

What is CHAMPVA?

The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) is a health benefits program in which the Department of Veterans Affairs (VA) shares the cost of certain health care services and supplies with eligible beneficiaries. CHAMPVA is managed by the VHA Office of Community Care (VHA CC) in Denver, Colorado, which processes CHAMPVA applications and medical claims, determines eligibility and authorizes benefits.

Who is eligible for CHAMPVA?

To be eligible for CHAMPVA, the beneficiary cannot be eligible for TRICARE. CHAMPVA provides coverage to the spouse or widow(er) and to the children of a Veteran who:

- is permanently and totally disabled (P&T) because of an adjudicated service-connected disability, *or*
- died as a result of an adjudicated service-connected disability or who at the time of death was rated P&T due to service-connected conditions, *or*
- died while in an active duty status and in the line of duty, not due to misconduct. The term “active duty” may include periods of inactive duty for training.

Effective October 1, 2001, CHAMPVA benefits were extended to beneficiaries age 65 and older. To be eligible, you must also meet the following conditions:

- If the beneficiary was 65 or older prior to June 5, 2001, and was *otherwise eligible* for CHAMPVA, and was entitled to Medicare Part A coverage, then the beneficiary will be eligible for CHAMPVA without the need for Medicare Part B coverage.
- If the beneficiary turned 65 before June 5, 2001, and had Medicare Parts A and B, the beneficiary must keep both Medicare Parts A and B to be eligible.
- If the beneficiary turned age 65 on or after June 5, 2001, the beneficiary must be enrolled in Medicare Parts A and B to be eligible.
- If the beneficiary is entitled to Medicare Part A, the beneficiary must carry Part B to be eligible.

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 as a result 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 DoD 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 as a full-time student, *or*
 - a child, who has been a full-time student, turns 23, *or*
 - a child marries (as of midnight on the date of marriage), *or*
 - 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. CHAMPVA eligibility terminates as of midnight on the effective date of the dissolution of the marriage, as stated in the annulment or divorce decree.
- *Widow(er) Remarriage Before Age 55.* Eligibility for CHAMPVA ends if the widow(er) remarries prior to age 55. CHAMPVA eligibility terminates at midnight on the date of the remarriage.
- *Widow(er) Remarriage After Age 55.* Effective February 4, 2003, Public Law 107-330, authorized the VA to allow benefits to a CHAMPVA-qualifying surviving spouse who remarried after age 55. A widow(er) who met the criteria for a CHAMPVA beneficiary, who remarried before the enactment of this legislation, and was 55 years old when they remarried, had until December 31, 2004, to apply for CHAMPVA benefits. For additional information, refer to *Fact Sheet 01-16: CHAMPVA Eligibility and Remarriage After Age 55* which can be found on the VHA CC website.
- *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. The beginning date of eligibility is the first day of the month after termination of the remarriage or December 1, 1999, whichever date is later. To establish CHAMPVA eligibility, copies of the marriage certificate and death, divorce or annulment documents (as appropriate) must be provided.

What if I am under the age of 65 and entitled to Medicare?

You must be enrolled in both Medicare Part A and Medicare Part B to be eligible for CHAMPVA. CHAMPVA will pay after Medicare, Medicare supplemental plans, Medicare HMO plans, and any other health insurance coverage for health care services and supplies.

If you are entitled to premium-free Medicare Part A and are not enrolled in Medicare Part B, you are not eligible for CHAMPVA. If you later enroll in Medicare Part B, you may apply for CHAMPVA at that time. In that case, CHAMPVA eligibility will begin on the effective date of your Medicare Part B coverage.

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-rolled as a full-time student.

Where can I get information about survivor benefits?

For information about benefits for surviving spouses and dependents of military personnel who died while in active military service and for survivors of Veterans who died after active service, please visit the VA Survivor Benefits website at http://www.va.gov/opa/persona/dependent_survivor.asp.

How do I get more information about CHAMPVA?

- Mail: VHA Office of Community Care
CHAMPVA
PO Box 469063
Denver, CO 80246-9063
- Phone: 1-800-733-8387, Monday-Friday
8:05 a.m. to 7:30 p.m., Eastern Standard Time
- Email: Follow the directions for submitting email via IRIS at <https://iris.custhelp.com/app/ask>
- Website: <http://www.va.gov/purchasedcare/>