



Department of

**Veterans Services**

**Civilian Health and Medical Program of  
the Veterans Administration  
(CHAMPVA)**

# Introduction

This course is designed to introduce the participant to the Civilian Health and Medical Program of the Veterans Administration (CHAMPVA).

Disclaimer.....

# Course Objectives

Upon successful completion of this course the participant will be able to:

- Understand CHAMPVA and its benefits.
- Understand eligibility and coverage.
- Understand secondary insurance and Medicare impacts.
- Understand beneficiary benefits.
- Understand CHAMPVA coverage through VA Medical Centers
- What are some of the rules that impact CHAMPVA eligibility?

# References

- Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)
  - 38 U.S.C. 501, 1781
  - 38 C.F.R. 17.270 -17.278
  - M21-1, Part IX, Subpart i, Chapter 4

# What is CHAMPVA?

CHAMPVA is the Civilian Health and Medical Program of the Department of Veterans Affairs and is administered by the Health Administration Center, Denver, Colorado. VA is authorized to provide medical care in the same or similar manner and subject to the same or similar limitations as medical care furnished to certain dependents and survivors of active duty and retired members of the Armed Forces. The CHAMPVA program is designed to accomplish this purpose. Under CHAMPVA, VA shares the cost of medically necessary services and supplies for eligible beneficiaries.

# What are the benefits of CHAMPVA?

In general, *CHAMPVA covers most health care services and supplies* that are medically and psychologically necessary.

*Upon confirmation of eligibility, the beneficiary will receive a CHAMPVA Program Guide that specifically addresses covered and non-covered services and supplies.*

# Poll Question #1

Q: How many years if Veteran was 100% P&T or Individual Unemployability (IU) and died of a non-service connected death would the beneficiary be entitled to benefits?

- a. 20 Years
- b. 10 Years
- c. 15 Years

# Poll Question #1

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# Poll Question #1

- Regardless of cause of death, Veteran was totally disabled due to a service-connected condition for 10 years or more prior to death (or less if former POW (one year) or death after military service (five years from time of separation until death).
- Eligibility even if total disability rating was based on individual unemployability rather than a schedular evaluation.
- Advocacy Tip-Always look at the Code Sheet for Chapter 35 benefits date.

# Who is eligible for CHAMPVA?

CHAMPVA provides coverage to the spouse or widow(er) and to the children of a Veteran who:

- Is rated permanently and totally disabled due to a service-connected disability, **or**
- Was rated permanently and totally disabled due to a service-connected condition at the time of death, or
- Died of a service-connected disability, **or**
- Died on active duty and the dependents are not otherwise eligible for Department of Defense TRICARE benefits.

# What are some common terms used for CHAMPVA eligibility

Part A = Hospital Coverage

Part B = Medical Coverage

Part C = Medicare Advantage (private medical plans)

Part D = Medicare Drug Plan

# What are some common terms used for CHAMPVA eligibility

- Beneficiary: CHAMPVA-eligible spouse, widow(er) or child.
- Child: includes birth, adopted, stepchild or helpless.
- Dependent: child, spouse or widow(er) of a qualifying sponsor.
- Sponsor: a Veteran who is permanently and totally disabled from a service-connected condition, died as a result of a service-connected condition, was rated permanently and totally disabled from a service-connected condition at the time of death or died on active duty, and whose dependents are not otherwise entitled to DoD TRICARE benefits.

# What are some common terms used for CHAMPVA eligibility

- Service-connected: a VA Regional Office determination that a Veteran's illness or injury is related to military service.
- Spouse: wife or husband of a qualifying sponsor.
- Widow(er): surviving spouse of a qualifying sponsor.

# Who is eligible for CHAMPVA?

Effective October 1, 2001, CHAMPVA benefits were extended to those age **65 and older**. To be eligible for CHAMPVA, beneficiaries **must also meet** the following conditions:

- If the beneficiary was 65 or older ***prior to June 5, 2001, and*** was otherwise eligible for CHAMPVA, ***and*** was entitled to Medicare Part A coverage, ***then*** the beneficiary will be eligible for CHAMPVA without having to have Medicare Part B coverage.
- If the beneficiary turned 65 before June 5, 2001, and has Medicare Parts A and B, the beneficiary ***must keep both*** Medicare Parts A & B to be eligible for CHAMPVA.
- If the beneficiary turned age 65 on or after June 5, 2001, the beneficiary ***must be enrolled*** in Medicare Parts A and B to be eligible for CHAMPVA.

# What does CHAMPVA cover?

- Ambulance use
- Ambulatory surgery
- Medical equipment (like a wheelchair)
- Family planning and maternity services
- Hospice care
- Inpatient and outpatient services
- Mental health services
- Pharmacy services
- Physical therapy
- Nursing care
- Substance abuse treatment

# What does CHAMPVA pay?

In most cases, CHAMPVA's allowable amount - what they pay for specific services and supplies - is equivalent to Medicare/TRICARE rates.

## **CHAMPVA has an..**

- Outpatient deductible of \$50 per beneficiary per calendar year or a maximum of \$100 per family per calendar year.
- and***
- A patient cost share of 25% of the allowable amount up to the catastrophic cap of \$3,000 per calendar year.



# What does CHAMPVA pay?

- If the patient has Other Health Insurance (O.H.I.), then CHAMPVA pays the lesser of either 75% of the allowable amount after the \$50 calendar year deductible is satisfied,

*or*

- The remainder of the charges and the beneficiary will normally have no cost share.

# Other Health Insurance

## Can a beneficiary have Other Health Insurance (O.H.I.) and use CHAMPVA?

- **Yes**. If the beneficiary has other health insurance (OHI), ***the OHI should be billed first***. The explanation of benefits (EOB) from the OHI should then be submitted with the claim for reimbursement to CHAMPVA.
- ***By law, CHAMPVA is always the secondary payer*** except to Medicaid, State Victims of Crime Compensation Programs and supplemental CHAMPVA policies.

# Preauthorization

- Preauthorization or advance approval is required for any of the following:
- (a) Non-emergent inpatient mental health and substance abuse care including admission of emotionally disturbed children and adolescents to residential treatment centers.
- (b) All admissions to a partial hospitalization program (including alcohol rehabilitation).
- (c) Outpatient mental health visits in excess of 23 per calendar year and/or more than two (2) sessions per week.
- (d) Dental care.
- (e) Durable medical equipment with a purchase or total rental price in excess of \$2,000.
- (f) Organ transplants.

# Claim Filing Deadline

- One year after the date of service; or
- (2) In the case of inpatient care, one year after the date of discharge; or
- (3) In the case of retroactive approval for medical services/supplies, 180 days following beneficiary notification of authorization; or
- (4) In the case of retroactive approval of CHAMPVA eligibility, 180 days following notification to the beneficiary of authorization for services occurring on or after the date of first eligibility.

# Appeal/Review Process

- Notice of the initial determination regarding payment of CHAMPVA benefits will be provided to the beneficiary on a CHAMPVA Explanation of Benefits (EOB) form. The EOB form is generated by the CHAMPVA automated payment processing system. If a beneficiary disagrees with the determination concerning covered services or calculation of benefits, he or she may request reconsideration. Such requests must be submitted to the Center in writing within one year of the date of the initial determination.

# What is the impact of Medicare on CHAMPVA?

- If the beneficiary is eligible for CHAMPVA and also has Medicare Part A entitlement (premium-free hospitalization coverage) and Medicare Part B (outpatient coverage), **CHAMPVA will cover many of the costs not covered by Medicare.**
- CHAMPVA will pay after Medicare and any other insurance, such as Medicare HMOs and Medicare supplemental plans, for health care services and supplies.

# CHAMPVA vs. TRICARE (formerly CHAMPUS)?

- **CHAMPVA is completely separate with a totally different beneficiary population** than TRICARE – formerly called CHAMPUS.
- While the benefits are similar, **the programs are administered separately with significant differences in claim filing procedures and preauthorization requirements.**

# Poll Question #2

Q: To be eligible for CHAMPVA, the beneficiary can be eligible for TRICARE?

- a. True
- b. False



# Poll Question #2

Q: To be eligible for CHAMPVA, the beneficiary can be eligible for TRICARE?

- a. True
- b. False

A Veteran who is in receipt of a Veterans Administration Regional Office (VARO) award that establishes eligibility for CHAMPVA benefits for his/her dependents. These dependents cannot be entitled to Department of Defense TRICARE benefits.

# Poll Question #2

TRICARE is a health care program for active duty and retired uniformed Servicemembers and their families. If you become eligible for TRICARE benefits, you are no longer eligible for CHAMPVA, and you must notify them immediately of this change in your status.

You may, for example, become TRICARE eligible when the **qualifying Veteran sponsor** is a retired reservist or National Guard member and begins to receive retired pay at age 60.

# Application Process

## How can someone obtain an application for CHAMPVA benefits?

- Complete the online fillable *Application for CHAMPVA Benefits (VA Form 10-10d)*
- Call CHAMPVA Eligibility Office at 1-800-733-8387.

# Application Process

## How can someone obtain an application for CHAMPVA through VetraSpec?

MEDICAL - VHA		
<a href="#">10-10CG</a>	Application for Comprehensive Assistance for Family Caregivers Program	VHA
<a href="#">10-3542</a>	Veteran/Beneficiary Claim for Reimbursement of Travel Expenses	VBA
<a href="#">10-0383</a>	Catastrophically Disabled Veteran Evaluation	VHA
<a href="#">10-10 EC</a>	Application for Extended Care Services	VHA
<a href="#">10-10 D</a>	Application for ChampVA Benefits	VHA
<a href="#">10-10 EZ</a>	Application for Health Benefits	VHA
<a href="#">10-10 EZR</a>	Health Benefits Renewal	VHA
<a href="#">10-10HS</a>	Request for Hardship Determination	VHA
<a href="#">10-583</a>	Claim for Payment of Costs of Unauthorized Medical Expenses	VHA
<a href="#">10-5345</a>	Release Medical Records or Health Information, Request for authorization	VHA
<a href="#">10-5345a</a>	Individual's Request for a Copy of their Own Health Information	VHA
<a href="#">10-7959A</a>	ChampVA Claim Form	VHA
<a href="#">10-7959C</a>	ChampVA Other Health Insurance (OHI)	VHA

# Application Process

From the time an application is submitted, how long before Veteran can expect a response from the CHAMPVA Eligibility Office?

- 45 days after mailing the application.
- Applicants **are encouraged** to complete the Application for CHAMPVA Benefits **in its entirety** and to attach all required documents.

**Note:** As further explained on the application, required documents include

- A copy of each applicant's Medicare card (if Medicare eligible) and
- A School Enrollment Certification for all applicant children between the ages of 18 and 23.

# Beneficiary Benefits

Are CHAMPVA benefits available to beneficiaries with Other Health Insurance (OHI) coverage who choose to receive covered services from a provider who is not in their primary insurance's network?

- CHAMPVA will deny payment on a claim if the beneficiary's OHI denied payment because the beneficiary obtained the medical services or supplies outside the OHI (HMO, PPO, and Medicare) provider's plan.

# CHAMPVA and VA Medical Centers

## Are health care services at VA facilities available to CHAMPVA beneficiaries?

- Under the CHAMPVA In-House Treatment Initiative (**CITI**), CHAMPVA beneficiaries **may receive** cost-free health care services at ***participating*** VA facilities.
- Memphis VAMC (901) 523-8990 Currently Accepting New Patients

# CHAMPVA and VA Medical Centers

## How can I find out if the local VA facility is participating in the CITI program?

- View the CHAMPVA online [CITI Participating Facilities list](#).
- Keep In Mind....CHAMPVA beneficiaries *who are also covered by Medicare cannot use a VA medical center* because Medicare does not pay for services provided by a VA Medical Center.



# CHAMPVA and VA Medical Centers

## What out-of-pocket expenses can a CHAMPVA beneficiary expect under CITI?

- None. CHAMPVA beneficiaries don't pay a thing when receiving services under the CITI program.

# What are some of the rules that impact CHAMPVA eligibility?

- *Ending Date for a Child's Eligibility.* Eligibility for CHAMPVA ends when: a child turns 18, unless enrolled in an accredited school as a full-time student, *or*
  - a child, who has been a full-time student, turns 23, *or*
  - a child marries (as of midnight on the date of marriage), *or*
  - a stepchild no longer lives in the household of the sponsor.

# What are some of the rules that impact CHAMPVA eligibility?

- *Impact of Divorce or Remarriage of Spouse on Child's Eligibility.* The eligibility of a child is not affected by the divorce or remarriage of the spouse, except in the case of a stepchild. When a stepchild leaves the sponsor's household, the child is no longer eligible for CHAMPVA.

# What are some of the rules that impact CHAMPVA eligibility?

- *Helpless Child.* A child who, before the age of 18, became permanently incapable of self-support and was rated as a helpless child by a VA Regional Office, is eligible for CHAMPVA with no age limitation.

# What are some of the rules that impact CHAMPVA eligibility?

- *Spouse.* Eligibility for CHAMPVA ends with termination of the marriage to the qualifying sponsor by annulment or divorce. CHAMPVA eligibility terminates as of midnight on the effective date of the dissolution of the marriage, as stated in the annulment or divorce decree.
- *Widow(er) Remarriage Before Age 55.* Eligibility for CHAMPVA ends if the widow(er) remarries prior to age 55. CHAMPVA eligibility terminates at midnight on the date of the remarriage.

# What are some of the rules that impact CHAMPVA eligibility?

- *Termination of Remarriage.* A widow(er) of a qualifying sponsor who remarries and the remarriage is later terminated by death, divorce or annulment may establish CHAMPVA eligibility. The beginning date of eligibility is the first day of the month after termination of the remarriage or December 1, 1999, whichever date is later. To establish CHAMPVA eligibility, copies of the marriage certificate and death, divorce or annulment documents (as appropriate) must be provided.

# Summary

The Civilian Health and Medical Program of the Veterans Administration (CHAMPVA) provide invaluable benefits to the beneficiary. Now you can better inform the applicant of the benefits relating to CHAMPVA.

# Review Course Objectives

Upon successful completion of this course the participant will now be able to:

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# Next Training Event

We are excited to announce that the U.S. Department of Veterans Affairs Nashville Regional Office will participate in this year's Spring Regional Quarterly Training. They have lined up some fantastic and engaging instructors that will present training on the following:

- - How to Expedite VA Claims (i.e. Certifying the DD Form 214, D2D, 21-4138, 21-686c, etc.)
- - VA Fiduciary Program
- - VA Non-Service-Connected Pension

# Next Training Event

- **There will not be a May Monthly Lunch and Learn**
- 2021 Spring Regional Quarterly Accreditation Training (Virtual)
- Middle Region Quarterly Training: Friday, May 07, 2021 from 9am – 12pm CST
- East Region Quarterly Training: Tuesday, May 11, 2021 from 9am – 12pm EST or 8am – 11am CST
- West Region Quarterly Training: Wednesday, May 12, 2021 from 9am - 12am CST