CHAMPVA

VHA Office of Community Care
-Thomas Paulus, Deputy Chief, Healthcare Reimbursement
-Luke Davis, Operation Specialist, Eligibility, Enrollment & Verification
CHAMPVA

- Civilian Health And Medical Program of the Department of Veterans Affairs
  - Program Eligibility
  - Caregiver Program
  - Foreign Medical Program
CHAMPVA-Eligibility

• Veteran must be rated **P&T**
  – be permanently and totally disabled
  – have died from a service connected condition
  – been P&T at the time of death
  – **Not just 100% rating**

• Must not be eligible for TRICARE, **beneficiaries cannot choose between the two.**
CHAMPVA-Eligibility

• Children
  – Through age 18, if in school fulltime, age 23
    (CHAMPVA does not follow the ACA age of 26.)
  – If permanently disabled and VARO determines child is a “Helpless Child” they maintain CHAMPVA for the duration of their life or until they get married or lose “Helpless Child Status.”
CHAMPVA-Eligibility

• Spouses until divorce, NO EXCEPTIONS!
• Widow(er): until remarriage
  – If remarriage ends (by death, divorce or annulment, beneficiary may be entitled to reinstatement)
• Survivor remarried age 55 and older keeps CHAMPVA
CHAMPVA - Eligibility

- If the CHAMPVA beneficiary is Medicare eligible at any age, she/he must be enrolled in Parts A and B and must maintain enrollment in Part B to maintain CHAMPVA eligibility.

- If the CHAMPVA beneficiary is not eligible for Social Security/Medicare, she/he must present a letter to Office of Community Care in Denver stating such.
CHAMPVA-Eligibility - Retirement

• A CHAMPVA beneficiary whose sponsoring veteran earns a NG or Reserve retirement will have to switch to Tricare when the retirement is activated.

• There is no option to keep CHAMPVA once Tricare eligibility is established.

• If a Tricare widow(er) remarries after 55, she/he loses Tricare but can apply for CHAMPVA.
Caregiver Program
Caregiver program & CHAMPVA

• Currently for OIF & OEF (Iraq and Afghanistan) veterans only.
• Caregiver must not have any other health insurance.
• Must have completed all training from VAMC.
• Entitled to all of the same benefits as any CHAMPVA beneficiary.
• Stipend is based on regional competitive salaries for similar work and may vary state to state.
Application Process

• Application must include:
  – Application (VA Form 10-10d)
  – OHI Certification Form (10-7959c)
  – Copy of Medicare card (if on Medicare)
  – School Cert of full-time enrollment (ages 18-23)

• Application may include copy (never an original) of:
  – Rating decision
  – Marriage license
  – Birth certificate/adoption papers
  – DD214 or Report of Separation
Application Process

• After eligibility is determined, verified against DEERS -- beneficiary does NOT have to update DEERS (weekly process.)

• Information verified with Veterans Affairs Regional Office.
  – Benefits backdated to date of qualifying event i.e., when the sponsoring Veteran was rated P&T

• Cards, handbook, etc. mailed.
CHAMPVA Benefits

- Major medical plan based on BC/BS but is not an insurance.
- Annual deductible $50 (each ind)/$100 max (family).
- Shares cost 75% -- user pays 25% of the allowable amount (Medicare rate) unless care provided by VA.
  - Very rare a Beneficiary is treated by VA.
Contact Information

• Phone Center (Customer Service)
  – 800-733-8387
  – Mon-Fri, 8:05 AM- 7:30 PM (Eastern)

• Preauthorization
  – 800-733-8387
  • Same Hours
Contact Information

Web site:  http://www.va.gov/purchasedcare/
Extensive information

Email:  hac.inq@va.gov

Letter
CHAMPVA
PO Box 469063
Denver CO 80246-9063
FMP-Eligibility

- Veterans, not family members
- Veteran must be living or traveling overseas
- Rules are different for Canada – use of the Canadian Veterans healthcare system
FMP-Application Process

• Veteran sends registration to HAC
  – Verify SC conditions with VARO
  – If veteran includes rating decision, registration can be immediate

• Benefits Authorization sent to veteran explaining what conditions will be covered
FMP-Benefits

• Every Country except three...
• No cost share
• Covers service connected conditions or conditions aggravated by service connected disability
• Without regard to percent of disability
• Most overseas providers require payment from the veteran
FMP-Benefits

• Treatments must be FDA approved
• Can be used in tandem with other government healthcare programs such as Tricare
• May be applied after the episode of care
• Can use DoD medical facilities if available -- always space available, very limited
• Pays for VA Comp and Pen exams overseas
FMP-Benefits

- Phone: 303-331-7590
- Toll-Free: 1-877-345-8179
- Fax: 303-331-7803
- Website: www.va.gov/purchasedcare/programs/veterans/fmp