

What is the Affordable Care Act?

The Affordable Care Act (ACA) is a health care law that was created to expand access to affordable health care coverage to all Americans, lower costs, and improve quality and care coordination. Under this health care 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.

If I’m enrolled in CHAMPVA, do I meet the ACA requirement for health care coverage?

Yes. If you are enrolled in CHAMPVA, you meet the coverage standards of the Affordable Care Act. You do not need to take any additional steps. If you are also eligible for Medicare, you must maintain both Medicare Part A and Part B to continue to be eligible for CHAMPVA.

Will my CHAMPVA benefits remain portable?

Yes. Your CHAMPVA benefits remain portable within the United States. This health care law does not change your CHAMPVA benefits or services.

Does this health care law impact my ability to access my CHAMPVA health care providers?

No. The ACA does not impact your CHAMPVA benefits or access to providers.

Can I continue to use CHAMPVA with other programs, like private insurance or federal health care programs?

Yes. You can continue using CHAMPVA for your health care needs, or as a supplement to your other health insurance.

Is my CHAMPVA supplemental policy impacted by this health care law?

No. There is no impact to your CHAMPVA supplemental policy as a result of this health care law. A supplemental policy is an insurance policy that normally pays for your CHAMPVA cost share and sometimes the deductible. A supplemental policy always pays after CHAMPVA and does not usually pay for medical benefits that are not covered under CHAMPVA.

What happens if I do not have health care coverage?

You do not have to pay a fee if you have coverage that meets the minimum essential coverage. If you have access to affordable coverage but remain uninsured, you may have to pay a fee when filing your taxes. This payment will either be a flat fee or a percentage of your taxable household income, depending on which amount is **higher**. This payment will be phased-in according to the schedule below:

- **Fee for 2014:** \$95 per adult and \$47.50 per child (up to \$285 per family) or 1% of your taxable income, whichever is greater.
- **Fee for 2015:** \$325 per adult and \$162.50 per child (up to \$975 per family) or 2% of your taxable income, whichever is greater.
- **Fee for 2016:** \$695 per adult and \$347.50 per child (up to \$2085 per family) or 2.5% of your taxable income, whichever is greater.

Exemptions from the fee will be granted under certain circumstances. For more information on these exemptions, visit <https://www.healthcare.gov/fees-exemptions>.

What is the Health Insurance Marketplace?

The Health Insurance Marketplace is a new way to shop for and purchase private health insurance (for example, health care coverage other than a VA health care program) that fits your budget and meets your needs. People who purchase health care insurance through the Marketplace may be able to lower the costs of health insurance coverage by paying lower monthly premiums.

For additional information on premium costs of health care plans available on the Marketplace, visit the Healthcare.gov website at <https://www.healthcare.gov/find-premium-estimates>.

I’m enrolled in CHAMPVA. Am I eligible for assistance if I purchase additional health care insurance from the Health Insurance Marketplace?

CHAMPVA care meets the requirement for having health care coverage under the law. Thus, you would not be eligible for assistance to lower your cost of health insurance premiums if you choose to purchase additional health care coverage outside of CHAMPVA. However, you may still purchase private health insurance to complement your CHAMPVA coverage.

How will I know if I'm eligible for assistance to purchase health care insurance outside of VA?

CHAMPVA cannot make this determination. If you use the Marketplace, you will find out if you can get lower costs on your monthly premiums for private health insurance plans. Remember, if you are a CHAMPVA beneficiary, you don't need to take additional steps to meet the health coverage requirement under the ACA.

Can I cancel my enrollment in CHAMPVA?

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

What does this health care law mean for my family members?

Your family members who are not eligible for CHAMPVA should consider their options through the Marketplace to purchase coverage. They may get lower costs on monthly premiums or out-of-pocket costs or they could be eligible for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP). Your 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.

For more information, visit these Department of Health and Human Services websites:

- The Affordable Care Act and the Health Insurance Marketplace at <https://www.healthcare.gov>
- Premium costs of health care plans available from the Marketplace at <https://www.healthcare.gov/find-premium-estimates>
- CHIP, health coverage information for children in the household that are not eligible for CHAMPVA, at <http://www.medicaid.gov/chip/chip-program-information.html>

Where can I get more information about CHAMPVA and the Affordable Care Act?

- Visit the 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>
- 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/>