



The Affordable Care Act

FOR VETERANS
ENROLLED IN
VA HEALTH BENEFITS

VA



U.S. Department of Veterans Affairs

Veterans Health Administration

With more than 1,700 sites of care
and 8.8 million enrollees,
VA is one of America's largest
integrated health care systems.

The Department of Veterans Affairs (VA)
provides a number of health care services,
including:

- Hospital, outpatient medical, dental, pharmacy,
and prosthetic services;
- Domiciliary, nursing home, and community-
based residential care;
- Treatment related to Military Sexual Trauma
(MST);
- Readjustment counseling;
- Homeless Veteran programs;
- Alcohol and drug dependency treatment;
- Medical evaluation for disorders related to Gulf
War service or environmental hazards; and
- Specialized health care for women Veterans.

**If you are enrolled in VA health care, you don't need to
do anything else to meet the standards of the health
care law.**

Health Care Law Overview

The health care law, also known as the Affordable Care Act (ACA), was created to:

- Give more Americans access to quality, affordable health care;
- Lower health care costs; and
- Improve health care quality for all Americans.

This booklet is designed to introduce you to the health care law and help you make decisions about your health care.

Key Provisions of the Health Care Law

Under the health care law, most Americans must have health care coverage that meets a minimum standard (called “minimum essential coverage”), qualify for an exemption, or pay a fee if they have affordable options but remain uninsured by January 1, 2014.

Health Insurance Marketplaces

Health Insurance Marketplaces are a new way to find health coverage that fits your budget and meets your needs. In the Marketplace, people can buy private health insurance (for example, health coverage other than VA health care programs). Some people who find insurance through the Marketplace may qualify for free or lower-cost coverage based on their income.

Premium: The amount of money you pay for your health insurance plan. These payments are usually made monthly, quarterly, or yearly.

Copayment: A fixed amount of money (for example, \$15) paid for a health care service, usually at the time of service. The amount can vary by the type of health care service you receive—for example, doctor visits or emergency care.

Deductible: The amount of money you may need to pay out-of-pocket before your health insurance plan begins to pay for health care services. For example, if your deductible is \$50, your plan won't pay for anything until you've paid the \$50 deductible. Deductibles vary by health insurance plan and may not apply for every service.

The Health Care Law and Enrolled Veterans

If you are enrolled in VA health care, you don't need to do anything else to meet the standards of the law. The health care law does not change your VA health care or out-of-pocket costs.

You can continue to enjoy the benefits of VA health care:

- Medical care rated among the best in the United States.
- No monthly premiums or deductibles.
- Low or no out-of-pocket costs. Some Veterans may have small copayments for health care or prescription drugs.
- More than 1,700 places available to get your care. This means your coverage can go with you if you travel or move.

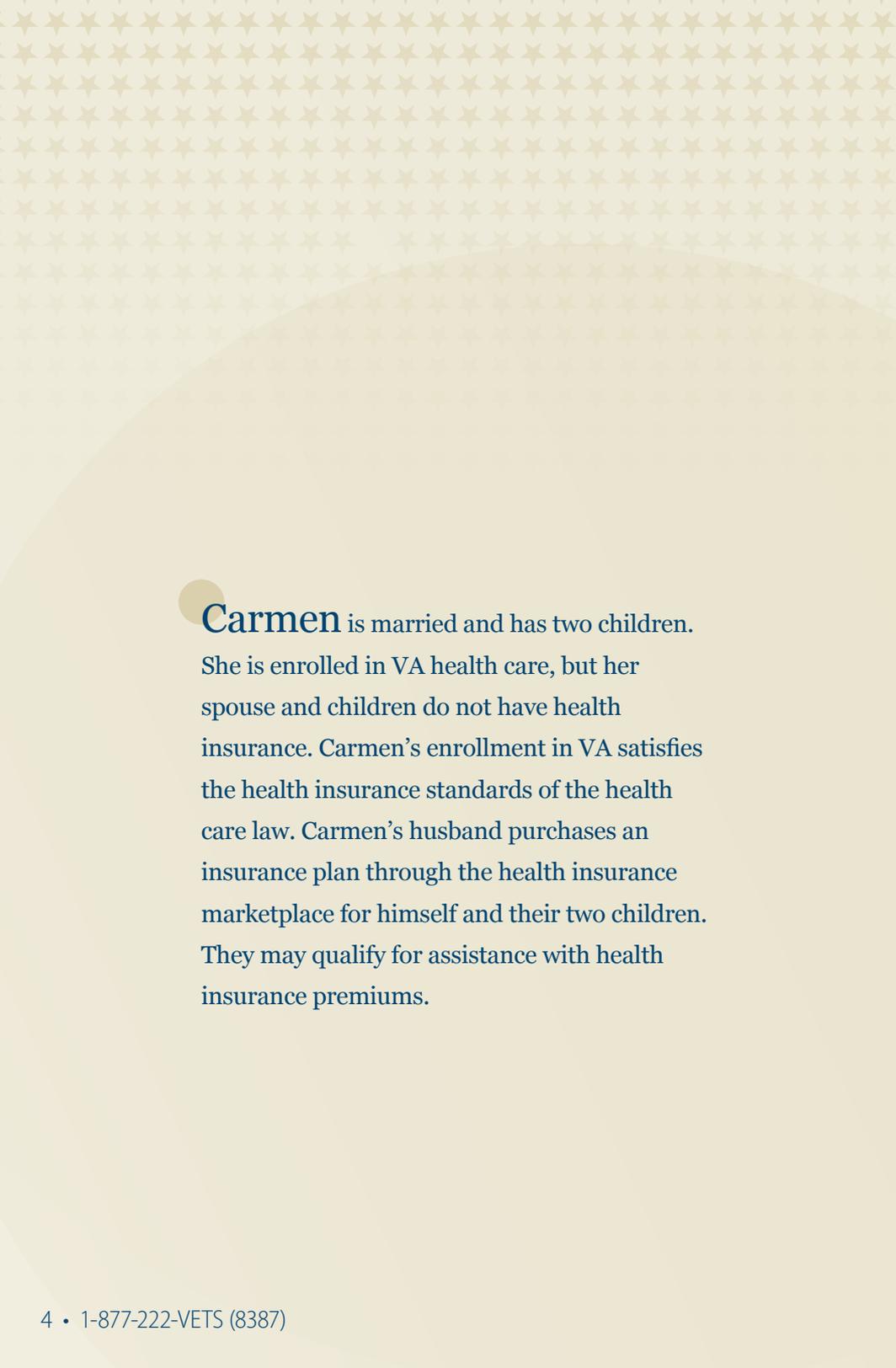
For more information about your VA health care, visit www.va.gov/healthbenefits anytime or call 1-877-222-VETS (8387), Monday through Friday from 8 a.m. to 10 p.m. ET or Saturday from 11 a.m. to 3 p.m. ET.

VA and Other Insurance

If you have other forms of health care coverage, such as a private insurance plan, Medicare, Medicaid, or TRICARE, you can continue to use VA along with those plans. Remember: It is always a good idea to tell your doctors if you are receiving care outside of VA so your health care can be coordinated.

José is 25 years old and single. He enrolled in VA health care after serving 6 years in the Marines, including two tours in Afghanistan. He does not have any service-connected conditions, but since he is within 5 years of separation from the military, he enrolled using VA's special Combat Eligibility. José is in great health and has never been to a doctor at VA. He has no other health insurance. José does not have to take any further action to meet the standards of the health care law.

Mei retired from the Army with 25 years of service. She is enrolled in TRICARE and in VA health care. Both plans meet the requirements of ACA to have health insurance, and Mei can remain enrolled in both plans. As she has always done, Mei makes sure her providers at VA and at TRICARE are aware that she is receiving care in both places so her care can be coordinated.



Carmen is married and has two children. She is enrolled in VA health care, but her spouse and children do not have health insurance. Carmen's enrollment in VA satisfies the health insurance standards of the health care law. Carmen's husband purchases an insurance plan through the health insurance marketplace for himself and their two children. They may qualify for assistance with health insurance premiums.

Enrolled Veterans and the Health Insurance Marketplace

Your VA health care meets the health care law's standard for health care coverage. You can still purchase other health insurance in the Marketplace. But since you are enrolled in a VA health care plan, you could not get assistance with health insurance premiums on a plan you buy through the Marketplace.

For more information about the Marketplace, visit the Department of Health and Human Services website at www.HealthCare.gov or call 1-800-318-2596.

Family Members of Enrolled Veterans

In most cases, family members cannot enroll in VA health benefits. Your family members who are not enrolled in a VA health care program, such as CHAMPVA or Spina Bifida, should use the Marketplace to get coverage.

These family members may get lower costs on monthly premiums or out-of-pocket costs. They could be eligible for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP).

Your family members can submit an application for health care coverage through the Marketplaces and learn the amount of assistance they are eligible to receive.

For more information, visit www.HealthCare.gov or call 1-800-318-2596.

Canceling Your VA Health Care

If you choose to cancel your VA health care enrollment, you can reapply at any time, but your re-enrollment decision will be based on VA eligibility rules at the time you reapply. That means you may not be able to re-enroll.

Canceling your enrollment means you will not have health care coverage through VA. If you don't have other health insurance, you will not meet the standards of the health care law. You may have to pay a fee when you file your income taxes.

Remember that you can remain enrolled in VA and still have other forms of health care coverage. There is no cost to being enrolled in VA because you do not have to pay premiums.

If you want to cancel your VA health care enrollment, you must do it in writing. Send your signed and dated request to the Department of Veterans Affairs at:

Health Eligibility Center
2957 Clairmont Road NE
Atlanta, GA 30329-1647

Dion enrolled in VA health care more than 10 years ago. When he first enrolled, he lived close to the Durham, North Carolina, VA Medical Center and went there regularly for his health care. He later moved to another part of the country where the nearest VA medical facility is 75 miles from his house. He has other health insurance through his employer, so he gets medical care from a local doctor. He is still enrolled in VA because it doesn't cost him anything. Dion's employer-based health insurance has gotten very expensive. He learned that he would qualify for assistance with premiums if he purchased health insurance through the Marketplace, but only if he is not enrolled in a government-sponsored health plan. Dion decides to cancel his enrollment in VA health care so he can get that assistance. He notifies VA of his decision in writing and uses the Marketplace to enroll in private insurance.





For more information about the Affordable Care Act (ACA) and Veterans, visit VA's website at www.va.gov/aca

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