

What is CHAMPVA?

CHAMPVA for the Primary Family Caregiver is a health care benefits program in which the Department of Veterans Affairs (VA) shares the cost of certain health care services and supplies with the Primary Family Caregiver, who is not entitled to care or services under a health plan contract, including a health insurance plan, TRICARE, Medicare or Medicaid.

CHAMPVA is managed by the VHA Office of Community Care (VHA CC), located in Denver, Colo. The VHA CC processes all claims submitted for the reimbursement of medical services and supplies rendered by authorized providers in the community.

If I am enrolled in CHAMPVA because of the Caregiver Support Program, do I meet the requirement for health care coverage under the Affordable Care Act?

Yes. If you are enrolled in CHAMPVA, you meet the minimum essential coverage. However, if you choose to sign up for other health insurance through the Health Insurance Marketplace, or if a revocation takes place, you will no longer be eligible for CHAMPVA through the Caregiver Support Program.

Are all Caregivers eligible for CHAMPVA medical benefits?

No. Only the designated Primary Family Caregiver, who is without health insurance coverage, is eligible for CHAMPVA benefits. Some of the health plans that would make a Primary Family Caregiver ineligible for CHAMPVA benefits include TRICARE, Medicare, Medicaid, commercial health plans through employment and individual plans.

Family members are also not covered. Only the approved Primary Family Caregiver can be eligible for CHAMPVA health care benefits.

Can I discontinue my other health insurance (OHI) to receive health benefits through CHAMPVA?

You should strongly consider the following tips before you decide to discontinue your OHI:

- Some health plan contracts may have a comprehensive medical benefits package and some services might not be covered by CHAMPVA. For example, CHAMPVA does not

cover dental, chiropractic services, routine eye exams or corrective lenses.

- Medicaid recipients could have less of a financial burden than they would under CHAMPVA, because many state Medicaid plans do not require the participant to pay co-payments, cost shares or deductibles. CHAMPVA has an outpatient deductible of \$50 per calendar year and a cost share of 25% of the CHAMPVA allowable charge, up to the catastrophic cap, which is \$3,000 per calendar year.
- CHAMPVA benefits are discontinued for the Primary Family Caregiver when the Veteran is no longer in need of personal care services or someone else is designated as the Primary Family Caregiver.

What benefits are covered under CHAMPVA?

Following are some of the common types of services that CHAMPVA covers (this list is not inclusive):

- Mental health care: 23 outpatient visits per year before preauthorization is needed
- Prescriptions
- Doctor's office visits
- Hospital services, in both inpatient and outpatient settings, including emergency room visits
- Lab and radiology services
- Durable medical equipment

What services are not covered under CHAMPVA?

Following is a list of services that are not covered under CHAMPVA (this list is not inclusive):

- Acupuncture
- Chiropractic services
- Most dental care, including dentures or partial dentures
- Non FDA-approved drugs
- Routine hearing exams
- Routine eye exams and glasses
- Laser eye surgery
- Experimental and investigational procedures
- Health club memberships

Do I have to use a CHAMPVA provider network to see a doctor?

Unlike other health insurance plans, CHAMPVA does not have a network of medical providers. However, it is recommended that the Primary Family Caregiver ask the provider if they accept CHAMPVA. If the provider accepts CHAMPVA, the provider will then bill CHAMPVA directly. Most Medicare and TRICARE providers will accept CHAMPVA patients.

The following websites can be used to help a Primary Family Caregiver locate a medical provider:

- Medicare website at <http://www.medicare.gov>. Use the “Search Tools” at the bottom of that page to locate a Medicare provider.
- TRICARE providers can be found on the TRICARE website at <http://www.tricare.mil/standardprovider>

How much does CHAMPVA pay?

In most cases, CHAMPVA pays similar to Medicare/ TRICARE rates for covered benefits. The Primary Family Caregiver cost share responsibilities include an outpatient deductible of \$50 per calendar year and a cost share of 25% of the CHAMPVA allowable charge, up to the catastrophic cap, which is \$3,000 per calendar year.

The Primary Family Caregiver is also eligible to receive health care at a VA facility through the CHAMPVA In-house Treatment Initiative (CITI) Program if the VA facility has the excess capacity to provide care. Medical care and supplies received through a participating VA facility are not subject to cost shares or deductibles.

(NOTE: Not all VA facilities participate in the CITI Program.)

When should I contact CHAMPVA if I need to change some of my information?

You must notify CHAMPVA immediately if there is a change in your other health insurance status.

How do I get more information?

The Caregiver support line can provide information on the Caregiver Support Program along with eligibility requirements:

- Phone: 1-855-260-3274, Monday-Friday
8 a.m. to 8 p.m., Eastern Standard Time
- Caregiver website at <http://www.caregiver.va.gov>

The following contact information is specific to questions concerning CHAMPVA health care benefits claims for the Primary Family Caregiver. Customer service representatives will be available to answer questions about services covered by CHAMPVA.

- Mail: VHA Office of Community Care
Caregiver Support Program
PO Box 460637, Denver CO 80246-0637
- Phone: 1-877-733-7927, Monday-Friday
8 a.m. to 7 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/>