



What you should know about VA Health Care and the Affordable Care Act



What is the Affordable Care Act?

The Affordable Care Act, also known as the health care law, was created to expand access to affordable health care coverage to all Americans, lower costs and improve quality and care coordination. Under the health care law, people will:

- 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.

The Health Insurance Marketplace helps individuals find health coverage. On the Marketplace, some people may be eligible for lower costs on premiums and out-of-pocket costs based on their income.

At a glance

- VA wants all Veterans to get health care that improves their health and well-being.
- If you are enrolled in VA health care, you don’t need to take additional steps to meet the health care law coverage standards.
- The health care law does not change VA health benefits or Veterans’ out-of-pocket costs.
- If you are not enrolled in VA health care, you can apply at any time.

If I’m enrolled in a VA health care program, do I meet the standard for health care coverage?

Yes. If you are enrolled in any of VA’s programs below, you have coverage under the standards of the health care law:

- Veteran’s health care program
- Civilian Health and Medical program (CHAMPVA)
- Spina bifida health care benefits program



For more
information
about VA
and ACA.

What are the benefits of VA health care programs?

- Medical care rated among the best in the U.S.
- Immediate benefits of health care coverage. Veterans can apply for VA health care enrollment at any time.
- No enrollment fee, monthly premiums, or deductibles. Most Veterans have no out-of-pocket costs. Some Veterans may have to pay small copayments for health care or prescription drugs.
- More than 1,500 places available to get your care. This means your coverage can go with you if you travel or move.
- Freedom to use other plans with your VA health care, including Medicare, Medicaid, TRICARE or private insurance.
- As an enrolled Veteran, you meet the requirement to have health care coverage and will not be required to pay a fee.

If I'm not enrolled in a VA health care program, what do I need to know about the fee?

VA is required by law to notify the Internal Revenue Service (IRS) of Veterans' enrollment status in the VA health care system in 2015. Veterans who are not enrolled in the VA health care system and who do not have qualifying medical insurance, unless given an exemption, will be charged a fee beginning on their 2015 federal income tax return, which most people will file in the spring of 2016. The fee is prorated based on the amount of time in the calendar year the Veteran does not have medical insurance that meets minimal essential coverage standards. VA is committed to ensuring Veterans are aware of the opportunities to meet the health care reform law's minimum essential standards for coverage either through enrollment with VA or the purchase of insurance offered by the Health Insurance Marketplace.

Does VA report my coverage to the IRS?

Beginning in 2015, the Affordable Care Act requires most U.S. taxpayers to declare they have minimum essential health coverage on their federal tax form. In December, VA will begin a mailed letter effort to notify all enrollees of their VA health care coverage period in 2015. This information will be reported using IRS Form 1095-B, "Health Coverage," which the Veteran will then use to complete his or her 2015 income tax forms. Mailings are expected to be completed by the end of January 2016. The law also requires VA to provide this information to the IRS.

How can I apply for VA health care?

You can apply for VA health care at any time by visiting www.va.gov/healthbenefits/enroll, calling 1-877-222-VETS (8387) or visiting your local VA health care facility.

When is the next Affordable Care Act enrollment season?

The Health Insurance Marketplace open enrollment period is November 1, 2015, through January 31, 2016.

Can I enroll through the Health Insurance Marketplace even when we're not in an open enrollment period?

Individuals with a qualifying life event can enroll in health coverage or change their coverage outside of the open enrollment period and have it be effective for that coverage year. Qualifying life events include having a baby or getting married. Visit <https://www.healthcare.gov/coverage-outside-open-enrollment/> to learn more about these qualifying life events and other circumstances for special enrollment.

Where can I get more information?

Visit VA's website at www.va.gov/aca, or call us at 1-877-222-VETS (8387) Monday through Friday from 8 a.m. until 8 p.m. Eastern. For more information on the Marketplace, visit www.healthcare.gov or call 1-800-318-2596.