



The Affordable Care Act

FOR VETERANS
WHO NEED HEALTH
CARE COVERAGE



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.

The health care law requires all Americans to have health insurance; otherwise they may have to pay a fee when filing their income taxes. If you enroll in VA health care, you will meet the law's requirement to have health care coverage.

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 health care for you and your family.

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

Beginning in October 2013, Health Insurance Marketplaces will be a new way to find health coverage that fits your budget and meets your needs. In the Marketplaces, people can buy private health insurance (for example, health coverage other than VA health care programs). Some people who find insurance through the Marketplaces may qualify for free or lower-cost coverage based on their income.

Veterans Without Health Coverage

Starting in 2014, Americans who do not have health insurance coverage may have to pay a fee when they file their income taxes. The amount will either be a flat fee or a percentage of taxable household income, depending on which amount is higher. The fee for an individual will be phased in according to the schedule below:

- \$95 or 1% of taxable income in 2014
- \$325 or 2% of taxable income in 2015
- \$695 or 2.5% of taxable income in 2016

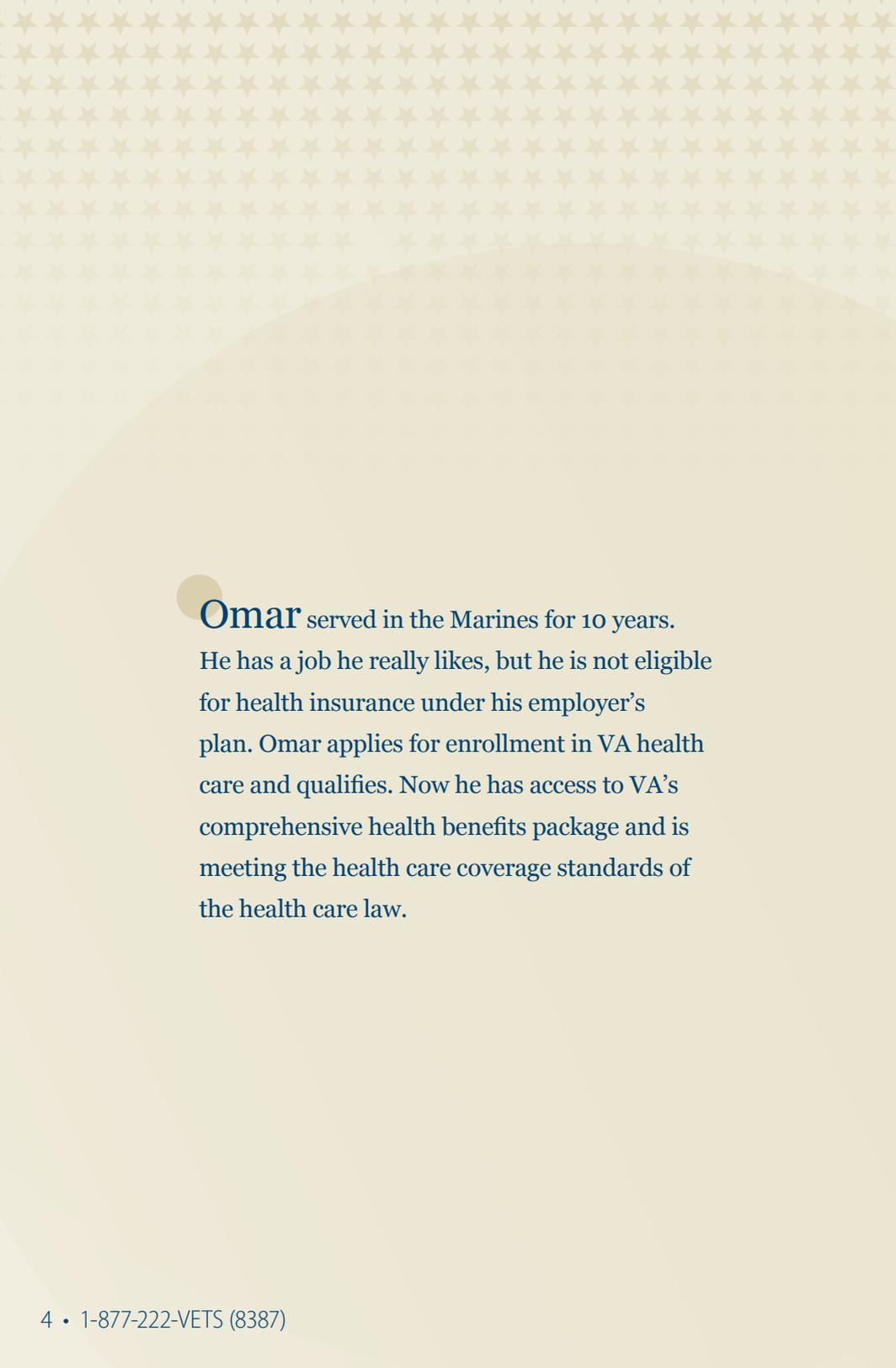
The fee schedule for a family without health coverage is higher.

Exemptions from the fee will be granted under certain circumstances.

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



Maria joined the Navy right after high school and served 4 years. She is now taking advantage of her Post-9/11 GI benefits to get her bachelor's degree. She is single and in good health. She does not like the health insurance offered through her college and wants to have good health care coverage. Maria applies for and is enrolled in VA health care. Now Maria meets the standards of the health care law without having to pay any premiums for health insurance.



Omar served in the Marines for 10 years. He has a job he really likes, but he is not eligible for health insurance under his employer's plan. Omar applies for enrollment in VA health care and qualifies. Now he has access to VA's comprehensive health benefits package and is meeting the health care coverage standards of the health care law.

The Health Care Law and Veterans Seeking Health Care Coverage

If you are not enrolled in VA health care, you can apply at any time. Before you apply, you may want to visit www.va.gov/healthbenefits and use VA's Health Benefit Explorer to learn more about the VA health benefits you may receive. If you prefer, you can skip the Explorer and simply complete an application.

Veterans enrolled in VA health care meet the law's requirement to have health care coverage.

If enrolled in VA, you would enjoy:

- Medical care rated among the best in the United States.
- Immediate benefits of health care coverage.
- No enrollment fee, 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.

There are four convenient ways to apply for VA health care:

1. Apply online at www.va.gov/healthbenefits/enroll;
2. Print the application from the website and mail to:
Health Eligibility Center
2957 Clairmont Road NE
Atlanta, GA 30329-1647;
3. Visit your local VA health care facility; or
4. Call 1-877-222-VETS (8387).

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.

VA Health Care: Low Cost or No Cost

Most Veterans enrolled in VA health care receive **cost-free care and services**. Eligibility for cost-free care is based on factors such as service-connection and/or income.

In 2012, the average annual out-of-pocket costs for Veterans who did not receive cost-free care were just **\$422**.

Here are the out-of-pockets costs some Veterans pay:

Care Setting	Coverage	Out-of-Pocket Costs
Outpatient Only one copay is charged per day, regardless of the number of appointments	Primary Care	\$0 or \$15
	Specialty Care	\$0 or \$50
Medications	Up to 30-day Supply	\$0, \$8, or \$9
Inpatient Care Veterans living in areas with high cost of living may qualify for reduced inpatient copay rates	See www.va.gov/healthbenefits	

No copays are charged for care of service-connected conditions, durable medical equipment, preventive screenings, lab tests, or certain radiology studies and EKGs. For more information about copays, visit www.va.gov/healthbenefits.

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 these 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.



Terrell is a 67-year-old Vietnam Veteran. When he got out of the Army, he did not enroll in VA health care. He had health insurance through his employer until he retired at the age of 65. Now he is enrolled in Medicare, so he meets the standards for health care coverage under the health care law. The pain from Terrell's service-related injuries has gotten worse, and he thinks VA would be the best place to seek care for those conditions. He enrolls in VA health care and receives treatment for his service-connected conditions at no cost. Terrell can use VA for any other health care needs, but his Medicare coverage means he can also receive care at the private health care facility he has been using for the past several years.

Information for Family Members

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.

They 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 Marketplace and learn the amount of assistance they are eligible to receive.

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

LaDonna is married and has one child.

When she was in the Air Force, she and her family were enrolled in TRICARE, but she was discharged after 6 years and is looking for a job. Her husband stays home to care for their child, so they do not have another source of health insurance. LaDonna applies for VA health care and qualifies for enrollment. Her husband and child do not qualify for VA health care but are able to purchase affordable health insurance through the Health Insurance Marketplace.



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

or call 1-877-222-VETS (8387),
Monday through Friday from 8 a.m. to 10 p.m. ET
or Saturday 11 a.m. to 3 p.m. ET.