Health Care Benefits Overview

Your Complete Guide to VA Healthcare Benefits
Coping with the Coronavirus Pandemic

Life these days is stressful.

During the COVID-19 pandemic, we are learning a new normal. We juggle personal duties, family and work. Each day brings new challenges to many aspects of our lives. That’s why it’s so important to take care of ourselves. Use these tips for self-care:

• **Practice self-care** - Basic self-care will keep your immune system strong and your emotional reserves full. Get enough sleep. Exercise regularly. Eat well. Try mindfulness apps.

• **Find ways to focus** - Establish a routine. Get up, go to bed and do your work at the same time every day. Frequent breaks can help you re-engage in your work.

• **Seek out social support** - To combat isolation, come together with your friends via technology.

• **Learn to Unplug** - too much news — especially social media — can add to your anxiety.

• **Focus on things you can control** - While modeling good behavior and staying safe yourself, recognize that you can’t control what other people do.

For more information:
www.va.gov/coronavirus-veteran-frequently-asked-questions/

Choose VA
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Introduction

This booklet is designed to provide Veterans and their families with the information they need to understand VA’s health care system – eligibility requirements, health benefits and services available to help Veterans and to explain copayments that certain Veterans may be charged.

Updated Topics and Benefits!

- “The VA MISSION Act” on page 7
- “Easy Ways to Apply for Enrollment” on page 5
- “Medication Copayments” on page 13
- “VA Dental Insurance Program” on page 30
- “Veterans Crisis Line” on page 30
- “Veterans Transportation Service” on page 24

This booklet is not intended to provide information on all the health benefits and services offered by VA. Additional information is available at the following resources:

- www.va.gov/health-care/
- Toll-free at 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET
- Your local VA health care facility’s Enrollment Office

Legal Status and Use of Seals and Logos

The seal of the Department of Veterans Affairs authenticates the 2020 edition of Health Care Benefits Overview as the official summary of benefits that have been separately promulgated under Federal regulations established under Register Act. Under the provisions of 38 Code of Federal Regulations 1.9(f), it is prohibited to use the official seal, replicas, reproductions, or embossed seals of the Department of Veterans Affairs on any republication of this material without the express, written permission of the Secretary or Deputy Secretary of Veterans Affairs. Any person using official seals and logos of the Department of Veterans Affairs in a manner inconsistent with the provisions of 38 Code of Federal Regulations 1.9 may be subject to the penalties specified in 18 United States Code 506, 701, or 1017 as applicable.
Did you know...

VA provides top-quality health care tailored to the unique needs of each Veteran?

Through your honorable service to our nation, you may be eligible for many health care services and benefits. VA serves Veterans by providing benefits to help you take care of your family; buy, retain, or modify a home; earn a degree; start a career; and stay healthy.

Explore these and other benefits and services available through VA health care:

- **Individualized, comprehensive care.** At VA, we partner with you to help you achieve optimum health throughout your lifetime. We offer a full range of health services to eligible Veterans, including primary care, maternal care, mental health counseling, prescription drug coverage, surgical services, and, in some cases, vision and dental care.

- **Accessibility.** Access VA health services at any one of our 1,700 care sites nationwide, including mobile health clinics that serve highly rural areas, or consult your provider from home using VA clinical video telehealth technology. If you’re a combat Veteran, you or any member of your family can visit one of more than 300 community-based Vet Centers, which provide transition and readjustment counseling; military sexual trauma counseling; and counseling for marriage, family, and bereavement issues. Vet Center staff can also refer you to other VA and non-VA services.

- **Innovation.** Connect with your health care team through Secure Messaging or review and update your health and prescription drug records 24/7 through secure mobile apps or online.

  Veterans of recent conflicts are eligible for five years of free VA health care, regardless of the status of their disability claims.

Find Out How You Can Benefit

Submit an application form online, by mail, or in person and VA will send you written notification of your eligibility status. Explore VA health care today at Explore.VA.gov/Health-Care.
Basic Eligibility for VA Health Care

If you served in the active military, naval or air service and were separated under any condition other than dishonorable, you may qualify for VA health care benefits. Current and former members of the Reserves or National Guard who were called to active duty (other than for training only) by a Federal Order and completed the full period for which they were called or ordered to active duty, may also be eligible for VA health care.

Minimum Duty Requirements

Most Veterans who enlisted after September 7, 1980, or entered active duty after October 16, 1981, must have served 24 continuous months or the full period for which they were called to active duty to be eligible. This minimum duty requirement may not apply to Veterans who were discharged for a disability incurred or aggravated in the line of duty, were discharged for a hardship, or received an “early out.” Since there are many other exceptions to the minimum duty requirements, VA encourages all Veterans to apply to determine their enrollment eligibility.

Returning Service members (OEF/OIF/OND)

Every VA medical center has a team ready to welcome OEF/OIF/OND Servicemembers and help coordinate their health care and other services. For more information about the various programs available for recently returned Servicemembers, log on to the Transition Care Management website at www.oefoif.va.gov.

Veterans who served in a theater of combat operations after November 11, 1998, are eligible for an extended period of eligibility for health care for up to five years after their discharge. In the case of multiple call-ups, the five-year enrollment period begins on the most recent discharge date. This special eligibility includes cost-free health care services and nursing home care for conditions possibly related to military service and enrollment in Priority Group 6 for five years from their date of discharge or release from active duty, unless they are eligible for enrollment in a higher priority group.

Combat Veterans who enroll with VA under this enhanced Combat Veteran Authority will continue to be enrolled even after their enhanced eligibility period ends, although they may be shifted to a lower Priority Group, depending upon their income level, and be required to make applicable copayments. Additionally, for care not related to combat service, copayments may be required, depending on their financial assessment and other special eligibility factors.

VA provides a comprehensive medical benefits package to all Veterans who are enrolled through an annual patient enrollment system that categorizes Veterans based on different priority groups.

Eligible Veterans can use VA health care services nationwide, including through mobile health clinics that serve rural areas and via telehealth (care through a phone or computer) in your home or on the go.
Benefits of Enrolling

VA offers a variety of health care services from basic primary care to nursing home care for eligible Veterans. See Medical Benefits on page 19 for a list of benefits and services. Enrollment in the VA health care system provides eligible Veterans with the promise that comprehensive health care services will be available when and where they are needed.

Enrolled Veterans are assured that services will be available regardless of where they seek their care or how often, without having to repeat the application process. VA is America’s largest integrated health care system, serving more than 6 million Veterans each year.

Reasons to enroll?

- VA health care meets the minimum essential coverage requirements under the Affordable Care Act.
- Medical care rated among the best in the U.S.
- No open season or waiting period for health care coverage. Veterans can apply for VA health care enrollment at any time.
- No enrollment fee, monthly premiums or deductibles. Many Veterans have no out-of-pocket costs. Some Veterans may have to pay small copayments for health care or prescription drugs.
- More than 1,700 VA medical facilities are available. Enrolled Veterans who are travelling or spending time away from their preferred facility can obtain care at any VA health care facility across the country without having to reapply.
- Freedom to use other plans with your VA health care, including Medicare, Medicaid, TRICARE or private insurance.
- VA offers a comprehensive medical benefits package that is generally available to all enrolled Veterans.

High Quality Care

VA is committed to providing the high quality, effective health care Veterans have earned and deserve. VA has established a record of safe, exceptional care that is consistently recognized by independent reviews, accreditation organizations and experts. VA improves the quality of health care by leveraging new technologies, research and relationships with other health care organizations. For more information, visit www.va.gov/qualityofcare/.

Medical Care Abroad for Veterans with a Service-Connected Disability

Veterans with a VA-rated service-connected condition, or disability associated with and held to be aggravating a VA-rated service connected disability; or receiving certain care furnished to a Veteran who is participating in a rehabilitation program under 38 U.S.C., chapter 31, can receive treatment for that condition, even in a foreign country (see “Getting Care Abroad for your Service-Connected Conditions” on page 32).
Enrolling in VA Health Care

Quickly Find Out If You May Be Eligible For Enrollment

Use the online VA Health Benefits Explorer at www.va.gov/healthbenefits/apps/explorer to answer a few questions about yourself (you will be asked no more than 15 questions) and learn about the VA health care benefits you could receive as an enrolled Veteran. Afterward, you will be given an opportunity to apply for enrollment.

If you wish, you can skip the Explorer and simply apply for enrollment using one of the options below:

Easy Ways to Apply for Enrollment

By Phone

Veterans can complete applications for enrollment in VA health care by telephone. To apply, call 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET. VA staff members will collect the needed information and process the application for an enrollment determination.

Online

Veterans can fill out the application online at www.va.gov/health-care/apply/application/introduction and electronically submit it to VA for processing. VA will search for your supporting documentation through its electronic information systems and contact you if unable to verify your military service.

By Mail

The application form can be downloaded from www.va.gov/health-care/how-to-apply/. Mail the completed and signed form to:

- Health Eligibility Center
- Enrollment Eligibility Division
- 2957 Clairmont Road NE, Suite 200
- Atlanta, GA 30329-1647

In Person

You can apply at any VA health care facility.

Select Where You Want to Receive Your Care

As part of the enrollment process, Veterans will be given the opportunity to select the VA Health Care System or Community Based Outpatient Clinic (CBOC) where they prefer to be seen. To find a facility near you, visit VA’s directory at www.va.gov/directory.

Financial Reporting Requirements

While many Veterans qualify for enrollment and cost-free health care services, based on a compensable service-connected condition or other qualifying factors, certain Veterans will be asked to complete a financial assessment at the time of enrollment to determine their eligibility for cost-free medical care, medications and/or travel benefits. The assessment is based on the previous year’s gross household income of the Veteran, spouse, and dependents, if any. This financial information also may be used to determine the Veteran’s enrollment priority group placement.

For more information, visit www.va.gov/health-care/about-va-health-benefits/cost-of-care/, call 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET or contact the Enrollment Coordinator at your local VA medical facility.
**Note:** Enrolled Veterans are not required to provide their financial information on an annual basis. Once enrolled, VA uses information from the Internal Revenue Service (IRS) and Social Security Administration (SSA) to keep your enrollment financial information up-to-date. This reduces the burden on you to provide this information annually.

**Enrollment Priority Groups: What are they and how do they work?**

VA administers its medical benefits through a patient enrollment system. The enrollment system is based on Priority Groups (PGs) to ensure health care benefits are readily available to all enrolled Veterans.

**Priority Group 1**
- Veterans with service-connected disabilities rated by VA as 50% or more disabling.
- Veterans determined by VA to be unemployable due to service-connected conditions.
- Veterans who have been awarded the Medal of Honor (MOH).

**Priority Group 2**
- Veterans with service-connected disabilities rated by VA as 30% or 40% disabling.

**Priority Group 3**
- Veterans who are former Prisoners of War (POWs).
- Veterans who have been awarded a Purple Heart medal.
- Veterans whose discharge was for a disability incurred or aggravated in the line of duty.
- Veterans with service-connected disabilities rated by VA as 10% or 20% disabling.
- Veterans whose disability compensation is suspended because of the receipt of military retired pay.
- Veterans receiving compensation at the 10% rate based on multiple non-compensable service-connected disabilities that clearly interfere with normal employability.
- Veterans who have been awarded special eligibility classification under Title 38, U.S.C., § 1151, “benefits for individuals disabled by treatment or vocational rehabilitation.”

**Priority Group 4**
- Veterans who receive aid and attendance or housebound benefits from VA.
- Veterans who have been determined by VA to be catastrophically disabled.

**Priority Group 5**
- Veterans with an annual household income below VA’s national and geographically-adjusted income limit who are non-service connected or rated 0% disabled for a service-connected disability.
- Veterans who receive VA pension benefits.
- Veterans who are eligible for Medicaid programs.

**Priority Group 6**
- Veterans with a compensable 0% service-connected disability.
- Veterans exposed to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki.
- Project 112/SHAD participants.
- Veterans who served in or off shore of the Republic of Vietnam between January 9, 1962, and May 7, 1975.
- Veterans who served on active duty at Camp Lejeune for at least 30 days between August 1, 1953, and December 31, 1987.
• Veterans who served in a theater of combat operations after November 11, 1998, and those who were discharged from active duty on or after January 28, 2003.

Note: Combat Veterans will be assigned to PG 6 for a period of 5 years. At the end of this enhanced enrollment priority group placement period, Veterans will be assigned to the highest PG for which their status at that time qualifies.

Priority Group 7
• Veterans with gross household income below the geographically-adjusted VA income limit for their resident and who agree to pay copayments.

Priority Group 8
• Veterans with gross household incomes above the VA income limits and the geographically-adjusted income limits for their resident, and who agree to pay copayments.

Veterans eligible for enrollment: Veterans who are rated with a noncompensable 0% service-connected and are:
• Subpriority a: enrolled as of January 17, 2003, and who have remained enrolled since that date and/or were placed in this subpriority due to changed eligibility status.
• Subpriority b: enrolled on or after June 15, 2009, and whose income exceeds the current VA income limits or the geographically-adjusted VA income limits by 10% or less.

Veterans eligible for enrollment: Veterans who are nonservice-connected and:
• Subpriority c: enrolled as of January 17, 2003, and who have remained enrolled since that date and/or were placed in this subpriority due to changed eligibility status.
• Subpriority d: enrolled on or after June 15, 2009, and whose income exceeds the current VA income limit and geographic income limit by 10% or less.

Veterans not eligible for enrollment: Veterans whose income exceeds VA’s income limit by more than 10%:
• Subpriority e: noncompensable 0% service-connected (eligible for care of their service-connected condition only).
• Subpriority g: nonservice-connected.

Appealing Ineligible Decision
Veterans who are determined to be ineligible for VA health benefits or other VA services may appeal the decision by providing new evidence or information for reconsideration. The Appeals Modification Act of 2017 provides Veterans with a more interactive and standardized appeals process where they are involved with every decision for an appeal resolution. For more information regarding Appeals and options under the new Appeals process, visit www.bva.va.gov or call 1-800-827-1000.

The VA MISSION Act
The VA Maintaining Internal Systems and Strengthening Integrated Outside Networks Act (MISSION Act) was implemented on June 6, 2019. This law strengthens VA’s ability to deliver trusted, easy to access, high quality care at VA facilities, virtually through telehealth, and in your community. Under the MISSION Act, VA will:
• Continue to provide you with an excellent health care experience.
• Deliver the right care, at the right time, at the right place.
• Continue to offer care through telehealth in your home, in a VA facility, or in the community.
• Provide more options for health care, including community care and urgent/walk-in care.
Eligibility for Community Care

Under the MISSION Act, there are six different eligibility criteria for community care. Meeting any one of these criteria for the specific care you need means you are eligible to elect to receive that care either through direct VA care or a community provider in VA’s network:

- The specific care you need is not provided by VA at any facility.
- You reside in a U.S. state (AK, HI, or NH) or territory (Guam, American Samoa, Northern Mariana Islands, or U.S. Virgin Islands) that does not have a full-service VA medical facility.
- “Grandfathered” eligibility based on residence and the 40-mile eligibility criterion from the Choice program.
- The specific care you need is not available within designated access standards.
- You and your referring clinician decide it is in your best medical interest to receive the specific care you need in the community.
- VA has designated the VA medical service line delivering the specific care you need as not providing care that complies with VA’s standards for quality.

Urgent Care

VA offers an urgent/walk-in care benefit for minor injuries and illnesses, such as cough, cold, ear infections, or other conditions that are not life-threatening. To be covered by this benefit, you must be enrolled in the VA health care system and have received care from VA within the 24 months prior to seeking urgent care. This benefit does not require preauthorization.

Eligible Veterans can seek care from an urgent care facility or walk-in retail health clinic. Not all urgent care facilities or walk-in retail health clinics are in VA’s community provider network.

For more information, please visit [www.missionact.va.gov](http://www.missionact.va.gov).
Thank You for Choosing VA

Once you are enrolled, you can begin enjoying your VA health care benefits.

New enrollees will receive a telephone call from VA staff and a personalized Veterans Health Benefits Handbook. During that call, we can answer many of your initial questions, provide information regarding your health benefits and other services provided through VA and schedule your initial VA health care appointment. The handbook will detail your VA health care benefits information, based on your specific eligibility factors, in an organized, easy-to-read format. It also includes information on your preferred facility, copayment responsibilities, how to schedule appointments, ways to communicate treatment needs and more. For more information, visit [www.va.gov/healthbenefits/vhbh](http://www.va.gov/healthbenefits/vhbh).

Keep your Personal Information Updated with All VA Organizations

While you are enrolled, it is important to update or report changes to your address, phone number, email, name, health insurance and financial information. Keeping your information accurate allows VA to better inform you of updates to benefits and services. To protect your privacy, information held by Veteran Health Administration (VHA) may not be shared with Veteran Benefits Administration (VBA) and National Cemetery Administration (NCA); therefore, you will need to notify each VA organization of your demographic and personal information changes.

You can use any one of these methods to update your information with VHA:

- Complete VA Form 10-10EZR (Health Benefits Renewal Form) online at [www.va.gov/health-care/update-health-information/](http://www.va.gov/health-care/update-health-information/).
- Call 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET
- Contact the enrollment coordinator at your local medical facility. Self-service kiosks are also available at most VA health care facilities for use in updating your personal information. For more information, see “Self-Service Kiosks” on page 34

Veteran Health Identification Card

The Veteran Identification Card (VIC) should not be confused with the Veterans Health Identification Card (VHIC). The VIC is a form of photo ID you may use to get promotional discounts and other services offered to Veterans at many restaurants, hotels, stores, and other businesses.

The VIC cannot be used in VA medical facility kiosks to sign in for appointments or update your information. Veterans not eligible for a VHIC may consider applying for this card.

For more information and to apply, visit [www.va.gov/records/get-veteran-id-cards/vic/](http://www.va.gov/records/get-veteran-id-cards/vic/)

Your Information is Secure with the Veteran Health Identification Card

VA issues enrolled Veterans a Veteran Health Identification Card (VHIC) for use at VA health care facilities. The VHIC is used as proof of identity and to check-in for appointments at VA health care facilities. While the card is not required to receive health care, VA recommends all enrolled Veterans have one.

To obtain a VHIC, you will need to provide one form of identification to your local VA health care facility and have your photo taken. Acceptable forms of ID include: your driver’s license, passport or other federal, state or local photo ID with your address. If the address is not on the proofing document, you can provide separate documentation to confirm your address. Acceptable address documents include:

- Electric bill
- Cable bill
The VHIC usually will be mailed to you within seven days after it is requested.

For more information about the VHIC, visit www.va.gov/healthbenefits/vhic or call 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET. If your VHIC is lost or stolen, contact your local VAMC for assistance.

Schedule an Appointment

You can request a medical appointment when you apply for enrollment. We also can help you schedule your first appointment during your “Welcome to VA” call. An appointment will be made with a VA health care provider and you will be notified via phone, mail, or text message of the appointment date and time. If you need health care before your scheduled appointment, you can contact the Enrollment Coordinator, the urgent care clinic or the emergency room staff at your local VA medical facility.

You Will Be Assigned a Personal Care Team

Every Veteran who enrolls in Primary Care is assigned to a Patient Aligned Care Team (PACT) that will help coordinate and personalize their care. Every PACT includes a primary care provider, nurse care manager, clinical associate, and an administrative clerk. Veterans can expect their PACT to assist with accessing care through face-to-face and virtual modalities across the entire team as well as other integrated services, which are necessary to optimize health and well-being. For more information, visit www.patientcare.va.gov/primarycare/PACT.asp or contact the Enrollment Coordinator at your local VA medical facility.

Seamless Care for Traveling and Permanently Relocating Veterans

VA wants to ensure your health care is coordinated and seamless. If you know you will be traveling, temporarily relocating (for example, if you live in one state during the winter and another during summer) or permanently relocating, your experience can be enhanced if you contact your VA PACT or specialty care provider(s) four to six weeks before traveling, or relocating, or as soon as possible. If you are seen at an alternate VA health care facility while traveling or relocating, that care will be recorded in your electronic medical record for follow-up treatment options with your PACT. When you contact your PACT, be sure to have the following information available:

- Travel destination(s) and temporary/permanent address(es)
- A valid telephone number
- Arrival and departure dates
- Specific care concerns

For more information, contact your PACT or a Traveling Veteran Coordinator at your local VA facility.

Coordinating Care among VA Facilities

You may receive specialized medical treatments and services in a variety of VA settings – clinic, hospital, emergency room, VA Community Living Center or your own residence. To manage the different aspects of care effectively, your PACT will use VA's electronic medical record system to ensure the coordination of your care, whether at your preferred site of care or an alternate facility.

For more information, contact your PACT at your local VA facility.

Financial Reporting Requirements

While many Veterans qualify for enrollment and cost-free health care services based on a compensable service-connected condition or other qualifying factors, certain Veterans will be asked to complete a financial assessment at the time of enrollment to determine their eligibility for cost-free medical care,
medications and/or travel benefits. The assessment is based on the previous year’s gross household income of the Veteran, spouse, and dependents, if any. This financial information also may be used to determine the Veteran's enrollment priority group placement.

For more information, visit [www.va.gov/health-care/about-va-health-benefits/cost-of-care/](http://www.va.gov/health-care/about-va-health-benefits/cost-of-care/), call 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET or contact the enrollment coordinator at your local VA medical facility.

**Note:** Enrolled Veterans are not required to provide their financial information on an annual basis. Once enrolled, VA uses information from the Internal Revenue Service (IRS) and Social Security Administration (SSA) to keep your enrollment financial information up-to-date. This reduces the burden on you to provide this information annually.

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**Find mental health support at VA.**

**VA provides many forms of mental health treatment and services to meet the needs of each Veteran and the family members who are involved in their care.**

Veterans and their families can access mental health care at VA medical centers, Community Based Outpatient Clinics, Vet Centers, and mobile Vet Centers — and online as well.

**Learn more at MentalHealth.va.gov.**
Coverage Under The Affordable Care Act

The Affordable Care Act (ACA) was created to expand access to coverage, control health care costs and improve health care quality and care coordination. The ACA does not change VA health care benefits or Veterans’ out-of-pocket costs.

Three things you should know:

1. VA wants all Veterans to receive health care that improves their health and well-being.
2. If you are enrolled in any of these VA health care programs, you have coverage under the standards of the ACA:
   a. Veteran’s health care program
   b. Civilian Health and Medical program (CHAMPVA) The ACA does not change CHAMPVA benefits or out-of-pocket costs.
   c. Spina Bifida health care benefits program
3. If you are not enrolled in VA health care, you can apply at any time.

Veterans and family members who are not eligible for VA health care and who do not have employer-provided health insurance should use their state’s Marketplace to get health care coverage by going to www.healthcare.gov/.

Note: VA will notify enrolled Veterans via mail with IRS Form 1095-B (Health Coverage), which will provide the details of the health care coverage provided by VA for the previous calendar year. For more information about ACA, CHAMPVA and VA health care, visit VA’s website at www.va.gov/health-care/ or call 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET.

COPAYMENTS AND INSURANCE

Like other health care providers, VA may charge a copayment for health care. The copayment amount may be based on your enrollment priority group, the type of health care service you receive, and your financial situation. If a VA copayment applies, you are responsible for that amount whether your care is furnished directly by VA or through a community provider.
Medication Copayments

The Tiered Copayment Medication Structure (TCMS) established copayments for 30-day prescriptions at $5 for Tier 1 (top 75 generics), $8 for Tier 2 (all other generics) and $11 for Tier 3 (sole source/brand name). Veterans in PGs 2 through 8 are limited to a $700 annual copayment cap.

Copayment rates may change annually, including the annual cap on medication copayments.

Veterans in Priority Group 1 do not pay for medications.

Veterans in Priority Groups 2 through 8 are required to pay for each 30-day or less supply of medication for treatment of nonservice-connected condition (unless otherwise exempt).

<table>
<thead>
<tr>
<th>Medication Supply</th>
<th>Copayment</th>
</tr>
</thead>
<tbody>
<tr>
<td>30-day or less supply for Tier 1 (preferred generics) medications for certain Veterans</td>
<td>$5</td>
</tr>
<tr>
<td>30-day or less supply for Tier 2 (non-preferred generics and some over-the-counter (OTC) medications for certain Veterans</td>
<td>$8</td>
</tr>
<tr>
<td>30-day or less supply for Tier 3 (brand name) medications for certain Veterans</td>
<td>$11</td>
</tr>
</tbody>
</table>

Inpatient Copayments

There are two inpatient copayment rates – full and reduced. The reduced inpatient copayment rate, which is 20% of the full inpatient rate, applies to Veterans enrolled in PG 7. Both the full and reduced rates are computed over a 365-day period. This copayment is charged in addition to a standard copayment for each 90 days of care within a 365-day period, regardless of the level of service (such as intensive care, surgical care or general medical care); in addition, a per diem charge will be assessed for each day of hospitalization. Because the inpatient copayment rates change each year, they are published separately and can be found online at [www.va.gov/healthbenefits/cost](http://www.va.gov/healthbenefits/cost). For more copayment information, call 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET.

Long-Term Care Copayment Rates

Long-term care copayment is based on three levels of care (see “Available Long-Term Care Services” on page 20).

- **Inpatient:** Community Living Centers (nursing home) Care/Inpatient Respite Care/Geriatric Evaluation – up to $97 per day
- **Outpatient:** Adult Day Health Care/Outpatient Geriatric Evaluation/Outpatient Respite Care – $15 per day
- **Domiciliary Care:** – $5 per day

Copayments for long-term care services start on the 22nd day of care during any 12-month period; there is no copayment requirement for the first 21 days. Actual copayment charges will vary from Veteran to Veteran, depending on the financial information submitted on VA Form 10-10EC (Application for Extended Care Services).
Cost-Free Care for Certain Veterans

Many Veterans qualify for cost-free health care and/or medications based on:

- Receipt of a Purple Heart
- Receipt of Medal of Honor
- Former Prisoner of War status
- 50% or more compensable VA service-connected disabilities (0-40% service-connected may take the copay test to determine medication copayment status)
- Catastrophically disabled determination by a VA provider
- Income below VA’s applicable limit
- Special registry examinations offered by VA to evaluate possible health risks associated with military service
- Counseling and care for military sexual trauma
- Compensation and pension examinations requested by the VBA. This is a physical exam to establish service-related illnesses or injuries as part of a determination of a Veteran’s entitlement to compensation and pension benefits
- Care that is part of a VA-approved research project
- Veterans who served on active duty at Camp Lejeune active service for at least 30 days between January 1, 1957, and December 31, 1987, may be eligible
- Care related to a VA-rated, service-connected disability
- VA-recommended readjustment counseling and related mental health services
- Care for cancer of the head or neck that was caused by nose or throat radium treatments received while in the military
- Participation in individual or group smoking cessation or weight reduction services
- Publicly announced VA initiatives, such as health fairs
- Care received that is potentially related to service in a theater of combat operations after November 11, 1998; this benefit is effective for five years after the date of the Veteran’s most recent discharge from active duty
- Laboratory test or Electrocardiograms (EKGs or ECGs)

VA Has Options That Can Help Veterans Pay Copayments

VA offers a wide range of services to support Veterans, including financial assistance options. Veterans who have copayments associated with VA health care are responsible to pay those obligations in a timely manner. If Veterans are unable to pay their VA copayments, VA can help with alternate payment arrangements including repayment plans, waivers or a compromise.

Payments made to VA by a private health insurance carrier may allow VA to offset part or all of a Veteran’s VA copayment.

**IMPORTANT NOTE:** Once a debt becomes 120 days old, it is referred to the Department of Treasury for collection and VA can no longer accept payments or provide financial assistance.
Four possible Options for Veterans unable to pay assessed copayment charges

<table>
<thead>
<tr>
<th>Option</th>
<th>Description</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hardship Determination</td>
<td>A hardship determination provides an exemption from outpatient and inpatient copayments for the remaining calendar year. If your projected household income is substantially below your prior year's income, you may request a hardship determination by contacting your local enrollment coordinator.</td>
</tr>
<tr>
<td>Waiver</td>
<td>Veterans can request a waiver of part or all their debt. If a waiver is granted, the Veteran will not be required to pay the amount waived. Veterans may submit a completed VA Form 5655 (Financial Status Report), along with an explanation of why the debt would cause a financial hardship to their local VA health care facility. Veterans also may submit in writing a request for a waiver hearing. VA will notify the Veteran of the date, time and place where the hearing will be held. For more information on waivers, call VA customer service at 1-866-400-1238, Monday through Friday from 8 a.m. to 8 p.m. ET.</td>
</tr>
<tr>
<td>Offer in Compromise</td>
<td>Veterans can apply for a compromise and propose a lesser amount as full settlement of their debt by submitting a request in writing specifying the dollar amount they can pay along with a completed VA Form 5655 (Financial Status Report) to their local VA health care facility. For more information on compromises, call VA customer service at 1-866-400-1238, Monday through Friday from 8 a.m. to 8 p.m. ET.</td>
</tr>
<tr>
<td>Repayment Plans</td>
<td>Veterans can establish a monthly repayment plan if they cannot pay their copayment charges when due by submitting a VA Form 1100 (Agreement to Pay Indebtedness) to your local VA health care facility indicating a proposed monthly payment amount and include the account number and payment stub. For more information on repayment plans, call VA customer service at 1-866-400-1238, Monday through Friday from 8 a.m. to 8 p.m. ET.</td>
</tr>
</tbody>
</table>

Veterans with Catastrophic Disabilities

Veterans determined to be catastrophically disabled will be enrolled in PG 4 and receive cost-free VA medical care and medications. However, Veterans in this category may be subject to co-payments for extended care (long-term care). To be considered catastrophically disabled, a Veteran must be determined by a VA health care provider to have a severely disabling injury, disorder or disease that compromises their ability to carry out the activities of daily living to such a degree that personal or mechanical assistance is required to leave home or bed, or constant supervision is required to avoid physical harm to themselves or others. Veterans may request a catastrophic disability evaluation by contacting the enrollment coordinator at their local VA health care facility. VA will make every effort to schedule an evaluation within 30 days of the request. There is no charge for the evaluation.
Smile!
VA has you covered with the VA Dental Insurance Program (VADIP)

The VA Dental Insurance Program (VADIP) offers dental insurance at a special low rate for Veterans and CHAMPVA beneficiaries.

Choose from plans offered by Delta Dental and MetLife.

Enroll now. Enrollment reopened November 2017. To learn more and sign up, contact the dental plans directly:

**Delta Dental:**
www.deltadentalvadip.org or (855) 370-3303

**MetLife:**
www.metlife.com/VADIP or (888) 310-1681

Participants in VADIP pay a fixed monthly premium in addition to any copayments required by the plan. Eligibility for VADIP is limited to Veterans enrolled in VA health care and beneficiaries of VA’s Civilian Health and Medical Program (CHAMPVA).

To learn more about eligibility, visit www.va.gov/healthbenefits/VADIP.
VA and Other Health Plans

If you have health care coverage through other health plans, such as a private insurance plan, Medicare, Medicaid or TRICARE, you can continue using VA along with these health plans. Remember, it is always a good idea to inform your VA health care provider if you are receiving care outside of VA so your health care can be coordinated.

Private Health Insurance

In situations when Veterans have VA health care and other health plans, community providers may not bill any other health plan for non-emergent care authorized by VA.

If you have both VA and another health plan and receive emergency care at a community facility for the treatment of a service-connected condition, you may choose to use VA or the other health plan, but not both. If you received emergency care at a community facility for the treatment of a nonservice-connected condition, then your other health plan must be the primary payer.

VA is required to bill other health plans for medical care, supplies and prescriptions provided for the treatment of Veterans’ nonservice-connected conditions. All Veterans applying for VA medical care are required to provide information on their health plan coverage, including coverage provided under health plan policies of their spouses, if applicable. The VA health care benefit is NOT considered a health insurance plan. Enrolled Veterans can provide or update their insurance information by:

- Using the VA Form 10-10EZR (Health Benefits Update Form) at www.va.gov/health-care/update-health-information/.
- Calling 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET.
- Presenting their health insurance card to the clinic clerk during check-in.

Medicare Coverage

Creditable Coverage

Enrollment in the VA health care system is considered creditable coverage for Medicare Part D purposes. This means VA prescription drug coverage is at least as good as the Medicare Part D coverage. Since only Veterans can enroll in the VA health care system, dependents and family members do not receive credible coverage under the Veteran’s enrollment.

VA does not recommend Veterans cancel or decline coverage in Medicare (or other health care plans) solely because they are enrolled in VA health care. VA does not normally provide care for Veterans’ family members. In addition, Veterans who elect to cancel their Medicare Part B coverage, would not be able to obtain coverage until January of the following year. There is no guarantee that in future years Congress will appropriate sufficient medical care funds for VA to provide care for all enrollment priority groups. This could leave Veterans, especially those enrolled in one of the lower-priority groups, with no access to VA health care coverage. For this reason, having a secondary source of coverage may be in the Veterans’ best interest. For more information go to www.va.gov/health-care/about-va-health-benefits/va-health-care-and-other-insurance/.

Enrolling in both VA and Medicare can provide Veterans flexibility.

Selecting Medicare Part A coverage comes at no added cost, whereas Part B comes with a monthly premium. Some Veterans may choose to delay enrollment in Part B if they already have other (mainly employer) coverage; however, if a Veteran delays Part B enrollment initially but decides to enroll at a later date, then they would have to pay a penalty. In other words, VA health coverage does not protect against
having to pay a penalty for Part B, like it does for Part D. Having VA health care does not qualify as “other” coverage for Part B. Veterans should bring their Medicare cards to their next VA appointment to update their private health insurance information.

For more information on Medicare coverage, visit the Health and Human Services Medicare website at www.medicare.gov.

URGENT/WALK-IN CARE

VA will offer an urgent/walk-in care benefit for minor injuries and illnesses, such as pink eye or ear infections. To be covered by this benefit, you must be enrolled in the VA health care system and have received care from VA within the 24 months prior to seeking this care to be eligible for this benefit.

Eligible Veterans can seek this care from an urgent care facility or walk-in retail health clinic that is part of VA’s community provider network, but not all urgent care facilities or walk-in retail health clinics are in VA’s network. VA will provide additional information on this benefit.
Medical Benefits Package

Your comprehensive VA Health Benefits package includes all the necessary inpatient hospital care, outpatient services and extended care services to promote, preserve or restore your health. VA medical facilities provide a wide range of services, including traditional hospital-based services such as surgery, critical care, mental health, orthopedics, pharmacy, radiology and physical therapy.

In addition, most VA medical facilities offer medical and surgical specialty services, including audiology and speech pathology, dermatology, dental, geriatrics, neurology, oncology, podiatry, prosthetics, urology and vision care. Some medical facilities also offer advanced services, such as organ transplants and plastic surgery.

Preventive Care Services

- Immunizations
- Period health exams
- Routine vision testing and eye-care services
- Maintenance of drug-use profiles, drug monitoring, and drug use education
- Mental health and substance abuse preventive services
- Prevention of musculoskeletal deformity or other gradually developing disabilities of a metabolic or degenerative nature
- Genetic counseling concerning inheritance of genetically determined diseases
- Periodic reexamination of members of high-risk groups for selected diseases and for functional decline of sensory organs and the services to treat these diseases and functional declines

Health Education Programs

Ambulatory (Outpatient) Diagnostic and Treatment Services

- Primary and Specialty Care
- Emergency care
- Surgical (including reconstructive/plastic surgery because of disease or trauma)
- Mental Health
- Substance Abuse
- Durable medical equipment
- Prosthetic and orthotic devices including eyeglasses and hearing aids (for qualifying Veterans)

Hospital (Inpatient) Diagnostic and Treatment Services

- Medical
- Surgical (including reconstructive/plastic surgery because of disease or trauma)
- Mental Health
- Substance Abuse

Prescription Drugs

Prescription Drugs, including over-the-counter drugs and medical and surgical supplies, are available under the VA national formulary system when prescribed by a VA health care provider.

Counseling

Members of the Veteran's household, including immediate family, legal guardian or the individual in whose household the Veteran certifies an intention to live, may be eligible for consultation, professional counseling, marriage and family counseling, training and mental health services as necessary and appropriate in connection with the Veteran's treatment.
Rehabilitation

Comprehensive rehabilitative services other than vocational services provided under 38 U.S.C. chapter 31.

Meeting Women Veterans’ Unique Needs

VA delivers the highest quality health care in a setting that ensures privacy, dignity and sensitivity. Your local VA facility offers a variety of services, including:

- Women’s gender-specific health-screening and disease prevention
- Routine gynecologic services
- Pregnancy and delivery services
- Newborn care, post-delivery (date of birth plus seven calendar days after the birth of the child)

Women Veterans are potentially eligible to receive care provided in the community when authorized by VA. Contact your local VA facility’s Women Veterans Program Manager for more information on available services or call 1-855-VA-WOMEN (1-855-829-6636).

Available Long-Term Care Services

The following is a list of standard benefits:

VA Community Living Centers (Nursing Home) Programs

While some Veterans qualify for indefinite Community Living Center (formerly known as nursing home care) services, other Veterans may qualify for a limited time.

Domiciliary Care

Domiciliary care provides rehabilitative and long-term health maintenance care for Veterans who require some medical care but do not require all the services provided in nursing homes. Domiciliary care emphasizes rehabilitation and a return to the community.

Medical Foster Home

Medical Foster Homes are private homes in which a trained caregiver provides services to a few individuals. Some, but not all, residents are Veterans. VA inspects and approves all Medical Foster Homes. Contact your VA social worker or case manager for more information.

State Veterans Homes

State Veterans Homes are facilities that provide nursing home, domiciliary or adult day care. Each state establishes eligibility and admission criteria for its homes. For more information about your State Veterans Home, contact the Veterans home directly or Social Work Service at your local VA facility.

Additional Services

Geriatric Evaluation

Geriatric evaluation is the comprehensive assessment of a Veteran’s ability to care for him or herself and his or her physical health and social environment, which leads to a plan of care. The plan could include treatment, rehabilitation, health promotion and social services. These evaluations are performed by inpatient Geriatric Evaluation and Management (GEM) units, GEM clinics, geriatric primary care clinics and other outpatient settings.
Geriatrics and Extended Care

Geriatrics and Extended Care provides services for Veterans who are elderly and have complex needs, as well as Veterans of any age who need daily support and assistance. Veterans can receive care at home, at VA medical centers or in the community.

Adult Day Health Care

Adult Day Health Care is a program Veterans can go to during the day for social activities, peer support, companionship and recreation. The program is for Veterans who need skilled services, case management and help with activities of daily living (such as bathing, getting dressed and preparing meals). Adult Day Health Care can provide respite care for a family caregiver and can help Veterans and their caregivers gain skills to manage the Veterans’ care at home.

Respite Care

Respite Care is a service that pays for a person to come to a Veteran’s home or for the Veteran to be cared for in a care facility while his or her family caregiver takes a break. Respite Care services may be available up to 30 days each calendar year.

Home Health Care

Home Health Care includes VA’s Skilled Home Health Care Services (SHHC), Homemaker and Home Health Aide Services (H/HHA) and Family Caregivers Program. For more information on these programs, visit www.va.gov/health-care/about-va-health-benefits/long-term-care/.

SHHC is a short-term health care service that can be provided to Veterans if they are homebound or live far away from VA. The care is delivered by a community-based home health agency that has a contract with VA. The services of an H/HHA can help Veterans remain living in their own home and can serve Veterans of any age.

VA’s Family Caregivers Program provides support and assistance to caregivers of Post-9/11 Veterans and service members who are being medically discharged. Eligible primary family caregivers can receive a stipend, training, mental health services, travel and lodging reimbursement and access to health insurance if they are not already under a health care plan. For more information, contact your local VA medical facility and speak with a caregiver support coordinator, visit www.caregiver.va.gov/ or call toll-free at 1-855-260-3274 Monday through Friday between 8 a.m. and 8 p.m. ET.

Home Telehealth

VA’s Home Telehealth, also known as Care Coordination/Home Telehealth, allows the Veteran’s physician or nurse to monitor the Veteran's medical condition remotely using monitoring equipment. Veterans can be referred to a care coordinator for Home Telehealth services by any member of their care team. The Home Telehealth program aims to make the patient’s home the preferred place to receive care, whenever possible.

Hospice/Palliative Care

Hospice/palliative care is comfort-based care for Veterans who have a terminal condition with six months or less to live. Hospice care provides treatment that relieves suffering and helps to control symptoms in a way that respects your personal, cultural and religious beliefs and practices. Hospice also provides grief counseling to your family. There are no copayments for hospice care provided in any setting.
Long-Term Care Services

Veterans who are not automatically exempt from making copayments for long-term care services (see “Medication Copayments” on page 13) must complete VA Form 10-10EC (Application for Extended Care Services) to determine whether they qualify for cost-free services or to what extent they are required to make long-term care copayments. Unlike copayments for other VA health care services, which are based on fixed charges, long-term care copayment charges are adjusted based on each Veteran’s financial status. For more information on extended care, visit www.va.gov/health-care/about-va-health-benefits/long-term-care/.

Benefits with Special Eligibility Criteria

While all enrolled Veterans enjoy access to VA’s comprehensive medical benefits package, certain benefits may vary depending on each Veteran’s unique eligibility status. The following care services (partial listing) have limitations and may have special eligibility criteria:

- Ambulance Services
- Dental Care
- Community Health Care Services
- Emergency Care

Hearing Aids and Eyeglasses

Hearing aids, contact lenses and eyeglasses may be provided to the following enrolled Veterans as authorized in Title 38 Chapter I Part 17 Code of Federal Regulations (CFR) § 17.149, provided they receive VA care or services:

- Veterans with compensable, service-connected disability
- Former POWs
- Veterans awarded a Purple Heart
- Veterans in receipt of benefits under 38 U.S.C. § 1151 (such as benefits for persons disabled by treatment or vocational rehabilitation)
- Veterans in receipt of increased pension based on the need for aid and attendance (A&A) benefits or because of being permanently housebound (HB)
- Veterans who have a visual or hearing impairment resulting from the existence of another medical condition for which the Veteran is receiving VA care or that resulted from treatment of that medical condition
- Veterans with significant functional or cognitive impairment evidenced by deficiencies in activities of daily living (not including normally occurring visual or hearing impairments)
- Veterans with severe visual or hearing impairment and for whom hearing aids and/or eyeglasses are necessary to ensure their active participation in their own medical treatment
- Veterans with a 0% service-connected hearing disability

Advance Directives

What You Should Know

You have the right to accept or decline any recommended medical treatment. Normally, your health care provider explains your options for health care and you get to decide what is best for you, but what happens if you are too sick to make decisions for yourself? Who would you want to make decisions for you? Does this person know what you would or wouldn’t want? Questions like these can be hard to think about, but they’re important. That’s why VA wants you to know about advance directives.
What is an advance directive?
If you are ever too sick to make health care decisions for yourself, your surrogate will make health care decisions for you. You can name a specific person to be your surrogate in an advance directive, and that person is known as your health care agent. An advance directive also can help your surrogate and health care team understand what medical and mental health care you would or would not want.

There are two types of advance directive forms. A **Durable Power of Attorney for Health Care** is a form you can use to name any adult as your health care agent. This person will have the legal right to make health care decisions for you if you are not able to do so. A **Living Will** lets you state your preferences about treatments you would or wouldn’t want if you cannot make treatment decisions yourself. It can help your surrogate and others know what your preferences are.

You have the right to complete neither, one or both types of advance directive forms. You will not be discriminated against based on if you have an advance directive, and your decision to have or not have an advance directive will not affect your access to health care or other VHA services.

Who should I choose as my health care agent?
When deciding on a health care agent, it's best to choose someone you trust and who knows you well because they will be asked to speak for you if you can't make health care decisions yourself. When you choose someone, you should talk to that person to make sure he or she is willing to be your health care agent and carry out your wishes.

If I don’t choose someone to be my health care agent, who will make decisions for me?
If you don't choose a health care agent to be your surrogate and you lose the ability to make decisions for yourself, your surrogate will be identified in the following order of priority: legal guardian (if you have one), spouse, adult child, parent, sibling, grandparent, grandchild or a close friend. If your health care provider can't find anyone from this list, VA staff or a court of law will make health care decisions for you.

Does VA have an advance directive I can complete?
Yes. VA's advance directive is **VA Form 10-0137**. It includes both a Durable Power of Attorney for Health Care section and a Living Will section. On the VA advance directive form, you can choose how strictly you want your surrogate and health care team to follow the preferences included in your living will.

Does VA recognize other advance directive forms?
Yes. VA recognizes all types of legal advance directives, including VA, state and Department of Defense (DoD) advance directives. If you have a VA advance directive, you may also have a DoD advance directive and/or one or more state advance directives. Talk with your health care team about which advance directive form is right for you. If you have multiple advance directives, make sure they don't conflict with each other.

Does my surrogate and health care team have to follow my living will?
Most of the time, yes. Your surrogate and health care team must try to respect your wishes. Because your living will can’t cover every potential situation, your surrogate and health care team may have to interpret your wishes, especially if there is conflicting information about your wishes or if it is unclear how to apply your wishes. Also, your health care team won't be able to follow your living will if it conflicts with legal or professional standards.

What if I want to complete an advance directive?
You can fill out an advance directive form on your own or get help from a health care provider. This might be a social worker, your primary health care provider or your mental health professional. You also could talk to your spiritual advisor or attorney.
The VA advance directive is available for download at www.ethics.va.gov/for_veterans.asp. Your health care team also can give you a copy of the VA advance directive or help you access other advance directive forms. If you’d like more information about advance directives or if you need help filling out advance directive forms, contact a member of your VA health care team.

**What should I do with my completed advance directive?**

If you have an advance directive, give a copy to your VA health care facility and to your health care agent.

**Can I cancel or change my advance directive?**

Yes. You can change or cancel your advance directive at any time. If you change or cancel it, give a copy of the new advance directive to your VA health care facility and to your health care agent.

**Where can I find VA’s policy on advance directives?**

Ask your health care team to provide the policy to you, or go to www.ethics.va.gov/policy.asp. If you fill out an advance directive, discuss your wishes with others. Tell your health care agent, loved ones and health care team what is important to you so if you lose the ability to make health care decisions, everyone will understand your wishes.

### Medically Related Travel Benefits

#### Veterans Transportation Service

The Veterans Transportation Service (VTS) provides free transportation to all enrolled Veterans and other VHA beneficiaries to and from participating VA medical centers (VAMCs) and VA-authorized Community Care appointments, with a priority given to those with the greatest need and urgency. VTS improves Veterans access to care through convenient, safe and reliable transportation in a multi-passenger van. For transportation to your VA health care appointments, visit www.va.gov/healthbenefits/vtp/map.asp to see a list of VTS sites and points of contact in your area to assist you.

#### Program Reimburses Eligible Veterans for Travel Costs

The Beneficiary Travel (BT) program reimburses eligible Veterans for costs incurred while traveling to and from VAMC and VA -authorized Community Care appointments. The BT program may also provide pre-approved transportation solutions and arrange special mode transportation (SMT) at VA’s request. Veterans may be eligible for common carrier transportation (such as bus, taxi, airline or train) under certain conditions.

Veterans may qualify for mileage reimbursement or SMT for VA health care if they:

- Have a service-connected disability rating of 30% or more,
- Are traveling for treatment of a service-connected rating,
- Are receiving a VA pension,
- Are traveling for a scheduled C&P examination or
- Have income below the maximum annual VA pension rate
- Qualify under Section 250 of Public Law 114-223, effective October 1, 2016:
  - Veterans with vision impairment or
  - A spinal cord injury or disorder or
  - With a double or multiple amputation or
  - Whose travel is in connection with care provided through a special disabilities rehabilitation program of the VA (including programs provided by spinal cord injury centers, blind
rehabilitation centers and prosthetics rehabilitation centers) if such care is provided on an inpatient basis or during a period in which the VA Secretary provides the Veteran with temporary lodging at a facility of the Department to make such care more accessible.

• Eligibility under 38 CFR 17.148 – Service Dog
  • Veterans traveling to obtain, train and return with a service dog prescribed by a VA clinical team and approved under by VA.
  • Includes travel if necessary for retraining of the service dog or to obtain a replacement service dog for one currently receiving benefits for

Other individuals that may be eligible for travel benefits include:

• Beneficiaries of other Federal agencies, when authorized by that agency
• Allied beneficiaries when authorized by appropriate foreign government agency
• Certain non-Veterans when related to care of a BT eligible Veteran:
  • Caregivers under the National Caregivers Program
  • Medically required attendants
  • VA transplant care donor and support person
  • Other claimants subject to the current regulatory guidelines

Conditions for SMT approval
Veterans may be eligible for SMT if they met all the following criteria:

• Meet one of the administrative eligibility criteria previously noted, and
• A VA clinician determines they need an ambulance or a specially equipped van, and
• The travel is preauthorized unless in an emergency where delay would be hazardous to life or health

SMT is defined as:

• An ambulance
• Ambulette (stretcher)
• Air ambulance
• Wheelchair van, or
• Other transportation specifically designed to transport disabled persons

SMT transportation does not include modes not specifically designed to transport disabled persons such as:

• Bus, subway or taxi
• Train
• Airplane, or
• A modified privately-owned vehicle with special adaptive equipment and capable of transporting disabled persons.

Mileage reimbursement of 41.5 cents per mile may be claimed to offset the expense of travel when the Veteran drove to a qualified appointment. Reimbursement for the actual cost of common carrier travel (bus, train, taxi, etc.) is available in some circumstances.

For more information on travel benefits, visit www.va.gov/health-care/get-reimbursed-for-travel-pay/.
How to Apply for your Beneficiary Travel

VA has implemented online VA Form 10-3542 (Veteran/Beneficiary Claim for Reimbursement of Travel Expenses) as a simple way to apply for mileage reimbursement. Contact your local VAMC Beneficiary Travel office for details.

Travel benefits are subject to a deductible. Exceptions to the deductible requirement include:

- Receipt of a VA pension
- Travel for a C&P exam
- Travel by an ambulance or a specially equipped van
- When annual income does not exceed certain limits


VA Support to Become Tobacco-Free

It’s never too late to leave tobacco behind. Quitting tobacco is possible, and VA offers proven strategies and tools to help.

**Additional VA Health Benefits Programs**

**Dependents and Survivors**

**CHAMPVA**

CHAMPVA is a health care benefits program for:

- Dependents of Veterans who have been rated by VA as having a service-connected total and permanent disability, or
- Survivors of Veterans who died from VA-rated service-connected condition(s) or who, at the time of death, were rated permanently and totally disabled from a VA-rated service-connected condition(s) or
- Survivors of persons who died in the line of duty, not due to misconduct, and who are not otherwise entitled to benefits under DoD’s TRICARE program.

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<th>Address</th>
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<th>Have Questions?</th>
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<tr>
<td>CHAMPVA</td>
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<tr>
<td>PO Box 469063</td>
<td>1-800-733-8387</td>
<td><a href="https://iris.custhelp.va.gov/">https://iris.custhelp.va.gov/</a></td>
</tr>
<tr>
<td>Denver, CO 80246-9063</td>
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**CHAMPVA online**


**Children of Women Vietnam Veterans Health Care Benefits**

Children of Women Vietnam Veterans is a program designed for women Vietnam Veterans’ birth children who are determined by the Veteran Benefits Administration to have one or more covered birth defects.

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<th>Address</th>
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<tr>
<td>Children of Women Vietnam Veterans</td>
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<tr>
<td>PO Box 469065</td>
<td>1-888-820-1756</td>
<td><a href="https://iris.custhelp.va.gov/">https://iris.custhelp.va.gov/</a></td>
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**Children of Women Vietnam Veterans online**


**Spina Bifida Health Care Benefits**

Spina Bifida Health Care Benefits is a program designed for Vietnam and certain Korea Veterans’ birth children who are diagnosed with spina bifida (excluding spina bifida occulta) and who are in receipt of a Veteran Benefits Administration award for spina bifida benefits.

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<td><a href="https://iris.custhelp.va.gov/">https://iris.custhelp.va.gov/</a> or <a href="mailto:spina.inq@med.va.gov">spina.inq@med.va.gov</a></td>
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**Spina Bifida online**

Camp Lejeune Water Contamination Benefits

From the 1950s through the 1980s, people living or working at the U.S. Marine Corps Base Camp Lejeune, N.C., may have been exposed to drinking water contaminated with industrial solvents, benzene and other chemicals.

Veterans who served on active duty at Camp Lejeune for at least 30 days between August 1, 1953, and December 31, 1987, may be eligible for cost-free VA medical care for the following health conditions:

- Bladder cancer
- Breast cancer
- Esophageal cancer
- Female infertility
- Hepatic steatosis
- Kidney cancer
- Leukemia
- Lung cancer
- Miscarriage
- Multiple myeloma
- Myelodysplastic syndromes
- Neurobehavioral effects
- Non-Hodgkin's lymphoma
- Renal toxicity
- Scleroderma
- Scleroderma
- Neurobehavioral effects
- Non-Hodgkin's lymphoma
- Renal toxicity
- Scleroderma

Veterans who are experiencing other health conditions that they think may be related to contaminated water at Camp Lejeune are encouraged to contact the Veterans Benefits Administration toll-free at 1-800-827-1000 or online at [www.va.gov/disability/how-to-file-claim/](http://www.va.gov/disability/how-to-file-claim/) to file a claim. Veterans must still meet the criteria of a Veteran – minimum service time, character of discharge and serving in the active duty military, naval or sea service.

Camp Lejeune Veterans:

- Enrolled Veterans can Do not need to have one of the 15 health conditions to be eligible to receive VA health care, nor do they need a service-connected disability to be eligible as a Camp Lejeune Veteran
- Already enrolled in VA health care should contact their local VA health care facility to receive care under the law
- Who would otherwise not be eligible due to income limits are now eligible just from being at Camp Lejeune during that period
- Are eligible now, and should call 1-877-222-VETS (8387) for assistance
- Are placed in PG6 unless eligible for a higher group
- Do not pay copayments or third-party billing for any of the 15 Camp Lejeune illnesses

Enrolled Veterans can receive any care provided in the medical benefits package but may pay a copayment or have third-party billing for care not related to the 15 Camp Lejeune-covered illnesses.

Family members:

The Camp Lejeune Family Member Program (CLFMP) is designed for the family members who were stationed at Camp Lejeune between August 1, 1953, and December 31, 1987, who are determined by the VA to have one or more of the 15 Camp Lejeune-covered illnesses.

VA will not provide care in VA health care facilities for the family members but will be the last payer of claims for care related to the 15 illnesses in the law. VA will reimburse family members for care for the 15 illnesses back to March 26, 2013.

Family members must complete an application for the program at [https://www.clfamilymembers.fsc.va.gov/Home/DownloadForm/10-10068](https://www.clfamilymembers.fsc.va.gov/Home/DownloadForm/10-10068) and submit receipts for reimbursement. They are encouraged to
keep receipts for out-of-pocket medical expenses of the 15 Camp Lejeune-covered illnesses to submit with their claims.

For more information on eligibility, family members may send a letter to: Department of Veterans Affairs, Financial Service Center, P.O. Box 149200, Austin, TX 78714-9200; call the toll-free CLFMP customer service line at 1-866-372-1144, or visit www.clfamilymembers.fsc.va.gov/. For more information about Camp Lejeune historical water contamination and to sign up for updates, visit the Military Exposure section on the VHA Office of Public Health website at www.publichealth.va.gov/exposures/index.asp.

The U.S. Marine Corps encourages everyone who lived or worked at Camp Lejeune before 1987 to register to receive notifications regarding Camp Lejeune Historic Drinking Water. To register and for more information, go to https://clnr.hqi.usmc.mil/clwater/ or call 1-877-261-9782.

Emergency Care

A medical emergency is generally defined as a condition for which a prudent layperson would expect that a delay in seeking immediate medical attention would be hazardous to life or health.

You may receive emergency care at a community health care facility, possibly at VA expense, when:

- A VA facility (or other federal health care facility with which VA has an agreement) cannot furnish efficient care due to your distance from the facility
- VA cannot provide timely care, or
- VA is unable to furnish the needed emergency services.

VA Payment for Emergency Care of your Service-connected Conditions without Prior Authorization

Since payment may be limited to the point when your condition is stable enough for you to be transferred to a VA facility, you, a family member or a friend need to contact the closest VA medical facility within 72 hours from the time such care or service is furnished. Once notified, VA staff will assist you or your representative in coordinating necessary care or transfer, and in understanding eligibility and how eligibility relates to services provided in the community.

The emergency is deemed to have ended when a VA provider has determined that, based on sound medical judgment, you could be transferred from the community facility to a VA medical center.

VA may pay for your community emergency care:

<table>
<thead>
<tr>
<th>If you are:</th>
<th>Then:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Service-connected</td>
<td>VA may pay for your:</td>
</tr>
<tr>
<td></td>
<td>• Community emergency care for a VA rated service-connected disability, or</td>
</tr>
<tr>
<td></td>
<td>• Nonservice-connected condition associated with and held to be aggravating your service-connected condition, or</td>
</tr>
<tr>
<td></td>
<td>• Treatment to make possible your entrance into a training course or to prevent interruption of a training course if you are an active participant in the 38 U.S.C. Chapter 31 Vocational Rehabilitation and Employment Program or</td>
</tr>
<tr>
<td></td>
<td>• Care if you are rated as having a total disability permanent in nature (P&amp;T) resulting from your service-connected disability, or</td>
</tr>
<tr>
<td></td>
<td>• Care for other approved reasons.</td>
</tr>
</tbody>
</table>
VA Payment for Emergency Care of your Non Service-connected Conditions without Prior Authorization

VA may pay for emergency care provided in a community facility for treatment of a nonservice-connected condition only if all the following conditions are met:

<table>
<thead>
<tr>
<th>If you are:</th>
<th>Then:</th>
</tr>
</thead>
</table>
| Nonservice-connected | • The episode of care cannot be paid under another VA authority  
• Based on an average knowledge of health and medicine (prudent layperson standard), it could be reasonably expected that a delay in seeking immediate medical attention would have been hazardous to your life or health  
• A VA or other federal facility/provider was not feasibly available  
• You were enrolled in the VA health care system and received medical services under authority of 38 U.S.C. Chapter 17 within a 24-month period preceding the community emergency care  
• You are financially liable to the health care provider for the emergency care  
• The services were furnished by an emergency department or similar facility that provides emergency care to the public  
• You have no coverage under a health plan contract that would fully extinguish the medical liability for the emergency treatment  
• You have no contractual or legal recourse against a third party that would, in whole, extinguish your liability |

VA Dental Insurance Program

The VA Dental Insurance Program (VADIP) gives enrolled Veterans not otherwise eligible for VA dental benefits the opportunity to purchase reduced cost dental insurance through Delta Dental and MetLife. This is also available for beneficiaries of CHAMPVA.

Services through VADIP include diagnostic services, preventive services, endodontic and other restorative services, surgical services and emergency services. The plans are available to eligible individuals in the United States, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa and the Commonwealth of the Northern Mariana Islands. Enrollment is voluntary and does not affect eligibility for VA outpatient dental services and treatment.

For more information about VADIP, call 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET or visit www.va.gov/healthbenefits/vadip/. You may review each insurer for specific information regarding their registration, rates and services: Delta Dental at feds.deltadentalins.com/vadip/ or call 1-855-370-3303; MetLife at www.metlife.com/vadip/ or call 1-888-310-1681.

Mental Health Services

Veterans Crisis Line

The Veterans Crisis Line is a toll-free, confidential resource that connects Veterans in crisis and their families and friends with qualified, caring VA responders.

Veterans who are in crisis or having thoughts of suicide and individuals who know a Veteran in crisis can call the Veterans Crisis Line for confidential support 24 hours a day, seven days a week, 365 days a year.
They can;

- **Call** 800-273-8255 and press 1,
- **Chat online** at [www.va.gov/](http://www.va.gov/) or
- **Text** to 838255, even if they are not registered with VA or enrolled in VA health care.

The professionals at the Veterans Crisis Line are specially trained and experienced in helping Veterans of all ages and circumstances.

**Military Sexual Trauma**

Military Sexual Trauma (MST) refers to sexual assault or repeated, threatening sexual harassment occurring during a Veteran's military service. VA has expanded eligibility for MST-related mental health care to individuals who served in the Reserve and National Guard and were affected by sexual assault or sexual harassment while participating in weekend drill. To receive free MST-related care, Veterans

- Do not need a VA service-connected disability;
- Do not need to have reported the incident when it happened;
- Do not need to have other documentation that it occurred;
- There are no length-of-service requirements and
- May be able to receive free MST-related care even if they are not eligible for other VA care.

**In-/outpatient and Residential Services**

VA provides free outpatient, inpatient and residential services to both male and female Veterans recovering from MST. Outpatient services are available at every VA health care facility. VA also offers specialized MST treatment in a residential or inpatient setting for Veterans who need more intense treatment and support. For more information, contact the MST Coordinator at your nearest VA Medical Center or visit [www.mentalhealth.va.gov/msthome.asp](http://www.mentalhealth.va.gov/msthome.asp). A list of VA and Vet Center facilities can be found online at [www.va.gov/directory/](http://www.va.gov/directory/).

**Readjustment Counseling Services**

VA provides free readjustment counseling encompassing a wide range of social services to eligible Veterans, Servicemembers and their families to make a successful transition from military to civilian life. Vet Center staffs are available toll free and around the clock at 877-WAR-VETS (927-8387).

For more information regarding readjustment counseling services, visit [www.vetcenter.va.gov/Vet_Center_Services.asp](http://www.vetcenter.va.gov/Vet_Center_Services.asp).

**VA services for Veterans involved in the criminal justice system**

Many VA benefits are affected by incarceration, depending on the type of benefit and whether a conviction is for a misdemeanor or felony. For a summary of the most common impacts, see the VBA Benefits Assistance Service Incarcerated Veteran Fact Sheet at [www.benefits.va.gov/benefits/factsheets/misc/incarcerated.pdf](http://www.benefits.va.gov/benefits/factsheets/misc/incarcerated.pdf). Veterans who are incarcerated do not forfeit their VHA eligibility; however, current regulations restrict VA from providing hospital and outpatient care to an incarcerated Veteran who is an inmate in an institution of another government agency when that agency has a duty to give the care or services. VA may provide care once the Veteran has been released from the penal institution.

VHA has two outreach programs designed to assist Veterans who are involved in the criminal justice system to connect to needed health care and benefits after release from incarceration.

- The Health Care for Reentry Veterans program can help Veterans incarcerated in state or federal
prisons. See www.va.gov/homeless/reentry.asp for more information and contacts.

- The Veterans Justice Outreach program can help Veterans incarcerated in local county or city jails or with oversight from local treatment courts (including Veterans Treatment Courts).

See www.va.gov/homeless/vjo.asp for more information and contacts.

**Homeless Veterans**

VA's National Call Center for Homeless Veterans (NCCHV) provides Veterans who are homeless or at risk for homelessness free, 24/7 access to trained counselors. The NCCHV hotline is intended to help homeless Veterans and their families, VA medical facilities, federal, state and local partners, community agencies, service providers and others in the community. Call the NCCHV hotline toll free at 1-877-4AID VET (877-424-3838).

To learn about VA homeless programs and mental health services in your area, visit www.va.gov/homeless/.

**Caregivers Program**

The Caregivers Benefit Program provides certain medical, travel, training and financial benefits to caregivers of certain Veterans and Servicemembers who were seriously injured during their military service on or after September 11, 2001. Eligible primary family caregivers can receive a stipend, training, mental health services, travel and lodging reimbursement and access to health insurance if they are not already under a health care plan.

For more information, contact your local VA medical facility and speak with a caregiver support coordinator, visit www.caregiver.va.gov/ or call 1-855-260-3274 toll-free.

**Getting Care Abroad for your Service-Connected Conditions**

VA's Foreign Medical Program (FMP) provides health care payment/reimbursement for U.S. Veterans with VA-rated, service-connected conditions who live or travel abroad.

**All countries**

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<thead>
<tr>
<th>Address</th>
<th>Telephone</th>
<th>Fax</th>
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<tbody>
<tr>
<td>VHA Office of Community Care Foreign Medical Program (FMP) PO Box 469061 Denver, CO 80246-9061</td>
<td>1-303-331-7590</td>
<td>1-303-331-7803</td>
</tr>
</tbody>
</table>

Veterans living in Canada must contact the Foreign Countries Operations office in Canada for medical claim filing.

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<tr>
<th>Address</th>
<th>Telephone</th>
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<tbody>
<tr>
<td>Foreign Countries Operations (FCO) 2323 Riverside Dr., 2nd Floor Ottawa, Ontario Canada, K1AOP5</td>
<td>888-996-2242</td>
<td>613-991-0305</td>
</tr>
</tbody>
</table>

To contact FMP online

**Web site**

Notice of Privacy Practices

Veterans who are enrolled for VA health care benefits have various privacy rights under federal law and regulations, including the right to a Notice of Privacy Practices. To review the VA Notice of Privacy Practices, visit www.oprm.va.gov/privacy/resources_privacy.aspx or write to the VHA Privacy Office (19F2), 810 Vermont Avenue NW, Washington, DC 20420.

Sharing your VA health information

Health information sharing allows VA and your participating community care providers to electronically share important parts of your patient health record. There are several benefits to you, VA and your community care providers sharing your health information, which includes coordinating your health care more effectively. Health information is shared on a secure and private nationwide network.

The following information resources are available if you want to learn more about health information sharing and the Veterans Health Information Exchange (VHIE) program:

- Go to the VHIE website (www.va.gov/vhie/)
- Visit or call your local Release of Information (ROI) Office at your local VA medical center to sign up
- Call the VHIE customer service line at 1-877-771-8537

Services and Tools Available Online

VA’s Health Benefits website

VA’s health benefits website, located at www.va.gov, contains information related to the medical benefits, information and resources available to its enrollees, such as:

- Online application for enrollment
- Newly-released information regarding updates or changes to VA health care benefits and services
- Medical benefits based on eligibility and priority group
- Copayment information
- Contact Information
- Links to other sites of interest, such as My HealtheVet, eBenefits, and the Affordable Care Act

Office of Public Health

The VA Office of Public Health promotes and protects the health of Veterans and VA staff. Visit www.publichealth.va.gov/ to learn about important health-related subjects, including:

- Health & Wellness: topics cover staying healthy with vaccinations and infection-control habits, employee wellness programs and violence prevention
- Diseases & Conditions: topics cover certain medical conditions that may affect Veterans
- VA-conducted, health-related studies and data: the Office of Public Health and research organizations conduct studies on the health issues affecting Veterans to better serve their needs
- Military Exposures: learn about exposure-related health concerns
• **Self-Service Kiosks**
VA offers touch-screen devices at VAMCs and CBOCs for Veterans to have convenient control of and access to their health information. Kiosks allow Veterans to:

- Check-in for current appointments and view future appointments
- Update demographic information
- Apply for beneficiary travel mileage reimbursement
- Request medical records
- Review their account balance
- Review and reconcile medication and allergy information

More capabilities will be available soon. Visit [www.va.gov/healthbenefits/vps/](http://www.va.gov/healthbenefits/vps/) to learn more.

**Your Personal VA Health Information at Your Fingertips**

**MyHealtheVet**
VA emphasizes patient-centered innovations, including MyHealtheVet ([www.myhealth.va.gov](http://www.myhealth.va.gov)), an e-portal suite of tools for Veterans and caregivers that provides:

- Secure, web-based access to their personal health record
- The ability to download and share personal health information using the VA Blue Button
- Online services, such as e-prescription refills and trusted health education resources
- Secure messaging between patients and their VA health care teams

If you are a VA patient and have an upgraded account (obtained by completing the one-time authentication process), you can:

- Participate in secure messaging with your participating VA health care team members
- Request prescription refills
- View key portions of your DoD military service information
- Get or view your VA:
  - Wellness reminders
  - Appointments and lab results
  - Allergies and adverse reactions
  - Key portions of your electronic record
  - Continuity of care documents
  - Participate in future features as they become available

Visit MyHealtheVet at [www.myhealth.va.gov](http://www.myhealth.va.gov), register and learn more about authentication and the many features and tools available to you 24/7 anywhere you have Internet access. For more information about MyHealtheVet, contact the MyHealtheVet coordinator at your local VA facility.

**Special Care Access Network – Extension for Community Healthcare Outcomes (SCAN-ECHO)**
Through VA’s SCAN-ECHO program, Veterans and their primary care team use video conferencing technology to seek expertise from specialists located 100 to 500 miles away. VA offers SCAN ECHO to more than 40 rural sites of care with more than 100 participating rural primary care physicians, nurse practitioners and physician assistants. For more information on VA’s SCAN-ECHO program visit [www.annarbor.va.gov/services/scan-echo/clinics.asp](http://www.annarbor.va.gov/services/scan-echo/clinics.asp).
Mobile Apps
VA uses mobile health technology to give Veterans more opportunities to be active partners in their health care. VA Mobile releases new apps for Veterans regularly. Check mobile.va.gov often for new information about available apps.

eBenefits
eBenefits is a one-stop shop for benefits-related information for Veterans, Wounded Warriors, Servicemembers, their families and their caregivers. eBenefits allows Veterans to apply for VA benefits, such as health care, education and pension. The site also lets Veterans:

- Apply for –
  - Disability compensation
  - Vocational Rehabilitation and Employment Program
- Manage Benefits –
  - Compensation claims status
  - Direct deposit
  - VA letters and Certificate of Eligibility for Home Loan
- Manage Health –
  - VA medical records and prescription refills
  - VA appointment scheduling
  - Add or remove dependents
  - Order hearing aid batteries and prosthetic socks

For more information, visit www.ebenefits.va.gov.

Veterans Canteen Service
The Veterans Canteen Service (VCS) lets you shop and dine at any of its store/café operations located in VA hospitals, many CBOCs and some Veterans Benefits Offices. The VCS Patriot Store Direct 1-800 Special Order Program offers savings on name brand retail items, such as computers, tires, tools, large appliances, flowers, jewelry, toys and more. Browse www.vacanteen.va.gov/ and place orders online or call 1-800-664-8258 Monday through Friday between 8 a.m. and 6 p.m. ET to place an order.
Make your mental health a priority.

At MakeTheConnection.net, you can:

- Watch fellow Veterans share their inspiring stories of strength and recovery.
- Explore signs and symptoms of mental health conditions.
- Find mental health resources and support available in your community.

“There are plenty of people out there that are waiting to talk to you, and help you, and give you that guidance that you need to become healthy in all aspects of your life.”

— Catrina, U.S. Army Veteran
Frequently Asked Questions

Where can I find more information?
Call VA Health Benefits help line at 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET. Information also is available at www.va.gov/health-care/.

How can I verify my enrollment?
Once your enrollment is confirmed, you will receive a Veterans Health Benefits Handbook from us notifying you of your enrollment status. You may also call us to verify your enrollment at 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET.

If enrolled, must I use VA as my exclusive health care provider?
There is no requirement that VA become your exclusive provider of care. If you are a Veteran who is receiving care from both VA and a local provider, it is important for your health and safety that your care is coordinated, resulting in one treatment plan (co-managed care).

I am moving to another state. How do I transfer my care to a new VA health care facility?
If you want to transfer your care from one VA health care facility to another, contact your PACT. Your PACT will work with the Traveling Veteran Coordinator for assistance in transferring your care and establishing an appointment at the new facility.

How do I choose or change my preferred facility?
When you apply for enrollment, you will be asked to choose a preferred VA facility. This will be the VA facility where you will receive your primary care. You may select any VA facility that is convenient for you.
If the facility you choose cannot provide the health care that you need, VA will make other arrangements for your care based on administrative eligibility and medical necessity. If you do not choose a preferred facility, VA will choose the facility that is closest to your home. You may change your preferred facility at any time.

Can I cancel my VA health care coverage?
You may request to dis-enroll disenroll from VA health care, commonly referred to as cancel/decline, at any time. To request to be dis-enrolled disenrolled, you must submit a signed and dated document requesting to be dis-enrolled disenrolled from VA health care to a VA Medical Center or you may mail the request to:

Health Eligibility Center
Enrollment Eligibility Division
2957 Clairmont Road, Suite 200
Atlanta, GA 30329-1647

You may reapply for enrollment at any time by completing a new VA Form 10-10EZ, (Application for Health Benefits), online at www.va.gov, by calling 1-877-222-VETS (8387) or by visiting your local VA health care facility. You will be considered a new applicant and eligibility for enrollment will be based upon eligibility requirements in place at that time.

What is a geographic income limit?
Because VA income limits may change each year, they are not published in this booklet. Recognizing that cost of living can vary significantly from one geographic area to another, VA uses income limits based on geographic locations in addition to the National threshold limits for financial assessment purposes.
Geographic income limits can be found at www.va.gov/healthbenefits/apps/explorer/AnnualIncomeLimits.
What happens if, at the end of the process, my income is verified to be higher than the income limits?

Your copayment status will be changed from copayment exempt to copayment required, which may result in disenrollment due to enrollment restrictions for Veterans whose income exceeds the income limits. VA facilities involved in your care will be notified of your change in status and to initiate billing for services provided during that income year. Your enrollment priority status may be changed if your financial status is adjusted by the income verification process. If your enrollment status is changed, you will be notified by mail.

Does VA have access to my income tax return?

VA does not have direct access to your tax return. However, the IRS and the SSA share earned and unearned income data reported by employers and financial institutions.

I am a recently discharged combat Veteran. Must I pay VA copayments?

Veterans who qualify under this special eligibility are not subject to copayments for conditions potentially related to their combat service; however, combat Veterans may be subject to appropriate copayment rates for care or services VA determines are unrelated to their military service.

What is a VA service-connected rating and how do I establish one?

A service-connected rating is an official ruling by VA that your illness or condition is directly related to your active military service. To obtain more information or to apply for any of these benefits, contact your nearest VA Regional Office at 1-800-827-1000 or visit www.ebenefits.va.gov or www.va.gov.

What if I receive a bill and cannot pay?

If you are unable to pay your bill, you should discuss the matter with the Patient Billing Office staff at the VA health care facility where you received your care. See “VA Has Options That Can Help Veterans Pay Copayments” on page 14.

If I am enrolled in VA health care, do I meet the requirements for health care coverage?

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

- VA health care program
- CHAMPVA
- Spina Bifida Health Care Benefits Program

However, starting in 2019 the Tax Cuts and Jobs Act removed the tax penalties associated with the ACA.

Does VA notify the IRS of a Veteran’s enrollment in the VA health care system?

VA will send the IRS, Veterans and eligible beneficiaries forms that provide details of the health coverage provided by VA. These forms are used for the income tax process.

What if I did not receive this form?

If you did not receive a Form 1095-B from VA explaining your health care coverage for each year you are or have been enrolled, call 1-877-222-VETS (8387) Monday through Friday from 8 a.m. until 8 p.m. ET to request a new one. This form is for your records only and should not be sent to the IRS or returned to VA.
What is the Mission Act?

The VA MISSION Act of 2018 consolidates VA's various community care programs into the Veterans Community Care Program, which helps ensure Veterans get the right care at the right time from the right provider.

VA is developing regulations to implement the new law while also developing policies, training staff and awarding contracts to furnish care. Veterans and their families, community providers and VA staff can expect ongoing improvements and regular engagement as VA creates this new Community Care Program.

For more information about the new Veterans Community Care Program and the next steps going forward, visit www.va.gov/communitycare/.

What is a PACT?

A PACT includes the Veteran, his or her family or caregivers and a group of health care professionals who work together to plan that individual's whole-person care and life-long health and wellness. It focuses on:

- **P**artnerships with Veterans
- **A**ccess to care using diverse methods
- **C**oordinated care among team members
- **T**eam-based care with Veterans as the center of their PACT

How does a PACT function?

A PACT uses a team-based approach. Veterans are the center of the care team that also includes their family members, caregivers and health care professionals – primary care provider, nurse care manager, clinical associate and administrative clerk. When other services are needed to meet goals and needs, another care team may be called in. For more information, visit www.patientcare.va.gov/primarycare/PACT.asp.

Am I eligible for dental care?

VA is authorized to provide extensive dental care, while in other cases, treatment may be limited. The chart below describes dental eligibility criteria and contains information to assist Veterans in understanding their eligibility for VA dental care.

The eligibility for outpatient dental care is not the same as for most other VA medical benefits and is categorized into classes. For instance, if you are eligible for VA dental care under Class I, IIC or IV, you are eligible for any necessary dental care to maintain or restore oral health and masticatory function, including repeat care. Other classes have time and/or service limitations.

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<thead>
<tr>
<th>If you:</th>
<th>You are eligible for:</th>
<th>Classes</th>
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<tbody>
<tr>
<td>Have a service-connected compensable dental disability or condition</td>
<td>Any needed dental care.</td>
<td>Class I</td>
</tr>
<tr>
<td>Are a former prisoner of war</td>
<td>Any needed dental care.</td>
<td>Class II(c)</td>
</tr>
<tr>
<td>Have service-connected disabilities rated 100% disabling or are unemployable and paid at the 100% rate due to service-connected conditions</td>
<td>Any needed dental care. Veterans paid at the 100% rate based on a temporary rating, such as extended hospitalization for a service-connected disability, convalescence or pre-stabilization are not eligible for comprehensive outpatient dental services based on this temporary rating.</td>
<td>Class IV</td>
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<tr>
<td>If you:</td>
<td>You are eligible for:</td>
<td>Classes</td>
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<tr>
<td>Apply for dental care within 180 days of discharge or release from a period of active duty (under conditions other than dishonorable) of 90 days or more during the Persian Gulf War era</td>
<td>One-time dental care if your DD 214 (Certificate of Release or Discharge from Active Duty) does not indicate that a complete dental examination and all appropriate dental treatment had been rendered prior to discharge.*</td>
<td>Class II</td>
</tr>
<tr>
<td>Have a service-connected noncompensable dental condition or disability resulting from combat wounds or service trauma</td>
<td>Any dental care necessary to provide and maintain a functioning dentition. A VA Form 10-564-D (Dental Trauma Rating) or VA Form 10-7131 (VA Regional Office Rating Decision letter) identifies the tooth/teeth that are trauma rated.</td>
<td>Class II(a)</td>
</tr>
<tr>
<td>Have a dental condition clinically determined by VA to be associated with and aggravating a service-connected medical condition</td>
<td>Dental care to treat the oral conditions that are determined by a VA dental professional to have a direct and material detrimental effect to your service-connected medical condition.</td>
<td>Class III</td>
</tr>
</tbody>
</table>
| Actively engaged in a 38 USC Chapter 31 Vocational Rehabilitation and Employment Program | Dental care to the extent necessary as determined by a VA dental professional to:  
  • Make possible your entrance into a rehabilitation program  
  • Achieve the goals of your vocational rehabilitation program  
  • Prevent interruption of your rehabilitation program  
  • Hasten the return to a rehabilitation program if you are in interrupted or leave status  
  • Hasten the return to a rehabilitation program if you are placed in discontinued status because of illness, injury or a dental condition, or  
  • Secure and adjust to employment during the period of employment assistance, or enable you to achieve maximum independence in daily living. | Class V       |
| Receive VA care or are scheduled for inpatient care and require dental care for a condition complicating a medical condition currently under treatment | Dental care to treat the oral conditions that are determined by a VA dental professional to complicate your medical condition currently under treatment.                                                                                      | Class VI      |
| An enrolled Veteran who is homeless and receiving care under VHA Handbook 1130.01 | A one-time course of dental care that is determined medically necessary to relieve pain, assist you to gain employment or treat moderate, severe or complicated and severe gingival and periodontal conditions.                  | Class II(b)   |

*Note: Outpatient emergency dental care may be provided as a humanitarian service to individuals who do not have established dental eligibility. Dental treatment is limited to that necessary to address acute pain or a dental condition which is determined to be endangering life or health.
**Note:** Public Law 83, enacted June 16, 1955, amended Veterans’ eligibility for outpatient dental services. As a result, any Veteran who received a dental award letter from the Veteran Benefits Administration (VBA) dated before 1955, in which VBA determined the dental conditions to be non-compensable, is no longer eligible for Class II outpatient dental treatment.

Veterans receiving hospital, nursing home or domiciliary care will be provided dental services that are professionally determined by a VA dentist, in consultation with the referring physician, to be essential to the management of the patient’s medical condition under active treatment.

For more information about eligibility for VA medical and dental benefits, call toll-free 1-877-222-VETS (8387) or visit [www.va.gov/health](http://www.va.gov/health).

**What is community care?**

Community care is when an eligible Veteran’s VA care team determines the Veteran should be referred to a community provider and VA would pay for the cost of that care because:

- Demand exceeds the VA health care facility capacity
- There is a need for diagnostic support services for VA clinicians
- Specialty care services are scarce and/or VA resources are not available due to constraints such as staffing, equipment or space
- VA cannot economically or reasonably provide the necessary care, or
- VA is unable to provide the necessary care in a timely manner, per VA timeliness guidelines.

**Do I qualify for routine health care at community facilities at VA expense?**

To qualify for routine health care at community facilities at VA’s expense, you must first be given a written referral by VA. Included among the factors in determining whether such care will be authorized is your medical condition and the availability of VA services within your geographic area. VA copayments may be applicable.

**Am I eligible for emergency care at a community facility?**

An eligible Veteran may receive emergency care at a community health care facility at VA expense when a VA facility or other federal health care facility with which VA has an agreement is unable to furnish economical care due to the Veteran’s geographical inaccessibility to a VA medical facility, or when VA is unable to furnish the needed emergency services. (See “Emergency Care” on page <OV> for specific rules.)

**Are there any payment limitations for community emergency care?**

Claims must be filed in a timely manner for community emergency care not authorized by VA in advance of services being furnished. Because filing requirements differ by type of claim, you should contact the nearest VA medical facility as soon as possible to avoid payment denial for a claim filed after the deadline. (See “Emergency Care” on page 29 for specific rules.)

Payment may not be approved for any period beyond the point of stability, except when VA cannot accommodate transfer of the Veteran to a VA or other federal facility. An emergency is deemed to have ended at the point of stability when a VA physician has determined that, based on sound medical judgment, a Veteran who received emergency hospital care could have been transferred from the community facility to a VA medical center for continuation of treatment.
Can VA pay for community emergency care that is not preauthorized?

VA has limited payment authority when emergency care at a community facility is provided without authorization by VA in advance of services being furnished or when notification to VA is not made within 72 hours of admission. VA may pay for unauthorized emergency care as indicated below. Since payment may be limited to the point your condition is stable for transfer to a VA facility, the nearest VA medical facility should be contacted as soon as possible for all care not authorized by VA in advance of the services being furnished.

<table>
<thead>
<tr>
<th>Condition</th>
<th>Requirement</th>
</tr>
</thead>
<tbody>
<tr>
<td>VA may only pay for emergency care provided in a community facility for certain Veterans who are rated by VA with a service-connected disability. VA may pay for emergency inpatient or outpatient care when treatment is needed for:</td>
<td>VA may only pay for emergency care provided in a community facility for treatment of a nonservice-connected condition if all of the following conditions are met:</td>
</tr>
<tr>
<td>A prudent layperson would have reasonably expected that delay in seeking immediate medical attention would have been hazardous to life or health.</td>
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</tr>
<tr>
<td>A clinical emergency existed that poses a serious threat to the life or health of a prudent layperson receiving hospital care or medical services.</td>
<td>If a nonservice-connected condition is associated with and held to be aggravating your service-connected condition.</td>
</tr>
<tr>
<td>The Veteran’s VA rated service-connected disability or for a nonservice-connected condition that is associated with and aggravating the Veteran’s service-connected condition.</td>
<td>The Veteran is enrolled in the VHA health care system and received VA medical care within a 24-month period preceding the furnishing of the emergency treatment.</td>
</tr>
<tr>
<td>A VA facility was not considered feasibly available when the urgency of the Veteran’s medical condition, the relative distance of the travel involved or the nature of the treatment required makes it necessary or economically advisable to use public or private facilities</td>
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</tr>
<tr>
<td>Any condition of a Veteran who is rated by VA as permanently and totally disabled due to a service-connected disability.</td>
<td>The Veteran is personally liable to the health care provider for the emergency treatment that meets the prudent layperson definition of an emergency.</td>
</tr>
<tr>
<td>Any condition of an active participant in the VA Chapter 31 Vocational Rehabilitation and Employment Program. The treatment needs to be determined medically for entrance into a course of training or to prevent interruption of a course of training that was interrupted due to such illness, injury or dental condition.</td>
<td>The Veteran has no other contractual or legal recourse against a third party that would, in whole, extinguish the Veteran’s liability. The Veteran has no coverage under a health-plan contract that would fully extinguish the medical liability for the medical treatment. The claim must be filed within 90 days from the date of discharge or the date the Veteran exhausted without success any actions to obtain payment from a third party.</td>
</tr>
<tr>
<td>Question</td>
<td>Answer</td>
</tr>
<tr>
<td>-------------------------------------------------------------------------</td>
<td>------------------------------------------------------------------------</td>
</tr>
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</tr>
<tr>
<td>Once authorization for care is granted by VA, the authorization will be continued after admission only for the period required to stabilize or improve the patient's condition to the extent that further care is no longer required to satisfy the purpose it was initiated.</td>
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</tr>
<tr>
<td>Emergency services were provided in a hospital emergency department or a similar facility held out as providing emergency care to the public.</td>
<td>The Veteran is not eligible for reimbursement under 38 U.S.C. § 1728 for the emergency treatment.</td>
</tr>
</tbody>
</table>

**Does VA offer compensation for travel expenses to and from a VA facility?**

Yes, but not all Veterans qualify. If you meet specific criteria (see “Medically Related Travel Benefits” on page 24), you are eligible for travel benefits.

**I already provided financial information on my initial VA application. Why is it necessary to complete a separate financial assessment for long-term care?**

Your application for initial enrollment is based on your previous year income. The long term care financial assessment (VA Form 10-10EC, Application for Extended Care Services) is designed to assess your current financial status, including current expenses. This in-depth analysis provides the necessary monthly income/expense information to determine whether you qualify for free, long-term care or a significant reduction from the maximum copayment charge.

**Once I submit a completed VA Form 10-10EC, who notifies me of my long-term care copayment requirements?**

The social worker or case manager involved in your long-term care placement will provide you an annual projection of your monthly copayment charges based on available resources.

**Assuming I qualify for nursing home care, how is it determined whether the care will be provided in a VA facility or a private nursing home at VA expense?**

Generally, if you qualify for indefinite nursing home care, that care will be furnished in a VA facility. Care may be provided in a private facility under VA contract when there is compelling medical or social need.

If you do not qualify for indefinite care, you may be placed in a community nursing home, generally not to exceed six months, following an episode of VA care. This short-term placement is designed to assist you and your family while alternative, long-term arrangements are explored.

**For Veterans who do not qualify for indefinite VA Community Living Center care at VA expense, what assistance is available for making alternative arrangements?**

When the need for nursing home care extends beyond the Veteran’s eligibility, our social workers will help family members identify possible sources for financial assistance. Our staff will review basic Medicare and Medicaid eligibility and direct the family to the appropriate sources for further assistance, including possibly applying for additional VA benefit programs.
Still Have Questions?
We are here to help.

This booklet is designed to provide a basic overview of VA’s health care benefits.
If you have questions about any of these benefits or how they may impact you, please feel free to contact us.

- www.va.gov/health-care/
- Toll-free at 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET
- Your local VA health care facility’s Enrollment Office
If you or a Veteran you know is having thoughts of suicide, contact the Veterans Crisis Line 24 hours a day, 7 days a week, 365 days a year. Call 1-800-273-8255 and Press 1, text to 838255, or chat online at VeteransCrisisLine.net/Chat.
Committed to PREVENTING AND ENDING Homelessness Among Veterans

Learn about VA resources for homeless and at-risk Veterans, progress and how to help at www.va.gov/homeless

Help for Homeless Veterans
877-4AID-VET
va.gov/homeless (877) 424-3838