 50% penalty on top of his premium. Every month. For life.

And that is if the premium never goes up. The premium goes up and the penalty goes up.

THE COST A penalty with no reset button.

VETERAN TWO

\$202.90 /MO

Enrolled. Never opened the handbook.

Enrolled on time. Pays full price for Part B. Never saw Page 11. Leaves money on the table every single month.

THE COST Paying full price when options exist for his Part B premium.

THREE DIFFERENT OUTCOMES, CONTINUED

VETERAN THREE

LESS THAN \$202.90

Used what he earned.

Enrolled on time. Read Page 11. Looked at the options in his county. Medicare Advantage working harder for him. His VA benefits did not change.

THE RESULT Same VA. More options.

WHAT EACH ONE PAYS FOR PART B EVERY MONTH

Veteran one

\$304.35

Veteran two

\$202.90

Veteran three

LESS*

*How much less depends on the plans in his county.

Which veteran are **you** going to be?

Not every county has the same options. Your county may or may not have a Medicare plan that will help pay your Part B premium.

Monthly amounts use the 2026 standard Part B premium of \$202.90. Veteran one: \$202.90 + 50% penalty (\$101.45) = \$304.35. The penalty is 10% for every full 12 months you could have had Part B but didn't sign up.

Questions?

 **888-960-VETS (8387)**

WHICH SITUATION IS YOURS?

TRICARE for Life. CHAMPVA. VA health care.

The rules at 65 depend on what you have today. Find yours.

TRICARE for Life

PART B AT 65

Required

CHAMPVA

PART B AT 65

Required

VA health care

PART B AT 65

**Not required.
Penalty if late.**

TRICARE for Life

If you have TRICARE for Life, you're required to have at least Medicare Part A and Part B to keep your TRICARE for Life benefit.

Skip Part B and TRICARE suspends. That is not optional. That is the rule.

TRICARE for Life wraps around Part C the same way TRICARE for Life wraps around Original Medicare.

GOOD TO KNOW

On the first day of your 65th birthday month, TRICARE Prime or TRICARE Select transitions to TRICARE for Life. TRICARE for Life does not pay any of your Part B premium.

CHAMPVA

CHAMPVA is for spouses, surviving spouses, and dependents of veterans who are 100% permanently and totally disabled from a service-connected condition or who passed away from a service-connected condition.

If you turn 65 and are eligible for Medicare, you are required to enroll in Medicare Part A and Part B to keep your CHAMPVA benefit.

GOOD TO KNOW

CHAMPVA then becomes your secondary coverage. Options exist for your Part B premium.

VA health care

Nobody in the United States is required to enroll in Medicare. Not you. Not any veteran. Not anyone at 100% Permanent and Total.

But Part B has a late enrollment penalty. 10% for every full 12 months you delay past your Initial Enrollment Period. That penalty is permanent. It never goes away.

GOOD TO KNOW

Medicare is not allowed to affect your VA health care or your VA disability compensation in any way. They stay exactly the same.

TWO MORE QUESTIONS WE HEAR EVERY WEEK

WHAT ABOUT PART D?

“There’s no penalty for delaying Medicare Part D as long as you enroll when you’re first eligible or within 63 days of when you no longer have VA health care or other creditable prescription drug coverage.”

VA.GOV

VA prescription coverage counts for Part D. VA health care does not count for Part B. The Part B penalty still applies.

ON SOCIAL SECURITY DISABILITY?

If you receive Social Security Disability payments for 24 months or longer, Medicare enrolls you in Part A and Part B automatically.

Disability payments give you Medicare. They do not give you TRICARE. TRICARE for Life requires military retirement reported in DEERS.



Must meet eligibility criteria to enroll. Every situation is different. Give us a call and we will lay out your timeline.

YOU ALREADY PAID FOR THIS

Medicare is not a bill. It is a benefit you **earned**.

You remember the FICA box on your pay stubs? Every paycheck. Military service, civilian jobs, did not matter. FICA came out.

\$58,000

paid into Medicare through FICA by a veteran earning \$50,000 a year over a 40-year career. If you earned more, you paid more.

~75%

of Medicare Part B is paid by the federal government's general fund. Approximately. Funded by the federal income taxes you paid your entire career.

~\$7,300

a year, roughly, in federal subsidy for every Part B beneficiary paying the standard premium.

\$202.90

your share. The 2026 standard Part B premium. About 25% of what Part B costs.

EARNINGS STATEMENT

EVERY PAYCHECK

Federal income tax

✓ withheld

FICA · Social Security

✓ withheld

FICA · Medicare

✓ withheld

Every paycheck. The FICA line.

YOU EARNED BOTH

Bought and paid for. Twice over.



PART A · HOSPITAL

Funded by the FICA Medicare tax on every paycheck you ever earned.



PART B · DOCTORS

About 75% funded by the federal income taxes you paid your entire career.

You paid into Medicare through FICA your entire career. That funded your Part A hospital coverage.

You also paid federal income taxes your entire career. Those tax dollars fund the 75% federal subsidy that covers most of your Part B.

You earned both. Skipping Part B means walking away from a benefit you already bought and paid for twice over.

You earned Medicare. Part C can make Medicare work harder for you.

Sources: Social Security Act §1839 (42 U.S.C. §1395r), which sets the standard Part B premium at about 25% of program cost. CMS, 2026 Medicare Parts A & B Premiums and Deductibles, November 14, 2025. FICA estimate: 2.9% combined Medicare tax on \$50,000 a year for 40 years. Dollar figures are 2026 amounts. CMS announces 2027 Part B amounts in November 2026.

What Medicare’s own handbook says about your Part B premium

Not our words. Medicare’s. Printed in the handbook Medicare mails to every beneficiary.

On Page 11 of the 2027 Medicare & You handbook, Medicare says about Part C plans:



some plans may have a \$0 premium and may help pay all or part of your Part B premium.”

2027 MEDICARE & YOU, PAGE 11 · “AT A GLANCE: ORIGINAL MEDICARE VS. MEDICARE ADVANTAGE PLAN.”

MEDICARE & YOU 2027		PAGE 11
 Cost		
Original Medicare (Part A and Part B)		Medicare Advantage (Part C)
For Part B-covered services, you usually pay 20% of the Medicare-approved amount after you meet your deductible. This amount is called your coinsurance.		Out-of-pocket costs vary. Plans may have different out-of-pocket costs for certain services.
You pay a monthly Part B premium . If you choose to join a Medicare drug plan to get Medicare drug coverage (Part D), you'll pay a separate Part D premium.		You pay a monthly Part B premium and may also pay the plan's premium . Some plans may have a \$0 premium and may help pay all or part of your Part B premium. Most plans include Medicare drug coverage (Part D), so you don't have a separate Part D premium.

Excerpt from the official U.S. government Medicare handbook. Yellow highlight added.

WHAT PAGE 11 MEANS FOR YOU

“\$0 premium”

Medicare rules allow Part C plans to have premiums as low as \$0 per month.

But here is what you need to know. To be eligible for Part C, you must have Medicare Part A and Part B. You cannot skip Part B and get Part C. Part A and Part B are the foundation.

“All or part of your Part B premium”

That is Medicare’s own language. Options exist for your Part B premium.

Right now, \$202.90 comes out of your Social Security check every single month. If the Part C plan in your county has this benefit, less comes out. Sometimes a lot less. Not drawing Social Security yet? Then you get a quarterly bill for Part B. The same thing applies. Instead of paying \$202.90, you pay less.

That is Part C making Medicare work harder for you.

98%

of people with Medicare can choose a Part C plan with drug coverage and no extra premium (2026).

28

Part C plans with drug coverage, on average, for each beneficiary in 2027.

Sources: KFF, Medicare Advantage 2026 Spotlight (Dec. 2025); KFF, The Average Medicare Beneficiary has 28 Medicare Advantage Prescription Drug Plan Options for 2027 (Oct. 1, 2026).

Your county may or may not have a Medicare plan that will help pay your Part B premium. We look it up for every veteran individually.

THE VA IS GREAT. IT AIN'T PERFECT.

What happened when the VA told my dad no

My 82-year-old dad Wallace is a Vietnam-era veteran. He uses the VA. We are happy with the care the VA gives him.

Then Dad called me. **“Chris, they won’t cover it.”**

He needed a procedure. The VA said the procedure wasn’t medically necessary.

DENIED

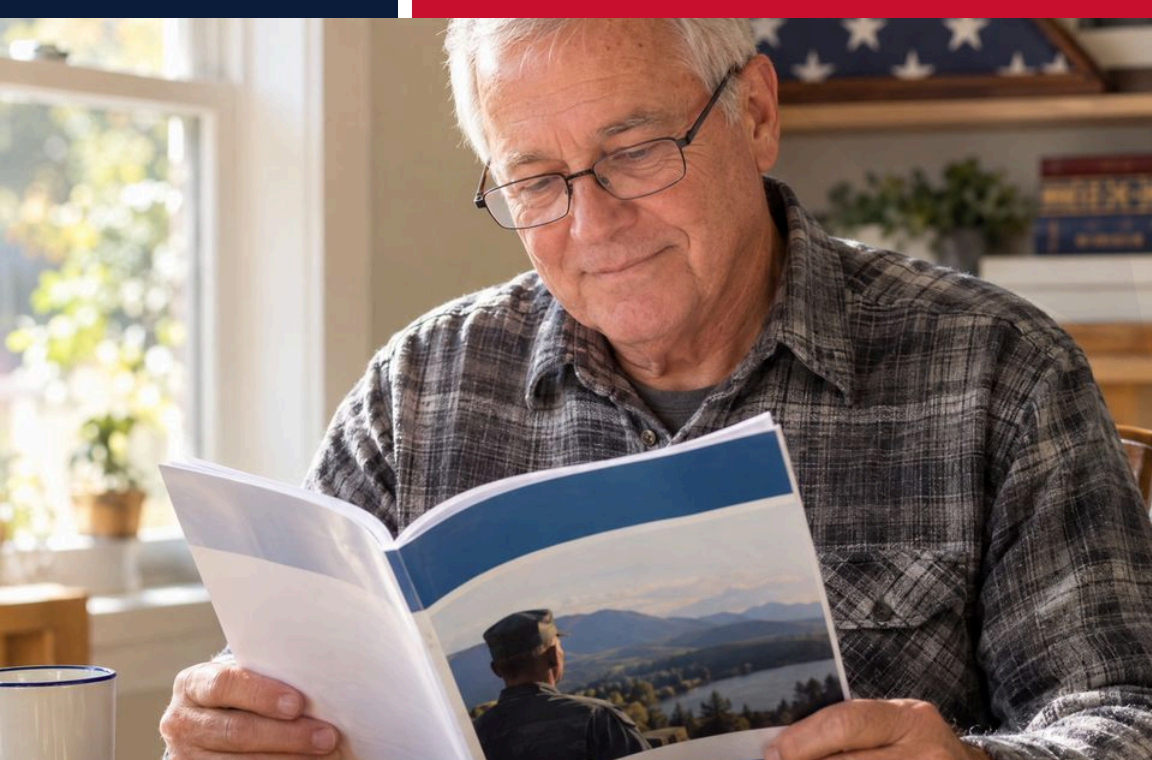
82 years old. Vietnam-era veteran. And the system he served said no.

Dad’s Part C plan covered the procedure. No arguments. No appeals. No stress. No waiting.

Dad’s VA benefits didn’t change. Medicare is not allowed to affect your VA health care or your VA disability compensation in any way.

“Chris, the VA is great, but it ain’t perfect.”

WALLACE DUNCAN · VIETNAM-ERA VETERAN



My dad, Ric, and our clients are happy they have options outside the VA system too.

RIC CHOSE FREEDOM

My friend Ric is a 100% disabled Vietnam veteran. Full VA healthcare. Full disability compensation. The works. And Ric has Medicare.

Freedom to see doctors outside the VA without VA approval. Freedom to walk into any emergency room in the country knowing he's covered.

Ric's VA health care and disability compensation didn't change. They can't. Medicare is not allowed to affect your VA health care or your VA disability compensation in any way.

How we picked Dad's 2027 plan

2026

\$185

of his \$202.90 Part B premium covered through his \$0-premium Part C plan. Dad paid \$17.90 a month for Part B.

2027

\$179

a month of his Part B premium covered. \$6 less than 2026. The 2nd-highest Part B help in his county.

Why didn't we pick the highest?

Because we looked at and weighed all of the benefits. The plan with \$179 a month had the most benefits he needed.

That is how we pick plans.



Every veteran Medicare expert who works with us treats each person as if they were their own parent.

Our average client gets **\$145** of their Part B premium covered through their Part C plan.

Benefits and costs vary by county and plan. Dad's situation is based on what is available in his county. Your county will have different plans with different options for your Part B premium.

FIX THESE BEFORE THEY COST YOU

Five costly mistakes veterans make



Skipping Part B because you have the VA

VA health care does not count for Part B. Wait too long and the 10% penalty is yours for life.



Buying Medigap when you have TRICARE for Life

TRICARE for Life already pays your deductibles, copays, and coinsurance. A Medigap plan can run \$125 to \$300 a month for coverage you already have.



Letting Part B lapse with TRICARE for Life

No Part B, no TRICARE for Life. Even if you move overseas.



Believing Part C hurts your military benefits

"If you enroll in a Medicare Advantage Plan, you still have Medicare." TRICARE.mil. Your VA health care and disability compensation stay exactly the same.



Never reviewing your plan

Plans change every year. Dad's Part B help went from \$185 to \$179. Review every fall, October 15 to December 7.

Mark your calendar

Medicare has set times during the year when you sign up for a plan or switch plans.

7 MONTHS

Initial Enrollment Period

When you're turning 65, you have a 7-month window to sign up for Medicare. Three months before your birthday month, your birthday month, and three months after. Miss the window? Penalties for life. No reset button.

OCTOBER 15 TO DECEMBER 7

Annual Enrollment Period

Choose a new Medicare Advantage plan or switch back to Original Medicare for the next year.

JANUARY 1 TO MARCH 31

Open Enrollment Period

Already in a Medicare Advantage plan? Change plans once, or go back to Original Medicare.

YEAR-ROUND

Special Enrollment Periods

Specific situations only. Moving, losing other coverage, or gaining or losing Medicaid or Extra Help.

TWO THINGS TO KNOW BEFORE 65



ALREADY DRAWING SOCIAL SECURITY?

If you've been drawing on your Social Security benefit for 4 months or longer, you'll automatically be enrolled in Medicare Part A and Part B. The Part B premium will automatically be deducted from your monthly Social Security benefit.

Not drawing Social Security yet? You enroll in Part B yourself during your Initial Enrollment Period. Medicare bills you directly every quarter until Social Security starts.

THE PART B PENALTY

10% per year. For life.

10% for every full 12 months you delay past your Initial Enrollment Period. Permanent. And it stacks on a premium that goes up almost every year. The premium goes up and the penalty goes up.

+10%

1 year late

+30%

3 years late

+50%

5 years late



Have TRICARE for Life? "Because you have TFL, you may disenroll from a Medicare Advantage Plan at any time."

TRICARE NEWSROOM

QUICK REFERENCE

Medicare by the numbers

Part B standard premium 2027 projected: \$209.50 (Medicare Trustees)	\$202.90 PER MONTH · 2026
Part B deductible	\$283 PER YEAR · 2026
Part A hospital deductible	\$1,736 PER BENEFIT PERIOD · 2026
Part A premium for about 99% of people	\$0
Part D out-of-pocket cap \$2,100 in 2026	\$2,400 2027
Part B late penalty for every full 12 months late	10% FOR LIFE
Higher Part B premiums (IRMAA) start above \$109,000 single / \$218,000 joint income	\$284.10+ PER MONTH · 2026

Sources: CMS, 2026 Medicare Parts A & B Premiums and Deductibles (Nov. 14, 2025); 2026 Medicare Trustees Report; CMS 2027 Part D parameters. 2026 IRMAA is based on 2024 tax returns. CMS announces 2027 Part A and Part B amounts in November 2026.



WE SPEAK VETERAN®

Talk to someone who speaks veteran.

No runaround. No sending you somewhere else. Answers.



15 minutes on the phone.

Give us a call at 888-960-8387. We'll spend 15 minutes on the phone with you and answer your questions. No cost. No obligation. Just answers.



Free to veterans. Not now. Not ever.

Medicare rules allow us to provide all of our services free to veterans and we still make a living.



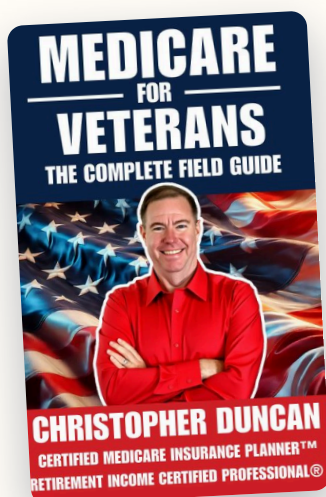
Independent.

We represent all of the companies you know and many you don't know. Our job is to find the right one for your specific needs because they are all different. If your goal is to get your out of pocket costs as low as possible, that is what we do.

Questions?

 **888-960-VETS (8387)**

MEET CHRIS



I'm Chris Duncan and I've been helping retirees with Medicare and retirement planning for nearly 20 years. Our organization focuses on veterans. And most of them have the same reaction: **“Why didn't anyone tell me this sooner?”**

I wrote *Medicare for Veterans, the complete field guide*. You can read it free at freevetsbook.com or buy a copy on Amazon.

Certified Medicare Insurance Planner™ · Retirement Income Certified Professional® · Licensed in all 50 states



Rated 5.0 on Trustpilot

800+ reviews from veterans and families

“I knew nothing about Medicare. The VA had been taking care of me for so long. Chris and Staci sent me straight. Got me on the right path.”

VERIFIED TRUSTPILOT REVIEW

“I liked his no pressure approach... Definitely had a knowledge working with people in my situation that are retired military with Tricare for life and access to the VA hospitals.”

LARRY C. · TRUSTPILOT REVIEW

THE FINE PRINT

I'm not affiliated with or endorsed by Social Security, Medicare, the VA, TRICARE, or any government agency. Nor would I want to be. This is general education, not personal advice. Benefits and costs vary by county and plan. Always review your own situation with Social Security, the VA, Medicare, or a professional you trust before making changes.

Medicare is not allowed to affect your VA health care or your VA disability compensation in any way. Enrollment may be limited to specific times of the year unless you qualify for a Special Enrollment Period. Dollar figures are 2026 amounts unless noted. CMS announces 2027 Part B amounts in November 2026.

We Speak Veteran® is a brand of Veterans Advantage Financial®. Photos are for illustration.

SOURCES

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- TRICARE for Life: tricare.mil/Plans/HealthPlans/TFL · TRICARE with Medicare Advantage: tricare.mil
- TRICARE eye exams for retirees (TRICARE for Life): tricare.mil
- TRICARE Newsroom, 4 reminders about getting care with TRICARE For Life: newsroom.tricare.mil
- 2026 Medicare Trustees Report: cms.gov/oact/tr/2026



What you get on the call

- ✓ Your Part B enrollment timeline, laid out before your birthday
- ✓ How TRICARE for Life, CHAMPVA, or VA health care fits with Medicare
- ✓ What Page 11 means in your county and zip code
- ✓ Options for your Part B premium
- ✓ Your VA health care and disability compensation stay exactly the same
- ✓ No cost. No obligation. Not now. Not ever.

 **Call 888-960-VETS (8387)**

 **Book a free consultation online**



Read the book free.

On your phone? Tap here. On a computer? Scan the code. It takes you straight to freevetsbook.com.



Veterans Advantage Financial® • We Speak Veteran®

veteransadvantagefinancial.vet

Medicare rules allow us to provide all of our services free to veterans and we still make a living.