Fact Sheet 01-10

Use of Other Health Insurance with CHAMPVA

What is CHAMPVA?
CHAMPVA (Civilian Health and Medical Program of the Department of Veterans Affairs) is a federal health benefits program administered by the Department of Veterans Affairs (VA) and managed by the VHA Office of Community Care (VHA CC) in Denver, Colorado. VHA CC processes CHAMPVA applications and medical claims, verifies eligibility and authorizes benefits.

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 the purpose of the CHAMPVA program, 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. The VHA CC 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 the 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 the processing of medical and pharmacy claims, 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 the VHA CC stop paying claims if there is a discrepancy in my OHI information?
Yes. VHA CC will review 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 CC using VA Form 10-7959c, CHAMPVA Other Health Insurance (OHI) Certification. We also accept OHI updates by phone during normal office hours. Contact information is listed below.

You can download a copy of this form from the VHA CC website at http://www.va.gov/purchasedcare/pubs/forms.asp or leave a voicemail request for us to mail you a blank form. Completed forms should be mailed to the address below.

Does the form have to be signed to be accepted by VHA CC?
Forms submitted by U.S. mail or by 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.

How do I get more information?

- **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/

Published December 2016