



# Copayment Responsibilities of Veterans for VA Health Care

## Frequently Asked Questions

### What are my options if I am unable to pay my full copay charges?

There are multiple options available to help make paying your current copay charges more affordable, or to eliminate them.

- **Repayment Plan:** You have the right to establish a monthly repayment plan at any time during your enrollment in VA health care if you cannot pay your debt in full. To establish a repayment plan, please complete an Agreement to Pay Indebtedness (VA Form 1100) found at: [www.va.gov/vaforms/va/pdf/VA1100.pdf](http://www.va.gov/vaforms/va/pdf/VA1100.pdf). Please indicate your VA Medical Center Name or location on the form, as well as the proposed monthly payment amount in paragraph 1A. You may drop off the completed VA Form 1100 with the Facility Revenue office at your local VA Medical Center, or mail the completed form to the address listed below. If you request a repayment plan within 30 days of the initial billing of your copayment plan you will not be required to pay a monthly administrative charge but you will be required to pay interest charges.
- **Waiver Request:** You have the right to request a waiver for part or all of your copayment debt. If the waiver is granted, you will not be required to pay the amount waived. You may request a waiver by completing a Financial Status Report (VA Form 5655) found at: [www.va.gov/vaforms/va/pdf/VA5655.pdf](http://www.va.gov/vaforms/va/pdf/VA5655.pdf), along with a written request that communicates any difficulty or problems payment of the debt would cause you. Indicate your VA Medical Center Name or location in your request. You also have the right to request a hearing in connection with your request for a waiver by including a written request for hearing with your waiver request. VA will notify you of the date, time, and place where the hearing will be held. You may drop off the completed written waiver request and VA Form 5655 with the Facility Revenue office at your local VA Medical Center, or mail the completed waiver request documents to the address listed below.
- **Compromise:** You have the right to request a compromise. A compromise means you propose a lesser amount as a full settlement payment of the copayment debt balance. To request a compromise, please complete a request in writing to VA, specifying the dollar amount you are proposing VA should accept as payment in full, and a completed Financial Status Report (VA Form 5655) found at: [www.va.gov/vaforms/va/pdf/VA5655.pdf](http://www.va.gov/vaforms/va/pdf/VA5655.pdf). Indicate your VA Medical Center Name or location in your request. You may drop off the completed compromise request and VA Form 5655 with the Facility Revenue office at your local VA Medical Center, or mail the completed Compromise documents to the address listed below.

Please mail any completed Repayment Plan, Waiver Request, and/or Compromise Request forms and documents to the attention of the Facility Revenue Manager at your local VA. VA location mailing addresses can be found online at [www.va.gov/directory/guide/division.asp?dnum=1](http://www.va.gov/directory/guide/division.asp?dnum=1).

You may also mail the request to the following address:

U.S. Department of Veteran Affairs  
Health Resource Center  
3401 SW 21st Street  
Topeka, Kansas 66604

### **What are my options if my household income has decreased and I will be unable to pay future copay charges?**

If your gross household income has decreased from the previous income year, you may be eligible for a Hardship Determination that provides you exemptions from future medical and hospital care copays for a period of up to one year. To file request a hardship determination, please complete a written request explaining any financial hardship these charges will cause you, and a completed Request for Hardship Determination (VA Form 10-10HS) found at: [www.va.gov/vaforms/medical/pdf/vha-10-10HS-fill.pdf](http://www.va.gov/vaforms/medical/pdf/vha-10-10HS-fill.pdf). Please mail or drop off the completed request and VA Form 10-10HS to your local VA Medical Center Enrollment Office.

If your gross household income has decreased, you may be eligible for enrollment in a more beneficial Priority Group which may qualify you for copayment exemption. Please complete a Health Benefits Renewal (VA Form 10-10EZR) found at: [www.va.gov/health-care/how-to-apply/](http://www.va.gov/health-care/how-to-apply/) to update your financial information, and mail or drop off the completed VA Form 10-10EZR form in person to your local VA Medical Center Enrollment Office.

### **When does my debt become delinquent?**

Your balance is considered delinquent if it remains unpaid after the balance due date on your initial billing statement, which is typically thirty (30) days after the statement date.

### **What happens once my bill becomes delinquent?**

You will be required to pay additional interest and administrative fees if your bills become delinquent. If your bill remains delinquent for ninety (90) days, your debt may be referred for VA Benefits offset or to the Department of the Treasury for collection, at which time any Federal payment to you such as tax refunds Social Security payments will be offset to pay the debt.

### **Can I still make payments on my debt once it is sent to Treasury?**

Once your bill has been referred to Treasury VA can no longer accept payments on the debt. You can continue to make payments to the VA for any bill that has not been referred to Treasury. If you make a payment online to VA at [www.Pay.gov](http://www.Pay.gov), it will not be applied to outstanding balance at Treasury. To pay a bill that has been referred to Treasury, please contact Debt Management Services toll free at (888)-826-3127 between 8:00AM to 10:00PM EST, Monday through Friday to speak with a Treasury representative.

### **Will I be able to continue receiving health care services if my bill is referred to Treasury?**

Yes. Your health care services will continue without interruption regardless of whether your bill is referred to Treasury.

## What happens once my bill is referred to Treasury?

The Treasury standard collection process, includes:

- **Treasury Debt Collection** – Treasury issues the official Treasury collection letter and attempts to contact you by searching various databases, making telephone calls and sending additional collection letters.
- **Treasury Offset Program (TOP)** – Treasury identifies debtors in the federal database and will offset (reduce or withhold) any federal payments to pay the debt, including: tax refunds, Social Security benefits, military pay, retirement pay, and other federal payments that are not exempt by law or by action of the Secretary of the Treasury.
- **Administrative Wage Garnishment (AWG)** – Treasury identifies eligible debtors who have been employed for at least 12 months. Treasury will provide appropriate due process and issue notice to the employer to deduct up to 15% of disposable pay each pay period until the debt, including all interest, penalties and costs, is paid in full.
- **Private Collection Agency (PCA)** – Once debt is referred to Treasury, accounts may also be referred to contracted Private Collection Agencies to make additional attempts for collection of your debt.
- **Credit Bureau Reporting** – As required by the Debt Collection Improvement Act (DCIA) of 1996, credit bureau reporting is required for delinquent debt for any federal agency. If VA debt is referred to Treasury for collection, Treasury will report the debt to credit reporting agencies.

## Why is the VA referring my delinquent debt to the Department of the Treasury?

In 1996, due to a steady increase in the amount of delinquent non-tax debt owed to the United States, Congress passed the Debt Collection Improvement Act (DCIA) of 1996. This law centralized the government wide collection of delinquent non-tax debt and gave the Department of the Treasury significant new responsibilities in this area. If Federal agencies are not successful at collecting a debt, they are required under federal law to refer eligible delinquent non-tax debt to the Treasury for debt collection.

## Will I pay additional fees if my bill is referred to Treasury?

Yes. Treasury will collect additional fees based upon the amount of debt, and the method Treasury uses to collect the debt. If your Federal benefit payments are offset, Treasury will collect a fee from your payment that is variable from \$14.00 to \$27.00 for each bill collected by offset. If a debt is collected by a Private Collection Agency, Treasury will collect a fee of up to 32% of the offset payment for each bill collected by the PCA offset.