



CHAMPVA

VHA Office of Community Care

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Healthcare Reimbursement**

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Eligibility, Enrollment & Verification**



CHAMPVA

- **C**ivilian **H**ealth **A**nd **M**edical **P**rogram of the Department of **V**eterans **A**ffairs
 - 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

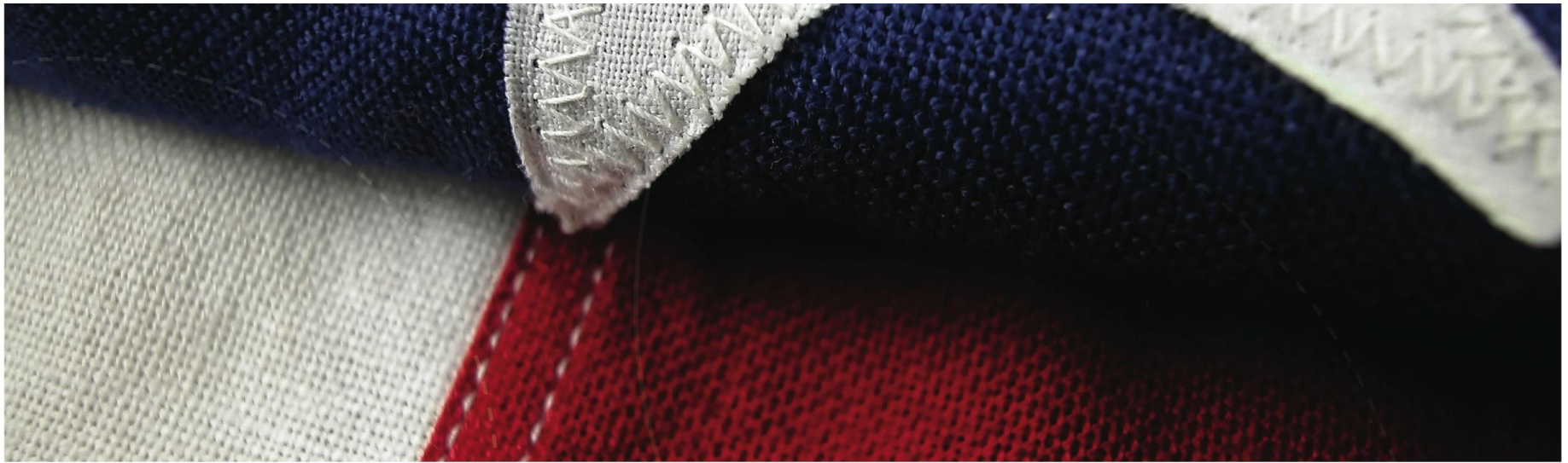
- Spouses until divorce, **NO EXCEPTIONS!**
- Widow(er): until remarriage
 - If remarriage ends (by death, divorce or annulment, beneficiary may be entitled to reinstatement)
- Survivor remarried age 55 and older keeps CHAMPVA

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



Foreign Medical Program



VA
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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

CHAMPVA

