



Humana Veteran FAQs

Use this handy reference to fully understand Humana’s options available to Veterans.

Q: Why should I focus on Veterans as a target market?

A: Supporting the health and wellness of Veterans is a way to serve those who have served us. Plus, one in five Medicare eligibles is a Veteran, so there is ample selling opportunity in this market.¹

Q: What healthcare benefits are available to Veterans from the government?

A: Here are the programs currently offered:

- **Tricare for Life (TFL):** for retired military members and their spouses and dependents
- **Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA):** for Veterans permanently disabled due to a service-related injury and for spouses and dependents after a service-related death²
- **Veterans Affairs (VA) healthcare:** offered based on service, financial status or service-related disability
- **Medicare:** for all individuals 65+, even if they have other benefits like TFL or VA
- **Medicaid:** for low-income individuals, level varies by state
- **Extra Help:** a low-income subsidy program

Q: Should all Veterans enroll in Medicare, even if they already have other government benefits?

A: Yes. The VA encourages Veterans to enroll in Medicare when they become eligible for a few reasons: to give them more care options, to avoid penalty and for more accessible Rx medicine.³

Q: What plans may be a good fit for Veterans from Humana?

A: Humana offers a few options, depending on the individual situation:	
<ul style="list-style-type: none"> • Medicare Advantage Plans 	<p>Medicare eligible individuals, including veterans, can select from any of Humana’s MA plans, including Humana Honor plans.</p> <p>Humana Honor Plans: 17 different MA plans, available in 28 states, a good fit for Veterans and available to all Medicare beneficiaries</p> <p>Dual-Eligible Special Needs Plans: a good option for dual-eligible individuals where it’s available</p>
<ul style="list-style-type: none"> • Medicare Supplement Plans (where available and when eligible) 	
<ul style="list-style-type: none"> • Prescription Drug Plans 	
<ul style="list-style-type: none"> • Dental Plans 	
<ul style="list-style-type: none"> • Vision Plans 	

¹National Center for Veterans Analysis and Statistics population model.

²<https://www.va.gov/health-care/family-caregiver-benefits/champva/>

³<https://www.va.gov/health-care/about-va-health-benefits/va-health-care-and-other-insurance/>

Q: Which Humana plans might be a good fit for which enrollees? Why?

A: Use this chart to guide you through which Humana option might be best for Veteran clients.

IF THEY HAVE...	THEN RECOMMEND...	BECAUSE...
TFL and/or CHAMPVA	Humana Dental and Vision	Many of these routine services are not covered by their current care.
VA and Original Medicare only	Humana MA, PDP, MedSupp, Dental or Vision	These plans could expand their network, reduce costs and offer additional benefits.
Medicare and Medicaid	Humana DSNP (if available)	It can expand their network, reduce costs and offer extras like fitness, OTC allowances and urgent care.
Medicare and Extra Help	Humana MA or PDP	It could expand their network, reduce costs and offer extra services.

Q: Why should Veterans consider Humana?

A: Humana is proud of its overall company focus on Veteran support. This includes:

- Leading a hiring initiative for Veterans seeking employment
- Serving as the national MA provider for the VFW and AMVETS
- Dedicating efforts to many Veteran-focused philanthropies and sponsorships

Q: Why should Veterans consider the Humana Honor Plan?

A: While individuals eligible for Medicare, including Veterans, can enroll in any Medicare Advantage plan in their service area, Humana Honor plans were built specifically to complement VA benefits and provide more coverage that Veterans need. Plans may include*:

- \$0 premium
- Part B giveback premium reduction (on all plans but one)
- Robust dental coverage
- A broad network including urgent care
- Possible vision and hearing benefits
- SilverSneakers®, Go365, OTC allowance

Q: Where can I find more training on how to better serve Veterans?

A: On Ignite, of course. On the “Educational Resources” page, you’ll find a hub of helpful content about Veterans. Simply select “Veterans” under “Filter By Topic”.

Q: How can I be more comfortable talking to Veterans?

A: Check out these resources, also located on the “Education and Resources” page of Ignite:

- Branch Values Guide
- Engagement Guide
- Conversation Guide
- Humana Veterans Commitment Timeline

Q: Where can I find Veteran-facing sales and marketing materials?

A: Use the search tool in your Marketing Resource Center (MRC) for Veteran-specific materials.

Q: Who can I reach out to for Veteran support in my area?

A: Your BRM/BRE can help answer any more questions you have about supporting Veterans. Head over to the “Support” page on Ignite to contact your local team.

*Check the plan’s summary of benefits for specific plan details.