

### The Affordable Care Act (ACA)

The Affordable Care Act is a health care law that was created to expand access to affordable health care coverage, lower costs, and improve quality and care coordination. Under this law, people:

- have health coverage that meets a minimum standard (called minimum essential coverage”);
- qualify for an exemption; or
- pay a fee when filing their taxes if they have affordable options but remain uninsured.

### What you need to know as a CHAMPVA beneficiary

- CHAMPVA coverage means you already satisfy the requirement to have health care coverage under this law. You do not need to take any additional steps.
- If you are eligible for Medicare and CHAMPVA, you must maintain both Medicare Part A and Part B to continue to be eligible for CHAMPVA.
- Your access to CHAMPVA health care benefits, your health benefit coverage, and your cost-shares and deductibles do not change as a result of the Affordable Care Act.
- You may continue to use CHAMPVA and complement it with private health insurance.

### Information for family members

The Health Insurance Marketplace is a new way to shop for and purchase private health insurance (for example, health coverage other than VA health care programs).

Family members who are not eligible for CHAMPVA should use the Health Insurance Marketplace to purchase coverage. They may get lower costs on monthly premiums or out-of-pocket costs, and they could be eligible for free or low-cost coverage through Medicaid or the Children’s Health Insurance Program (CHIP).

Family members can learn about the amount of assistance they may be eligible for and submit an application for health care coverage through the Marketplace. Visit <https://www.healthcare.gov> for more information about the Marketplace.

### Cancelling enrollment

If you choose to cancel your enrollment in CHAMPVA, you may send a letter to the CHAMPVA program office. You will receive a response letter notifying you of the effective date of disenrollment. You may send the letter to:

CHAMPVA  
PO Box 469028  
Denver CO 80246-9028

If you cancel your enrollment in CHAMPVA, you may reapply at any time; however, acceptance for future health care benefits will be based on eligibility factors at the time of application.

### Available resources

- VA Affordable Care Act Web page containing communication materials about VA health care plans and the health care law at <http://www.va.gov/health/aca>
- Department of Health and Human Services website containing information about:
  - the Affordable Care Act and the Health Insurance Marketplace at <https://www.healthcare.gov>
  - premium costs of the health care plans available from the Marketplace at <https://www.healthcare.gov/find-premium-estimates>
  - CHIP, if you have children in the household that are not eligible for CHAMPVA at <http://www.medicaid.gov/chip/chip-program-information.html>

### How do I get more information?

- Mail: VHA Office of Community Care  
CHAMPVA  
PO Box 469028  
Denver, CO 80206-9028
- 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: VHA Office of Community Care at <http://www.va.gov/purchasedcare/>