

Veteran Healthcare & Partnering with Humana

Lifelong well-being for Veterans and their families

Humana.



Regional Veteran Executives



Darin Davis
RVE
Northwest



Scott Mathis
RVE
Southwest



Aaron McCoy
RVE
Northeast



Dee Hughes
RVE
Southeast

★ Veteran Community Engagement Executives



George Vukovich
VCEE
OH



Megan Regan
VCEE
PA



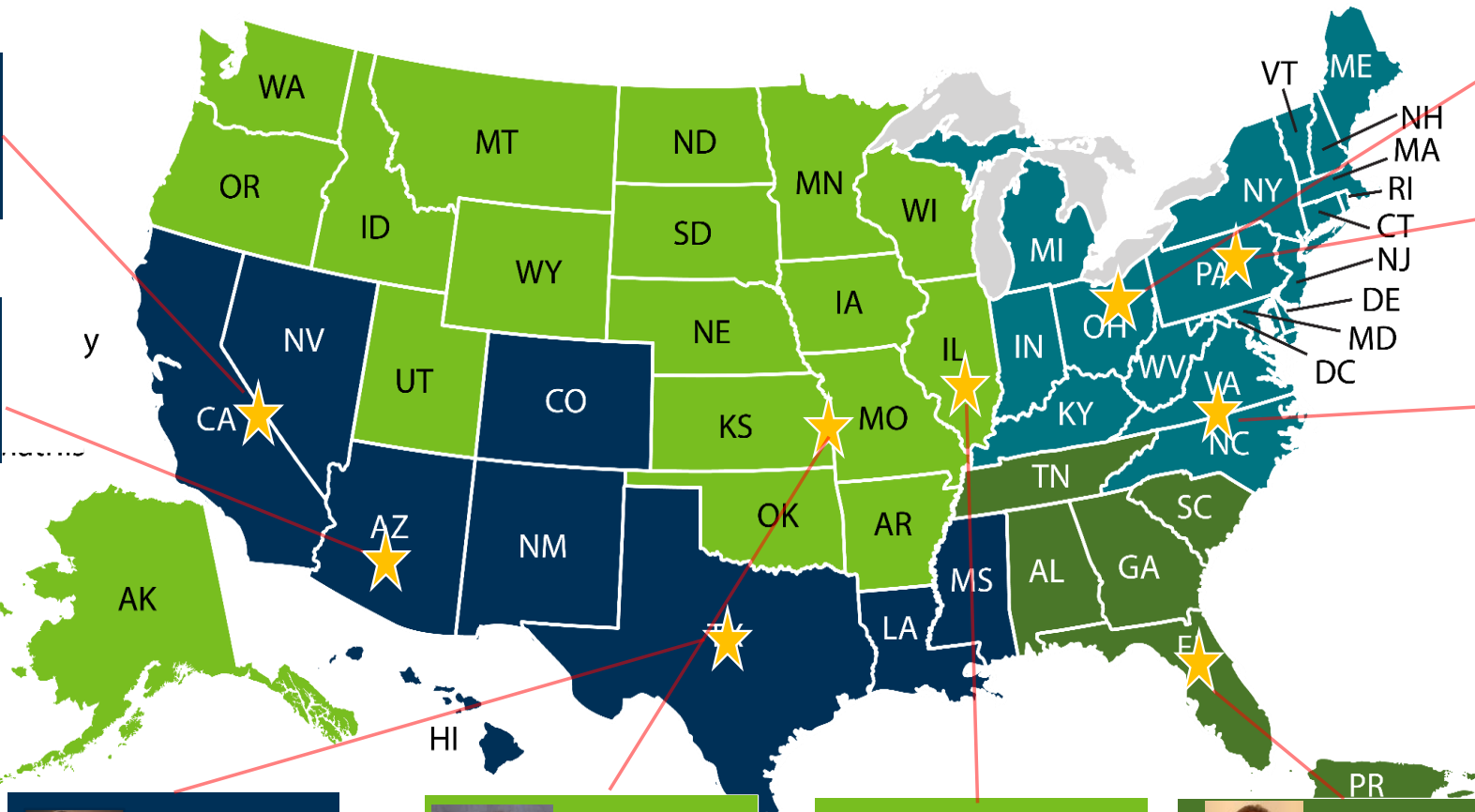
Andy Zinkievich
VCEE
NC/VA



Dave McNeil
VCEE
NV/NorCal/
SoCal/HI



Ron Williams
VCEE
AZ



Andrea Ortiz
VCEE
TX



Beth Blume
VCEE
KS/MO



Tim Delaney
VCEE
IL



Allen Carey
VCEE
Orlando/Tampa

Veterans

Large population, unique needs

8.5M 

Veterans 65+

4.1M  

VA Enrollees

Coverage gaps

- Dental coverage
- Access to non-VA Providers

Medicare Parts A and B

Original Medicare (Parts A and B) and VA healthcare are separate programs through the federal government¹

- Medicare Part A helps cover inpatient care, like overnight hospital stays, skilled nursing facility care, hospice care and home health care.²
- Medicare Part B helps cover doctor's visits and other outpatient care.²
- Medicare provides coverage at non-VA facilities.¹
- VA healthcare covers care at VA facilities and for VA-contracted providers.¹
- VA healthcare and Medicare coverage do not overlap.¹
- It's important to enroll in Part B when first eligible. If you don't and have to sign up later, you'll pay a penalty that increases each year you delay—and that you'll have to pay for the rest of your life.²
- If you have Part B and you cancel it, you won't be able to get it back until January of the following year, and you may have to pay a penalty to reinstate coverage.²



Humana.

I have VA Healthcare, why take out Part B?

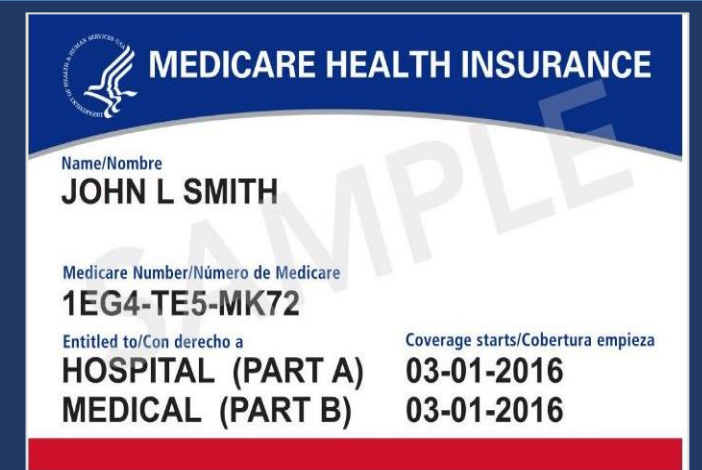
- ❑ Some Veterans consider opting out of Part B, to avoid paying the Part B premium. If they need to apply for Part B after their Initial Enrollment Period (IEP), they may pay a penalty because the VA Healthcare is **NOT** creditable medical coverage for Part B of Medicare (VA healthcare **is** creditable coverage for Part D of Medicare)
- ❑ In order for a Veteran to get a Medicare Advantage plan, the person has to have Medicare Part B.
- ❑ Medicare Part B and Medicare Advantage plans provides Veterans with more health care options.
- ❖ **VA and Medicare Advantage do NOT interfere with each other nor do they coordinate benefits. The VA does not file claims with Medicare (Parts A, B or C). The VA is a provider, but is not health insurance.**

“VA does not recommend Veterans cancel or decline coverage in Medicare (or other health care or insurance programs) solely because they are enrolled in VA health care.”

https://www.va.gov/healthbenefits/resources/publications/hbco/hbco_va_other_insurance.asp#:~:text=Under%20Medicare%20Part%20B%2C%20VA,be%20provided%20through%20an%20employer.&text=VA%20does%20not%20recommend%20Veterans,enrolled%20in%20VA%20health%20care.

I have VA Healthcare, why take out Part B?

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A sample Medicare Health Insurance card for John L. Smith. The card is white with a blue header and a red footer. It includes the Medicare logo, the name 'JOHN L SMITH', the Medicare Number '1EG4-TE5-MK72', and the coverage start date '03-01-2016' for both Hospital (Part A) and Medical (Part B) coverage.

MEDICARE HEALTH INSURANCE	
Name/Nombre	JOHN L SMITH
Medicare Number/Número de Medicare	1EG4-TE5-MK72
Entitled to/Con derecho a	Coverage starts/Cobertura empieza
HOSPITAL (PART A)	03-01-2016
MEDICAL (PART B)	03-01-2016

“VA does not recommend Veterans cancel or decline coverage in Medicare (or other health care or insurance programs) solely because they are enrolled in VA health care.”

https://www.va.gov/healthbenefits/resources/publications/hbco/hbco_va_other_insurance.asp#:~:text=Under%20Medicare%20Part%20B%2C%20VA,be%20provided%20through%20an%20employer.&text=VA%20does%20not%20recommend%20Veterans,enrolled%20in%20VA%20health%20care.

Benefits of Medicare Advantage



Obtain coverage for emergency services provided by non-VA providers



Choices and access to more providers, second opinions and RX formulary options



Potential savings opportunities



Plan extras



The combination of VA Health Care and a Medicare Advantage Plan provides the most options.

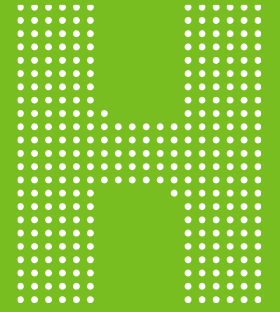
Benefits Continued:

- The Plan is \$0 premium and offers a Part B giveback (premium reduction/depends on market).
- MA/MAPD plans may provide Medicare-eligible veterans with additional health care services and location options.
- MA/MAPD may give veterans **transportation** which can be used to attend appointments at the VA or with VA community providers
- MA/MAPD may give veterans access to **dental** coverage.
- MA/MAPD plans offer a broad network, including Urgent Care access.
- **Anyone with Medicare Parts A and B and not only veterans can enroll in any MA/MAPD plans**
- **Veterans can choose and enroll in any MA/MAPD plans**



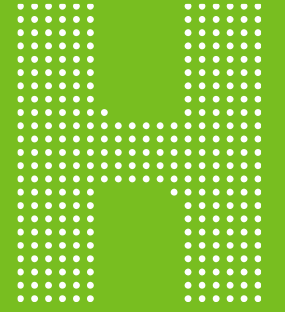
The combination of VA Health Care and a Medicare Advantage Plan provides the most options.

TRICARE for Life, CHAMPVA & Medicare



- Must enroll in both Part A & B of Medicare as soon as they are eligible
- Generally, should have no out-of-pocket costs for services covered by both Medicare and either TFL or CHAMPVA
- Billing between TFL or CHAMPVA and Medicare should occur automatically
- Both TRICARE for Life and CHAMPVA already provide creditable drug coverage

Humana as a resource



- Connect with your local Humana representative to have a resource for all Medicare questions
- Humana agents can meet with veterans on the phone or in person
- You can email VeteransChannel@humana.com if you don't know who to contact

Humana and NVS

How to partner with Humana in
your Community



Attend Humana Events:

- Humana attends and helps coordinate many veteran events throughout the year
- Having a VSO on-site ensures that we have a subject matter expert on veterans' benefits
- We often work with veterans that have not sought out their earned VA benefits



Help Humana with Education



- Our teams work to train agents across the country throughout the year
- Humana contracts with over 50,000 agents across the country
- Most of our agents are not familiar with VSOs and all they do for veterans
- Having a VSO attend our agent trainings helps agents understand what a VSO does and when to refer their clients to you for assistance

Utilize Humana locations:



- Humana has Neighborhood Centers and Retail Locations throughout the U.S
- VSOs can utilize Humana locations for meeting with veterans which may be more convenient in some communities
- Humana Locations have been donated for VFW (and other Veteran Organization) meetings, where space permits

Why veteran health
goes beyond the
exam room



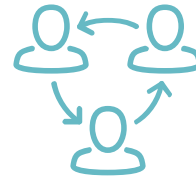
COLLECTIVE IMPACT APPROACH

Connectors, conveners, catalysts for change in improving the health of Veterans and their families



IDENTIFY Barriers

Veteran Service Officers are underutilized, not well known across generations of Veterans, and their role is often misunderstood



CO-CREATE Solutions

15 Things Veteran Service Officers Want You to Know curriculum



ACHIEVE Best Health

Educate and encourage Veterans to connect with a Veteran Service Officer



Connect veterans to resources in their local community

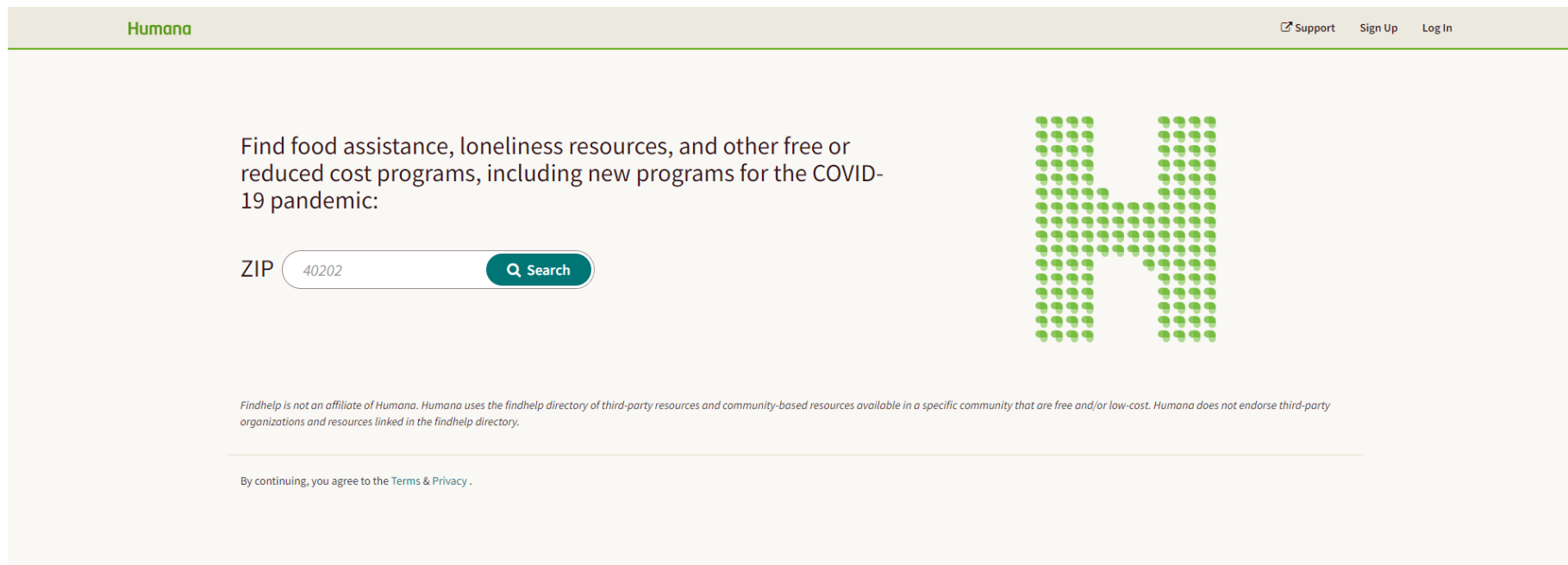
Humana Community Navigator

If an individual has identified health-related social needs, follow up by offering assistance connecting them to resources and services that may be available through their medical insurance, government programs and other community organizations through Humana Community Navigator (**Humana.FindHelp.com**). This service is used to locate available food assistance, loneliness resources and other free or reduced-cost programs in an individual's community.

In addition to providing access to thousands of resources, the following features are also available:

- ZIP code search based on service area
- Resources available to share via print, email and text
- Multi-language options for resources
- The ability to create folders to save favorites

Humana.FindHelp.com



The screenshot shows the Humana FindHelp.com website. At the top, there is a navigation bar with the Humana logo on the left and links for Support, Sign Up, and Log In on the right. The main content area has a light gray background. On the left, there is a text prompt: "Find food assistance, loneliness resources, and other free or reduced cost programs, including new programs for the COVID-19 pandemic:". Below this, there is a search form with a label "ZIP" and a text input field containing "40202". To the right of the input field is a green button with a magnifying glass icon and the text "Search". To the right of the search form is a large graphic of the number "4" composed of many small green dots. At the bottom of the page, there is a small disclaimer: "Findhelp is not an affiliate of Humana. Humana uses the findhelp directory of third-party resources and community-based resources available in a specific community that are free and/or low-cost. Humana does not endorse third-party organizations and resources linked in the findhelp directory." and a link to the Terms & Privacy policy.

Flyers for print or download

VETERAN LONELINESS IS REAL But your support system is strong

After serving your country and being surrounded by team members, returning to a civilian life can feel like no one understands what you've lived through and experienced.¹ The good news is—you're not alone, and there are resources and support to help.

Loneliness can happen—even when surrounded by others
Compared to typical civilian loneliness, military-related loneliness has been found to be different—defined by feeling "alien and homeless in a civilian world," as well as feeling misunderstood and the only one who feels a certain way.¹

The impact of veteran loneliness
According to a study from Yale and the U.S. Department of Veterans Affairs, the primary enemy most veterans face after service is not war-related trauma, but loneliness.²

In fact, loneliness affects more than 33% of adult Americans.³

Social isolation can occur when you're physically alone
Social isolation happens when we're separated from other people and don't have our desired social connections. This can occur from life situations, like transitioning from active duty to civilian status or when friends and loved ones pass away.

Working on ways to help you feel less lonely and get more socially connected can help you decrease your risk of stroke, dementia and Alzheimer's disease.⁴

ASK FOR HELP

It's important to talk about the feelings of loneliness, anxiety, depression or PTSD that you may face in your everyday life.

Tell someone you trust. Share your challenges with your family members, friends, fellow veterans or counselor. They can listen to your feelings and offer you support.

Choose a doctor with whom you can speak easily and openly. Ask friends, relatives and veterans for recommendations. Bring a list of questions and concerns with you, especially if you've recently felt down or stressed.

Answer your doctor's questions about your physical and mental health honestly to ensure the right diagnosis and treatment.

Bring a friend or relative for support if you know you'll be discussing serious topics, like surgery or a recent diagnosis.





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Loneliness flyer

Transportation could take you to better health

Has lack of transportation kept you from going to medical appointments or the pharmacy? Do you struggle finding regular transportation to church, the grocery store, or to connect with friends?

Here's a helpful guide with resources to help get you on your way. Sharing this information is yet another way we're looking out for you. It's more than just healthcare—it's human care.

Sometimes, being alone is simply a matter of not having transportation. In the U.S., **more than 100 million people don't drive**—that's almost one-third of the population.¹ And that's a lot of people in need of a lift.

Discover ways to get out and about
Access to transportation is important for us to live healthy lives and go about our normal routines. For older adults, transportation is also a major factor in maintaining independence while aging, along with keeping social connections.



USE YOUR PERSONAL NETWORK FOR HELP

Consider asking:

- If your family or friends can help with transportation
- If your doctor's office offers transportation to and from appointments
- If your place of worship or community center has transportation services
- If your local community has a public transportation system

Helpful questions to ask when researching transportation options:

- How far can I travel with this service?
- What is the cost? Is it per ride or round-trip?
- Can the driver help me to the vehicle?
- Are other people picked up during my ride?
- Will they wait for me during the appointment?



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Transportation flyer

Your housing situation has an impact on your health

Do you often worry about making rent payments? Do you have issues with pests, old carpeting, ventilation or other quality housing issues? If so, you're not alone.

We have tips, resources and information to assist you because having a stable home is important to maintaining your health. Helping you get there is part of what we call human care.

About 30% of renters in the U.S. have little to no confidence that they can make their next housing payment.¹

In 2018, 6.5 million Americans experienced severe housing cost burden, which means they spent more than 50% of their income on housing.²

Quality and safety
Housing quality is the physical condition of your home and the environment in which it is located. Having good quality housing and an environment that makes you feel safe and happy is important for your health and well-being.³ Sometimes, you may not even realize you have quality issues in your home. Here are some things to look out for:⁴

- Damaged appliances
- Peeling paint
- Old or dirty carpeting
- Lead exposure
- Inadequate plumbing
- Poorly constructed staircases
- Lack of air conditioning
- Exposed nails

Stability and affordability

In 2018, three out of four adults age 50 and older said they want to stay in their homes and communities as they age.⁵

Aside from homelessness, housing instability can also mean frequent evictions or temporarily living with family members or friends. It is important to have a place to call home because for seniors, it allows you to maintain independence and age in-home.



HEALTH IMPACTS

Having a stable and safe home environment can help decrease your risk of health challenges like:⁶

- Hypertension
- Asthma
- Chronic stress
- Heart damage
- Poor mental health



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Housing flyer

<https://populationhealth.humana.com/communities/veterans-and-humana>

Thought Leadership

Resources available for Veteran members and providers supporting Veterans.

Provider Resources

- [Supporting the Needs of your Veteran Patients](#)

Member Resources

- [Loneliness & Social Isolation for Veterans Flyer](#)
- [Food Insecurity for Veterans Flyer](#)
- [Transportation for Families & Seniors Flyer](#)
- [Financial Strain for Seniors](#)
- [Housing for Seniors](#)

Issue Briefs

- [Health Equity](#)
- [Access to Care](#)
- [Food Insecurity](#)
- [Loneliness](#)
- [SDOH Data](#)

Videos / Podcasts

- [Humana Partnering for our Veterans](#)
- [Soldier for Life S11:E5 Humana Series Part 1: Medicare 101](#)
- [Soldier for Life S11:E8 Humana Series Part 2: Social Determinants of Health](#)
- [Behind the Mission: Humana's Veteran Bold Goal & SDOH](#)
- [Lost and Found, A Health Equity Story](#)

Humana

Issue Briefs:
Bringing insights to
the industry



Healthy food, healthier
outcomes for veterans



Aaron McCoy



Darin Davis



MAJ Katherine Little

#SoldierForLifePodcast

S11:E5
HUMANA
SERIES PART 1:
MEDICARE 101

soldierforlife.army.mil

throughout the enterprise and
further the strategy to influence
population health focused policy



Of the households Feeding America serves,
1 in 5 has at least one member who has served in
the military.¹

Higher rates of food insecurity have been reported among
veterans who served in Iraq and Afghanistan (27%), female
veterans (28%), homeless and formerly homeless veterans (49%),
and veterans with serious mental illness (35%).²



1.3 million veterans live in a household relying on the
Supplemental Nutrition Assistance Program (SNAP) to
supplement their food intake.³

Humana

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Andrea Newton



Stephanie Muckey



MAJ Katherine Little

#SoldierForLifePodcast
S11:E8
HUMANA SERIES
PART 2:
SOCIAL
DETERMINANTS
OF HEALTH

soldierforlife.army.mil



Your health and well-being

Having regular access to healthy foods can help decrease your risk of some common and costly health problems, such as:⁴

Seniors

- Asthma
- Congestive heart failure
- Depression
- Osteoporosis
- Hypertension
- Limitations in activities
- Diabetes

Adults

- Arthritis
- Chronic kidney disease
- Depression
- Insufficient sleep
- Diabetes
- Hypertension
- Chronic obstructive pulmonary disease (COPD)





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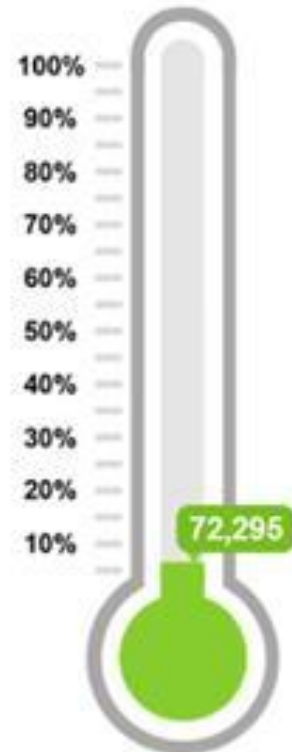
VFW
VETERANS OF FOREIGN WARS.

FEEDING
AMERICA

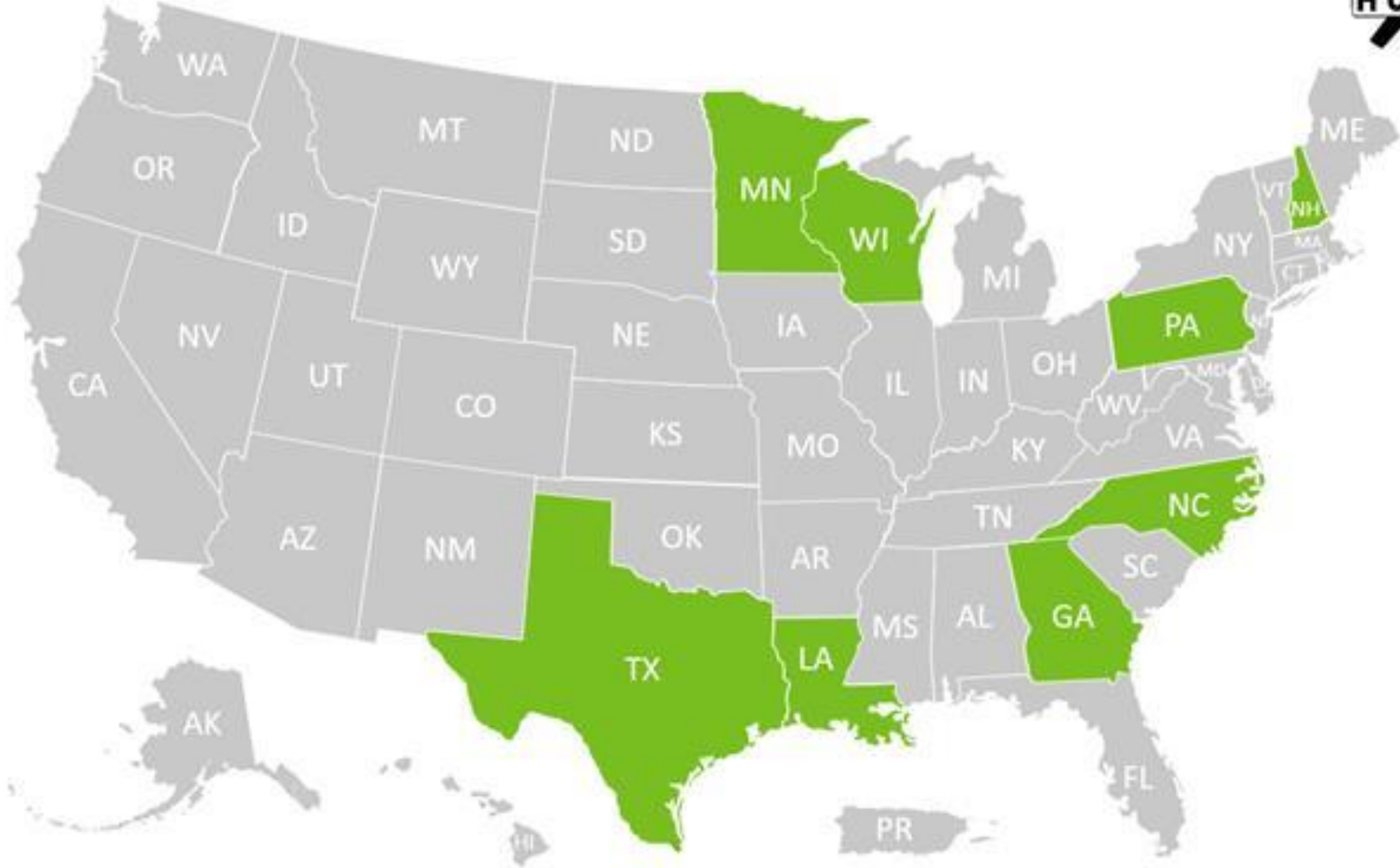
2024 Uniting to Combat Hunger Activations (August 17, 2023)



Goal: 1 Million Meals



Powered by Silent Partner



VFW Foundation Uniting to Combat Hunger Grant



1. For every \$1 raised by a VFW Post/Auxiliary to support Uniting to Combat Hunger, the VFW Foundation will provide a \$1 match in the form of an unrestricted grant to the VFW/Auxiliary Post. (Min. \$500 must be raised to qualify)
 2. For every pound of food donated to a food bank, food pantry or community kitchen, the VFW will provide a \$1 match. (Min. 500 lbs. must be collected to qualify for match)
 3. For every \$1 spent on food purchased to support a food pantry ran by the Post or Auxiliary, the VFW will provide a \$1 match. (Min. \$500 must be spent to qualify and the applicant must prove that the food pantry has been operating for at least one year and show that it is sustainable)
 4. Materials used to plant victory gardens at a Post's home or at a community garden can receive reimbursement of up to \$500
- **The maximum amount for a UTCH grant is \$1,500.**
 - Individual VFW members can make a donation at [Donate to Veterans of Foreign Wars Foundation \(bloomerang.co\)](https://bloomerang.co) and submit their receipt to their VFW post to count towards the grant

Connect with your local VFW and get them engaged!

VFW Grant can be located here: www.vfw.org/utchgrant

VFW VSO Scholarship



VFW VSO Scholarship

- Scholarship covers cost for service officers to attend 1 NVS training per year
- Humana is assisting in providing the funding for VSOs who are selected to attend



A decorative vertical bar on the left side of the slide, consisting of a light green upper section and a dark green lower section.

Thank you!

Humana®

**HONORING AND
SERVING VETERANS**