



## CHAMPVA FACT SHEET 01-4 CHAMPVA Program

### What is CHAMPVA?

CHAMPVA (the Civilian Health and Medical Program of the Department of Veterans Affairs) is a federal health benefits program administered by the Department of Veterans Affairs. CHAMPVA is a Fee for Service (indemnity plan) program. CHAMPVA provides reimbursement for most medical expenses – inpatient, outpatient, mental health, prescription medication, skilled nursing care, and durable medical equipment (DME). There is a very limited adjunct dental benefit that requires pre-authorization.

### Who is eligible for CHAMPVA?

You must be in one of these categories:

- the spouse or child of a veteran who has been rated 100% permanently and totally disabled for a service connected disability by a VA regional office, or
- the surviving spouse or child of a veteran who died from a VA-rated service connected disability, or who was at the time of death rated 100% permanently and totally disabled, or
- the surviving spouse or child of a military member who died in the line of duty, not due to misconduct (in most of these cases, these family members are eligible for TRICARE, not CHAMPVA).

To be eligible for CHAMPVA you cannot:

- be eligible for TRICARE (CHAMPUS), or
- be over age 65 and eligible for MEDICARE, except that if you had CHAMPVA before you turned 65, you can have CHAMPVA reinstated if you exhaust a benefit period under MEDICARE Part A.

If you are under age 65 and are eligible for MEDICARE and have both Part A and Part B and can show proof, then you can have CHAMPVA as your secondary payor.

### What does CHAMPVA pay?

CHAMPVA pays 75% of the allowable charge for outpatient care. Beneficiaries pay the remaining amount. Payments for inpatient care are based on several conditions, and is approximately 75% of the allowable charge.

## **Can I have other insurance and use CHAMPVA?**

Yes. Many beneficiaries carry other major health insurance. In this case, CHAMPVA is a second payor. Some beneficiaries also have a CHAMPVA supplemental insurance policy. In this case CHAMPVA is pays first and the supplement pays second.

## **What is the impact of MEDICARE on CHAMPVA?**

If you are under age 65 and eligible for MEDICARE, you can still be eligible for CHAMPVA.

If you are age 65 or over and are eligible for MEDICARE Part A, you lose eligibility for CHAMPVA. However, if you exhaust a benefit period under Part A, CHAMPVA can be reinstated.

If you are age 65 or over and not eligible for MEDICARE, you retain CHAMPVA coverage.

## **How do I get more information?**

- Check our web site at [www.va.gov/hac](http://www.va.gov/hac), select CHAMPVA
- Write us at P.O. Box 65023, Denver, CO 80206-9023
- E-mail us at [hac.inq@med.va.gov](mailto:hac.inq@med.va.gov)  
Call 1-800-733-8387, Monday-Friday from 8:15 AM -6:00 PM Eastern Time.