

# Civilian Health and Medical Program of the Department of Veteran Affairs (CHAMPVA) Eligibility, Instructions for Applicants and Use of Other Health Insurance

## What is CHAMPVA?

The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) is a federal health care benefits program. VA shares the cost of certain health care services and supplies with eligible beneficiaries or Veterans. Veterans Health Administration (VHA) processes CHAMPVA applications and medical claims, determines eligibility and authorizes benefits.

## Who is eligible?

CHAMPVA provides coverage to the spouse or widow(er) and children of a Veteran who is not eligible for Department of Defense TRICARE benefits and is in one of the following categories:

- Rated permanently and totally disabled for a service-connected disability by a VA regional office
- Died from a VA-rated service-connected disability
- Rated permanently and totally disabled from a service-connected disability at the time of their death
- Died in the line of duty, not due to misconduct (in most of these cases, these family members are not eligible for TRICARE and CHAMPVA)

CHAMPVA is available to beneficiaries age 65 and older under the following conditions:

- If the beneficiary turned 65 before June 5, 2001, and had Medicare Parts A and B, the beneficiary must keep both parts to be eligible. If you have questions about Medicare and CHAMPVA, please contact CHAMPVA at 800-733-8387, Monday–Friday 8:05 a.m. to 7:30 p.m., Eastern time.
- If the beneficiary turned 65 on or after June 5, 2001, the beneficiary must be enrolled in Medicare Parts A and B to be eligible.

## What does CHAMPVA pay?

In most cases, CHAMPVA pays similar to Medicare/TRICARE rates. CHAMPVA has an outpatient deductible (\$50 per person up to \$100 per family per calendar year) and a cost share of 25% up to the catastrophic cap (\$3,000 per calendar year).

A 25% cost share, and any applicable deductible amounts, should be collected from the patient except when the beneficiary has other health insurance (OHI). CHAMPVA will pay rather than pays the patient's responsibility in full or the CHAMPVA-allowed amount, whichever is less. A cost-share and/or deductible is not collected when the beneficiary has OHI.

## What is other health insurance (OHI)?

OHI are health insurance plans or programs designed to provide compensation or coverage for expenses incurred by the beneficiary for medical services and supplies. For CHAMPVA this includes Medicare, employer-sponsored insurance, individual insurance, health maintenance organizations, state or federal health benefits programs and Medicare supplemental insurance.

## Why does CHAMPVA need OHI information?

CHAMPVA is always the secondary payer of health care benefits except for Medicaid, CHAMPVA supplemental policies, State Victims of Crime Compensation Programs and Indian Health Services. For us to comply with federal law, CHAMPVA needs to know if you have other coverage so we can calculate payments correctly.

## Is OHI information reporting mandatory?

Yes. OHI must be reported for each new CHAMPVA beneficiary. VHA will not begin to pay health claims until we receive your initial OHI certification. Additionally, CHAMPVA beneficiaries are required to notify CHAMPVA of any changes in OHI coverage. Failure to provide accurate OHI information can be considered fraud.



### **If I notify CHAMPVA after the fact, will CHAMPVA recover payments made?**

Yes. We are required by law to only pay for authorized services and authorized amounts for these services. If you have OHI, and we are notified after we process a claim for payment, we automatically reprocess the claim with the OHI information and will recover any overpayment from the patient or the provider.

To avoid a delay in medical and pharmacy claim processing, and the possible recovery of payments made to you or your provider, it is important that you notify CHAMPVA immediately of changes to your OHI.

### **Will CHAMPVA stop payment claims if there is a discrepancy in my OHI information?**

Yes. VHA reviews every submitted health care claim to verify that OHI information is present. If you or your provider stop sending OHI information, we will suspend payment and deny the claim.

We will also suspend payment on claims if we receive an indication that you have signed up for a new OHI plan. Your explanation of benefits (EOB) will indicate that information is needed on your new health plan before we can restart claim payments.

### **How do I notify CHAMPVA about a change in OHI?**

Changes in OHI can be mailed to VHA using [VA Form 10-7959c, CHAMPVA Other Health Insurance \(OHI\) Certification](#). We also accept OHI updates by phone at 800-733-8387, Monday–Friday 8:05 a.m. to 7:30 p.m., Eastern time.

Completed VA Form 10-7959c OHI updates can be mailed to:

Veterans Health Administration  
CHAMPVA-Eligibility  
PO Box 469028, Denver, CO 80246-9028.

### **Does the form have to be signed to be accepted by VHA?**

Forms submitted by U.S. mail or fax must be signed. If you submit your update by phone, we will send you a confirmation letter in the mail in approximately 10 working days. Forms submitted online require you to acknowledge responsibility for the validity of the information as part of the submission process.

### **Can a beneficiary have OHI and use CHAMPVA?**

Yes. If the beneficiary has OHI, it should be billed first. The EOB should then be submitted with the claim to CHAMPVA for reimbursement of any remaining patient responsibility.

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

CHAMPVA covers eligible family members and survivors of qualifying sponsors. CHAMPVA will pay after Medicare, health maintenance organizations and supplemental plans for health care services and supplies.

### **CHAMPVA and Medicare**

With very few exceptions, beneficiaries eligible for Medicare Part A must also carry Medicare Part B to be eligible for CHAMPVA. Please contact our office if you have questions regarding how your Medicare coverage may impact CHAMPVA benefits.

### **What are some common terms used for CHAMPVA eligibility?**

- **Beneficiary:** CHAMPVA-eligible spouse, widow(er) or child
- **Child:** includes birth, adopted, stepchild or helpless
- **Dependent:** child, spouse or widow(er) of a qualifying sponsor
- **Sponsor:** a Veteran who is permanently and totally disabled from a service-connected condition, died because of a service-connected condition, was rated permanently and totally disabled from a service-connected condition at the time of death or died on active duty, and whose dependents are not otherwise entitled to TRICARE benefits
- **Service-connected:** a VA Regional Office determination that a Veteran's illness or injury is related to military service
- **Spouse:** wife or husband of a qualifying sponsor
- **Widow(er):** surviving spouse of a qualifying sponsor



## What are some of the rules that impact CHAMPVA eligibility?

- **Ending date for a Child's Eligibility.** Eligibility for CHAMPVA ends when:
  - a child turns 18, unless enrolled in an accredited school
  - a child, who has been a student, turns 23
  - a child who marries (as of midnight on the date of marriage)
  - a stepchild no longer lives in the household of the sponsor
- **Impact of Divorce or Remarriage of Spouse on Child's Eligibility.** The eligibility of a child is not affected by the divorce or remarriage of the spouse, except in the case of a stepchild. When a stepchild leaves the sponsor's household, the child is no longer eligible for CHAMPVA.
- **Helpless Child.** A child who, before the age of 18, became permanently incapable of self-support and was rated as a helpless child by a VA Regional Office, is eligible for CHAMPVA with no age limitation.
- **Spouse.** Eligibility for CHAMPVA ends with termination of the marriage to the qualifying sponsor by annulment or divorce.
- **Widow(er) Remarriage Before Age 55.** Eligibility for CHAMPVA ends if the widow(er) remarries prior to age 55.
- **Widow(er) Remarriage After Age 55.** For additional information, refer to the [CHAMPVA Eligibility webpage](#).
- **Termination of Remarriage.** A widow(er) of a qualifying sponsor who remarries and the remarriage is later terminated by death, divorce or annulment may establish CHAMPVA eligibility.

## What kind of certification is required for individuals between age 18 and 23 who are in school?

Student status may be established for up to a full year with a letter from the school certifying the beginning and ending dates of the school terms for which the student has pre-enrolled as a student.

## How to apply for CHAMPVA benefits

To apply, the following documents are required:

- [Application for CHAMPVA Benefits, VA Form 10-10d](#). The application is required to be signed and dated.
- **Medicare information:**
  - A copy of your Medicare card, if you are eligible. (Please do not send originals).
  - If you are 65 or older and are not entitled to Medicare, you must send documentation from the Social Security Administration that confirms you are not entitled to Medicare benefits under any other Social Security number.
- **Other health insurance (OHI) certification.** If you have OHI, a signed and dated [VA form 10-7959c, CHAMPVA OHI Certification](#), is required.
- **School certification for enrollment for children ages 18-23.** Please refer to [Fact Sheet 01-15: School Enrollment Certification Requirements for CHAMPVA Benefits](#) for details.

Send your complete package to:

Veterans Health Administration  
CHAMPVA-Eligibility  
PO Box 469028, Denver, CO 80246-9028

## Application process

Once we receive your application, we will review it to ensure it is complete and that all required documents are included. If your application package is not complete, we will return it to you with further instructions.

It takes approximately three to six weeks after we receive a complete application package until the CHAMPVA identification (ID) card, handbook and related materials are mailed to you. Once you receive your CHAMPVA ID card, you can begin to use CHAMPVA.

For information about benefits for surviving spouses and dependents of service members who died while on active military service, and for survivors of Veterans who died after active service, visit the [VA Survivor Benefits website](#).



## How do I get more information about CHAMPVA?

### Mail:

Veterans Health Administration  
CHAMPVA  
PO BOX 469063, Denver, CO 80246-9063

### Phone:

800-733-8387, Monday–Friday  
8:05 a.m. to 7:30 p.m., Eastern Time

### AskVA:

Contact us online through [Ask VA](#) to obtain pre-authorization, ask about eligibility or check the status of a claim.

### Website:

<https://www.va.gov/COMMUNITYCARE/programs/dependents/champva/index.asp>