

### **What is CHAMPVA?**

CHAMPVA (the Civilian Health and Medical Program of the Department of Veterans Affairs) is a federal health benefits program administered by the Department of Veterans Affairs. CHAMPVA is a Fee for Service (indemnity plan) program. CHAMPVA provides reimbursement for most medical expenses – inpatient, outpatient, mental health, prescription medication, skilled nursing care, and durable medical equipment (DME). There is a very limited adjunct dental benefit that requires pre-authorization.

### **What is Other Health Insurance (OHI)?**

OHI is any health insurance that provides coverage for a CHAMPVA beneficiary. 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 supplemental insurance.

### **Why does CHAMPVA need OHI information?**

With the exception of State Victims of Crime Compensation and MEDICAID, CHAMPVA is, by law, always a *second* payor. For us to comply with federal law, CHAMPVA needs to know if you have other coverage so we can calculate payments correctly. Additionally, for new CHAMPVA beneficiaries, the Health Administration Center must receive an OHI Certification *before any claims can be paid*.

### **How do I notify CHAMPVA about a change in OHI?**

Changes in OHI are reported to CHAMPVA on an OHI Certificate. You can obtain this document by calling the phone center and requesting the form, or you can obtain a copy from the CHAMPVA web site at [www.va.gov/hac](http://www.va.gov/hac) and select FORMS. Forms should be mailed to CHAMPVA at P.O. Box 65023, Denver, CO 80206-9023.

### **Are there penalties for failing to report OHI coverage?**

Failure to provide accurate OHI information can be considered fraud.

### **If I notify CHAMPVA after the fact, will CHAMPVA recoup payments made?**

Yes, we are required by law to only pay for authorized services and in authorized amounts. 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 recoup any overpayment from the patient or the provider.

### **Does the form have to include all eligible CHAMPVA members in the household, or just the person with an OHI change?**

All family members eligible for CHAMPVA should be listed on the OHI Certification even if the notification does not affect all of them.

### **Does the form have to be signed to be accepted by the Health Administration Center?**

Yes, unsigned forms will be returned for signature.

### **How do I get more information?**

- Check our web site at [WWW.VA.GOV/HAC](http://WWW.VA.GOV/HAC), select CHAMPVA
- Write us at P.O. Box 65023, Denver, CO 80206-9023
- E-mail us at [HAC.INQ@MED.VA.GOV](mailto:HAC.INQ@MED.VA.GOV)
- Call 1-800-733-8387, Monday-Friday from 8:15 AM - 6:00 PM Eastern Time.