

If I am under age 65 and eligible for Medicare, can I also be eligible for CHAMPVA?

Yes, if you have both Medicare Parts A and B.

If I am over age 65 and eligible for Medicare, can I also be eligible for CHAMPVA?

Yes. As a result of a law passed June 5, 2001, CHAMPVA coverage became available to beneficiaries over age 65. **There are limitations if you only have Medicare Part A, so please review the following chart carefully.**

If I am...	Is Medicare Part B Required for CHAMPVA Eligibility?	Effective Date of CHAMPVA Eligibility
age 65 or older prior to June 5, 2001, AND otherwise eligible for CHAMPVA, AND entitled to Medicare Part A coverage.	No	October 1, 2001
age 65 or older prior to June 5, 2001, AND otherwise eligible for CHAMPVA, AND entitled to Medicare Part A coverage, AND enrolled in Medicare Part B coverage as of June 5, 2001.	Yes	October 1, 2001
age 65 on or after June 5, 2001, AND CHAMPVA eligible, AND entitled to Medicare Part A coverage.	Yes	Date of CHAMPVA eligibility, OR October 1, 2001, whichever is later

If I was over age 65 before June 5, 2001, must I stay enrolled in Medicare Part B to be CHAMPVA eligible?

Yes. If you were enrolled in Medicare Part B on June 5, 2001, you must maintain enrollment status to be eligible for CHAMPVA.

If I did not enroll in Medicare Part B, but I am required to have it so that I can also be CHAMPVA eligible, can I obtain Medicare Part B coverage?

Yes. Medicare charges a penalty for late enrollment in Part B. You should contact your local Social Security Office to find out about enrollment in Medicare Part B. If you do choose to purchase Medicare Part B, you can then apply for CHAMPVA, and it will be effective the date your Medicare Part B is effective.

If I am over age 65, but I am not eligible for Medicare Part A under my own Social Security number (SSN) or my spouse's SSN, can I continue to be eligible for CHAMPVA?

Yes. If you meet the criteria for CHAMPVA eligibility and are not entitled to Medicare Part A, submit a "Notice of Disallowance" from Social Security with your CHAMPVA application.

If the Department of Veterans Affairs rated me as a helpless child, will these Medicare rules apply to me?

Yes. If you were rated as a helpless child by a VA Regional Office, and continue to carry that rating, the same rules for eligibility provided previously apply.

If I am turning age 65, do I have to apply for CHAMPVA again, even though I had done so before?

Yes, but the application process is much easier. Ninety days before your 65th birthday, CHAMPVA will contact you by mail with instructions. You will be asked to complete an Other Health Insurance Certification (OHI), and you will need to provide a copy of your Medicare card.

How do I apply for CHAMPVA if I have not done so before?

Request an application from us (contact information is provided at the end of this Fact Sheet).

Are bills for medical services sent to Medicare or CHAMPVA first?

Medicare is the first payer. If you have a Medicare HMO plan or a Medicare supplemental insurance, those plans must also be billed before CHAMPVA.

What should I do if I use a different name with Medicare than I do with CHAMPVA?

The name you use with all medical coverage should be the same. If different names are used, it will cause a delay of payment on claims. This can cause you to be billed directly by the provider.

How much do I have to pay?

If Medicare and CHAMPVA cover the service, you will almost always have no out-of-pocket expense.

If the service is covered by Medicare and not by CHAMPVA, you will pay your Medicare co-pay.

If the service is not covered by Medicare, but is covered by CHAMPVA, you will pay your CHAMPVA cost share (typically 25%).

Does CHAMPVA have a catastrophic cap?

Yes. Although there will still be some out-of-pocket expenses when using CHAMPVA along with Medicare coverage, you will never pay more than \$3,000 per year for out-of-pocket expenses for covered services.

Will CHAMPVA cover the Medicare outpatient annual deductible?

Yes. At least a portion of your Medicare outpatient deductible will be covered by CHAMPVA.

Will CHAMPVA pay for Medicare Part B premiums?

No. CHAMPVA does not cover Medicare Part B premiums. You are responsible for payment of the monthly premiums.

Can I be reimbursed for prior medical expenses?

You can file claims for reimbursement of medical services/supplies from the effective eligibility date on your CHAMPVA Identification Card. In order to receive reimbursement, you must complete a CHAMPVA Claim Form, VA Form 10-7959a, and submit your itemized medical bills and/or pharmacy receipts. If you have OHI, you must submit the Explanation of Benefits in order for us to process your claim.

Is there a time limit for submitting prior claims for medical expenses?

Claims for prior medical services/supplies must be submitted to us within 180 days of your notification of CHAMPVA eligibility (date of postmark on envelope in which you received your CHAMPVA Identification Card).

Will Medicare and CHAMPVA cover all my health care needs?

Combined, these two programs will cover most of your medical needs. However, there are some benefits that are not provided under either program. For example, cosmetic services and eyeglasses are either not covered or are covered in extremely limited situations. Please review the benefit coverage of both programs carefully.

What is the outpatient prescription (medication) benefit that will be available under CHAMPVA?

CHAMPVA has three ways for you to obtain your prescription medication, please refer to Fact Sheet 01-24 Pharmacy Benefits.

Can I use a VA Medical Center to obtain my care if I am Medicare eligible?

No. CHAMPVA beneficiaries with Medicare cannot use a VA Medical Center because Medicare will not pay the VA Medical Center for the services it provides. If you are currently being seen at a VA Medical Center, but will become entitled to Medicare soon, you will need to find a different provider.

What happens if I live overseas?

You must still meet the rules for eligibility listed previously. That means if you are in one of the categories requiring you to have Medicare Part B, you must purchase Medicare Part B to have CHAMPVA eligibility. Because Medicare will not pay for medical services obtained outside of the United States, if you meet the rules listed previously, CHAMPVA will pay after any other health insurance you have. If you have no other health insurance, CHAMPVA will be the primary payer.

What is a Medigap policy?

Medigap policies are supplemental insurance policies designed specifically to cover health care costs that are not covered by Medicare. The federal government has standardized the various policies into ten types of coverage — each designated by a letter (A–J). Plan A is the most basic, and plan J, the most extensive (and most expensive). You should become familiar with these options before you become Medicare eligible. Check with your local Social Security Administration office for details on Medigap policies or go to www.medicare.gov for the Medicare Web site.

If I have Medicare and CHAMPVA, do I need a Medigap policy?

This decision is really up to you. However, CHAMPVA has no premium costs or enrollment fees and provides essentially the same health care coverage as most Medigap policies. If your only insurance is Medicare, CHAMPVA becomes a secondary payer. Although CHAMPVA does not pay for your Medicare Part B premiums, it does pay most out-of-pocket expenses for benefits covered by Medicare and CHAMPVA. We have attached a Savings Estimate Worksheet that might be helpful to you in making a decision.

If I choose to keep my Medigap policy, am I still eligible for CHAMPVA benefits?

Yes. The Medigap policy would be considered other health insurance and must pay before the claim can be filed with CHAMPVA. In this case, Medicare would be the first payer, your Medigap insurer would be the second payer and CHAMPVA would be the third payer.

If I choose to drop my Medigap policy, what do I need to do?

First, you need to contact your Medigap insurer for details on disenrollment. Once you have arranged for disenrollment with the Medigap insurer, complete a new CHAMPVA Other Health Insurance Certification Form (VA Form 10-7959c), available either from our Web site at www.va.gov/hac or by calling 1-800-733-8387. Send the completed OHI Certification Form to CHAMPVA, PO Box 469063, Denver CO 80246-9063.

How do I get more information?

- Web site: www.va.gov/hac
- E-mail: Follow the directions for submitting e-mail via IRIS at this Web link: www.va.gov/hac/contact
- Mail: PO Box 469063 Denver CO 80246-9063
- Phone: 1-800-733-8387

Savings Estimate Worksheet

This worksheet will help you estimate the savings you could realize by dropping your Medigap policy. This worksheet applies to individuals who have coverage by Medicare Parts A and B, CHAMPVA and also have a Medigap policy or other major medical insurance.

Premiums

Let's start with your annual premiums and compare that total to the most you would spend under CHAMPVA (called the catastrophic cap).

Result Number 1: How much is your annual insurance (Medigap/major medical) premium?
(monthly premium _____ x 12): _____

Prescription Medication

Seven of the ten Medigap policies do not provide any prescription medication coverage. The remaining three have annual limits and co-pays.

How much did you spend last year on prescription medication:	
Now multiply that amount by 75% (this is the amount CHAMPVA would have paid toward your prescriptions):	(A)
If your insurance had a pharmacy deductible, let's add it:	(B)
Result Number 2 — this is <i>approximately</i> how much you would have saved on prescription medication:	(A) + (B)

You could save even more if you used CHAMPVA's Meds by Mail program — there are NO co-pays or deductibles with Meds by Mail; your medication is free!

Hospitalization

Medigap policies generally pay your cost of a hospital stay. CHAMPVA does the same thing. You would not save or lose any money if you did not have your Medigap policy.

Doctor Office Visits (Including Specialists)

Medicare Part B covers most doctor office visits, and your Medigap policy might cover any co-pay or cost share.

CHAMPVA would normally pay all of your cost share or co-pay. So you would save the entire amount you paid last year for doctor office visits.

Result Number 3 (enter the amount you spent on co-pays or cost shares last year for doctor office visits: _____)

Now let's total up your savings	
Premiums (Result Number 1):	
Prescription Medication (Result Number 2):	
Doctor Office Visits (Result Number 3):	
Now add all three for your total savings:	
Now subtract CHAMPVA's annual catastrophic cap: (this is the most you would have to pay in a year for CHAMPVA services)	- 3,000
Here's the minimum savings you would enjoy:	

And remember, if you use CHAMPVA's Meds by Mail program, you can save even more because your prescription medication would be free!