Q1. What is a Pharmacy Benefits Manager (PBM)?
A Pharmacy Benefits Manager (PBM) is an organization a pharmacy contracts with to submit pharmacy claims electronically to various insurance companies or benefits payers.

OptumRx is the current PBM contracted with the Veterans Health Administration Office of Community Care (VHA OCC) to electronically process CHAMPVA, Spina Bifida Health Care Benefits Program and Children of Women Vietnam Veterans (CWVV) Program pharmacy claims. OptumRx processes over 4 million pharmacy claims through its nationwide network each year for VHA OCC program beneficiaries.

Q2. What is the advantage of using OptumRx?
There are NO paper claims to file! Pharmacies that are a part of the OptumRx network will send claims electronically to VHA OCC for payment.

For CHAMPVA beneficiaries who do not have other health insurance (OHI), you will pay a 25% cost share/co-pay for your medication (after the annual outpatient deductible has been met).

For CHAMPVA beneficiaries who do have other health insurance (OHI) with pharmacy coverage, you will not have a cost share/co-pay for CHAMPVA covered medication at the pharmacy counter.

Q3. What if I have not met my annual deductible?
You will have to the pay the deductible and your cost share to the pharmacy. For example, if the prescription costs $100, you will pay your $50 deductible plus the cost share (25% of remaining $50 = $12.50) for a total of $62.50.

Q4. What if I have met my annual deductible, but the information is not reflected at the pharmacy?
If you overpay on a prescription, VHA OCC will automatically reimburse the overpayment to you once OptumRx has submitted the claim electronically to CHAMPVA.

Spina Bifida and CWVV beneficiaries can use an OptumRx network pharmacy to obtain their medications without a cost share/co-pay.

Q5. How do I know what medications are covered?
VHA OCC benefit programs do not have a formulary. You should always check the program guide and/or policy manual for coverage.

Q6. How do I enroll in the OptumRx program?
There is no enrollment procedure. OptumRx receives eligibility information from VHA OCC along with pharmacy information to process claims electronically.

Q7. How do I find a pharmacy?
There are over 66,000 pharmacies, including national and local chains, as well as many independent pharmacies contracted with OptumRx.

Use the “Preferred Pharmacy Finder” link on the OptumRx website at https://vah.rxportal.sxc.com/rxclaim/VAH/index.html to locate a pharmacy near you.

Call OptumRx at 1-888-546-5502.

Q8. How do I get a Pharmacy ID card from OptumRx?
VHA OCC sends an eligibility file to OptumRx daily. OptumRx will automatically know if you are new to the program and will send the card to your address. Always notify VHA OCC if your address has changed.

You can print a temporary pharmacy ID card from the OptumRx website by visiting the beneficiary FAQ’s page and selecting the appropriate program link. You can also give your local pharmacy the following information:
RxBIN: 610593 | RxPCN: VA | RxGrp: HAC

If you have lost your pharmacy ID card, contact OptumRx at 1-888-546-5502 to request a new card.

Q9. If I have other health insurance, can I still use the OptumRx program?
Yes. CHAMPVA beneficiaries can use an OptumRx network pharmacy if:
- Your OHI has pharmacy coverage.
- You have Medicare Part D.
- You do not have more than one other health insurances with pharmacy coverage.
- Your other insurance is a CHAMPVA supplemental plan that pays after CHAMPVA pays.
Q10. How do I get more information?

- **Mail:** VHA Office of Community Care  
  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](https://iris.custhelp.com/app/ask)

- **Website:** [http://www.va.gov/communitycare/](http://www.va.gov/communitycare/)