

VETERANS “DEEP DIVE” PRESENTATION FOR ASSISTERS

DUANE FLEMMING, PMP

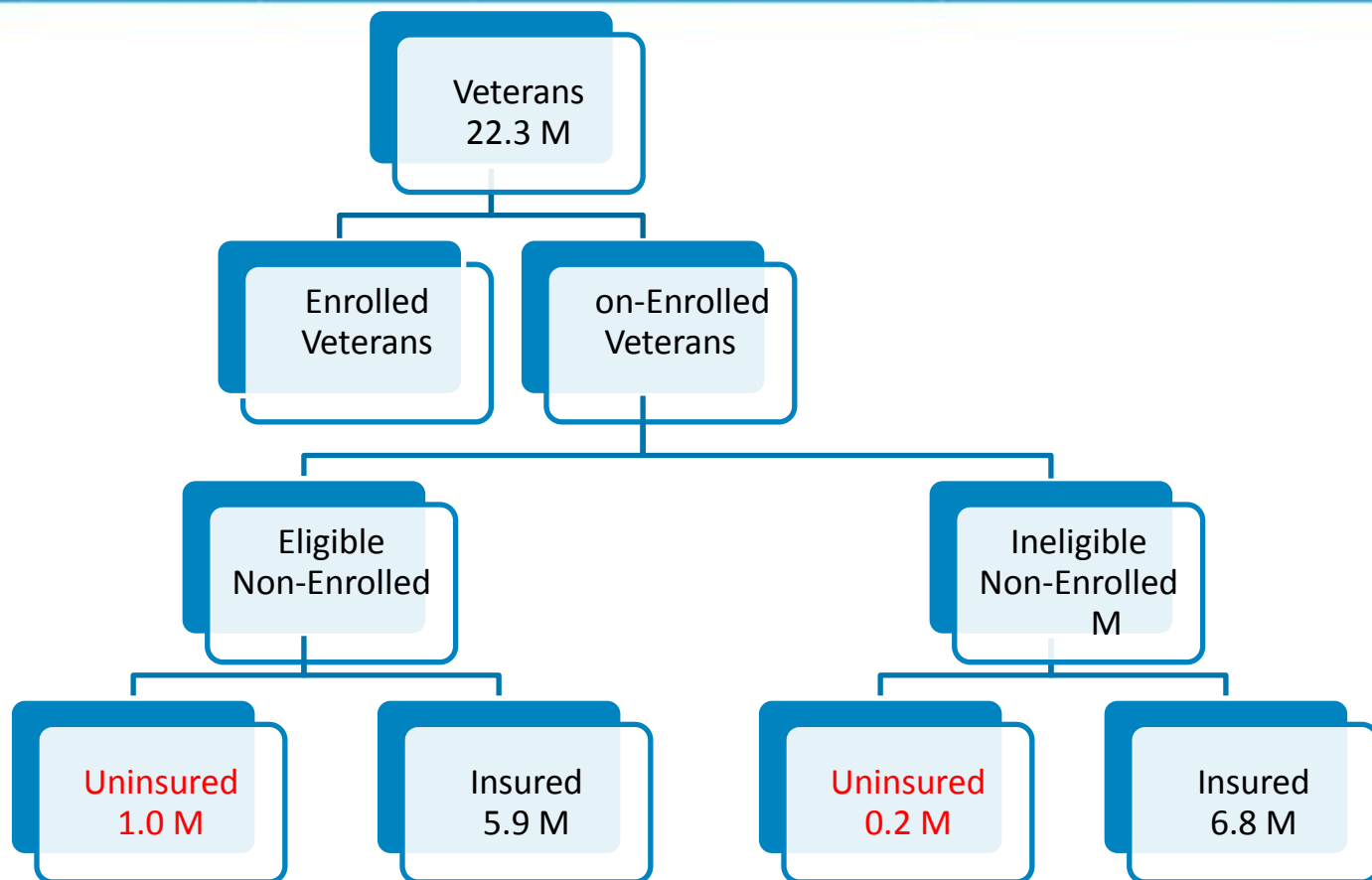
VHA OFFICE OF THE ASSISTANT DEPUTY UNDER SECRETARY FOR HEALTH FOR POLICY AND PLANNING

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The Veteran Population: Enrollment and Health Insurance Coverage



Data Sources: 2012 American Community Survey, 2012 VHA End of Year Enrollment Reports, and Base Year 2012 VA Enrollee Health Care Projection Model

Key Messages

- **VA wants all Veterans to receive health care that improves their health and well-being.**
 - VA will assist Veterans and other beneficiaries to determine their eligibility for VA health care and other health coverage options.
- **If enrolled in VA health care, a Veteran does not need to take additional steps to meet the health care law coverage standards.**
 - The health care law does not change VA health benefits or Veterans' out-of-pocket costs.
- **Veterans and other beneficiaries not currently enrolled in VA health care can apply for enrollment with VA at any time.**
 - Applications are accepted online at www.va.gov/healthbenefits/enroll, by phone at 877-222-VETS, by mail, or in person at a VA medical facility.
- **VA will continue to provide Veterans with the high quality, comprehensive health care and benefits they earned through their service.**
- **Veterans' family members and Veterans not eligible for VA care may secure coverage through the Marketplace.**

VA Health Care Programs

The Department of Veterans Affairs (VA) provides comprehensive health care programs, services, and benefits to Veterans and other beneficiaries who are enrolled in the following programs:

- **Veterans Health Care Program**
 - Veterans may apply for enrollment in the Veterans health care program at any time. There are no enrollment fees, premiums, or cost shares. Some Veterans may have copays for care or medications.
- **VA Civilian Health and Medical Program (CHAMPVA)**
 - Spouses, surviving spouses, children, and certain primary caregivers of certain Veterans may be eligible for VA Civilian Health and Medical Program (CHAMPVA) Health Benefits under certain conditions.
- **Spina Bifida Health Care Benefits Program**
 - VA provides cost-free health care benefits to certain children of Vietnam Veterans and Veterans of covered service in Korea who have been determined eligible by the Veterans Benefits Administration for a stipend related to the diagnosed condition of spina bifida.

Benefits of VA Health Care Program for Veterans

- Medical care rated among the best in the United States.
- Comprehensive Medical Benefits Package for all enrolled Veterans.
- Veterans may apply for VA health care enrollment at any time.
- Continuous enrollment – unless Veteran elects to disenroll.
- No enrollment fee, monthly premiums, or deductibles.
- Low or no out-of-pocket costs. Some Veterans may have to pay small copayments for health care or prescription drugs.

Out-of-Pocket Costs for Veterans

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

How to Enroll in Veterans Health Care Program

There are four ways to apply for VA health care:

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

How to Enroll in CHAMPVA or the Spina Bifida Health Care Program

- For more information about CHAMPVA, call 1-800-733-VETS (8387)
- To apply for CHAMPVA send complete package to:
 - CHAMPVA-Eligibility
PO Box 469028
Denver, CO 80246-9028
 - Application and other forms needed may be located on <http://www.va.gov/hac/forbeneficiaries/champva/apply.asp>
- For more application information about the Spina Bifida Health Care Program, call 1-888-820-1756, option 5

Information for Family Members of Veterans

- In most cases, family members cannot enroll in VA health care programs. Family members who are not enrolled in programs such as CHAMPVA or Spina Bifida, should use the Marketplace to get coverage.
- Family members may get lower costs on monthly premiums or out-of-pocket costs.
- Family members could be eligible for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP).

ACA Implications for Veterans

- If a Veteran is enrolled in VA health care, he/she does not need to do anything else to meet the standards of the law.
- If a Veteran has other forms of health care coverage, such as a private insurance plan, Medicare, Medicaid, or TRICARE, he/she can continue using VA along with those other plans.
- A non-enrolled Veteran's service-connected status does not impact their ability to seek health insurance coverage through the Health Insurance Marketplace.
- If a Veteran or eligible family member is enrolled in a VA health care program, he/she is not eligible for assistance in purchasing insurance through the Marketplace. In order to become eligible for assistance, the Veteran must cancel their VA enrollment.

How to Cancel Enrollment in Veterans Health Care Program

- If a Veteran chooses to cancel their VA health care enrollment, he/she can reapply at anytime, but the re-enrollment decision will be based on VA eligibility rules at the time of reapplication. That means they may not be able to re-enroll.
- Cancelling enrollment means the Veteran will not have health care coverage through VA. If the Veteran does not have other health insurance, he/she will not meet the standards of the health care law.
- If a Veteran wants to cancel their VA health care enrollment, he/she must do so in writing. Signed and dated requests should be mailed to:
 - Health Eligibility Center
 - 2957 Clairmont Road NE
 - Atlanta, GA 30329-1647

ACA Outreach Efforts

www.va.gov/aca

Home Veteran Services Business About VA Media Room Locations Contact Us

I AM A...
Select One

- Health Benefits
 - Health Benefits Home
 - Apply for VA Care
 - Determine Costs
 - Non VA Care
- Affordable Care Act
 - Overview
 - Veterans Enrolled in VA Health Care
 - Veterans Not Enrolled in VA Health Care
- Family Members
- Frequently Asked Questions

- Conditions & Treatments
- Wellness Programs
- Locations
- Research
- Special Groups
- Careers, Job Help & Training
- About VHA

QUICK LINKS

- Hospital Locator
Zip Code
- Health Programs
- Protect Your Health
- A-Z Health Topics

VA > Health Care > Affordable Care Act

VA, Affordable Care Act and You

Veterans Considering Health Care with VA

Veterans and other family members not currently enrolled in VA health care programs can apply for enrollment at any time.

Here's how >

Veterans Enrolled in VA Health Care | **Veterans Considering Health Care with VA** | Family Members

What is the Affordable Care Act?

The Affordable Care Act, also known as the health care law, was created to expand access to coverage, control health care costs and improve health care quality and care coordination. **The health care law does not change VA health 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 VA health care, you don't need to take additional steps to meet the health care law coverage standards. **The health care law does not change VA health benefits or Veterans' out-of-pocket costs.**
- 3** If you are not enrolled in VA health care, you can apply at any time.

Veterans Enrolled in VA Health Care

The good news is that Veterans enrolled in VA health care programs have health coverage that meets the new health care law's standard. You do not

Already Enrolled?
Considering VA?
Family Members

FOR MORE INFORMATION

1-877-222-VETS (8387)
8 am to 10 pm ET Mon-Fri
11 am to 3 pm ET Sat

FIND OUT IF YOU'RE ELIGIBLE
Health Benefits Explorer

VA HEALTH CARE
Apply Now

ACA Outreach Efforts: VA Health Benefits Explorer



Thank you for completing VA's Health Benefits Explorer.

Congratulations! Based on the information you provided, you would be eligible for enrollment.
Review the table below for your comprehensive VA health benefits.

Print

HEALTH BENEFIT (FOLLOW LINKS FOR MORE INFORMATION)	COVERAGE
Medical Benefits Package	Your VA Medical Benefits Package includes: <ul style="list-style-type: none">• Preventive Care• Primary Care• Specialty Care• Mental Health• Home Health Care• Geriatrics and Extended Care• Medical Equipment/Prosthetic Items and Aids
Dental Benefits	Yes, benefits may be provided under certain conditions
Nursing Home Placement	Yes; however, some restrictions may apply
Medically Related Travel Benefits	No (Exceptions may apply)
Eyeglasses	Yes, If receiving VA care or services
Hearing Aids	Yes, if receiving VA care or services
Automobile Adaptive/Access Equipment	Yes, benefits may be provided under certain conditions

ACA Outreach Efforts: VA Health Benefits Explorer (cont.)



OUT OF POCKET EXPENSES FOR TREATMENT OF YOUR NONSERVICE-CONNECTED CONDITIONS	
Premiums, Cost-Shares and Deductibles	\$0
Hospital Inpatient Copays	\$236.80 of the first 90 days of care during a 365-day period, and \$118.40 for each additional 90 day of care during a 365-day period
Hospital Inpatient Per Diem Charges	\$2 per day
Outpatient Preventative Services, e.g. lab, x-ray, mammograms, immunizations	\$0
Outpatient Primary Care Copays	\$15
Outpatient Specialty Care Copays	\$50
Medication copays	\$9 for each 30-day or less supply of medication for treatment of nonservice-connected condition
Services Exempt from Copays	<ul style="list-style-type: none"> • Care related to a VA-rated service-connected disability • Care related to service in the Republic of Vietnam, Southwest Asia or recent theater of operations • Counseling and care for military sexual trauma • Individual or Group Smoking Cessation or Weight Reduction services • Hospice care • Additional exempted services
VA Copays and Private Health Insurance payments	VA will lower your copays dollar for dollar by the amount of your insurance payment for the episode of care

[Apply for VA health care enrollment now](#)

Scenario #1

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

Scenario #2

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

Scenario #3

Mei retired from the Army with 25 years of service. She is enrolled in TRICARE and in VA health care. Both plans meet the requirements of ACA to have health insurance, and Mei can remain enrolled in both plans. As she has always done, Mei makes sure her providers at VA and at TRICARE are aware that she is receiving care in both places so her care can be coordinated.

Scenario #4

Dion enrolled in VA health care more than 10 years ago. When he first enrolled, he lived close to the Durham, North Carolina, VA Medical Center and went there regularly for his care. He later moved to another part of the country where the nearest VA medical facility is 75 miles from his house. He has other health insurance through his employer, so he gets his medical care from a local doctor. He is still enrolled in VA because it doesn't cost him anything. Dion's employer-based health insurance coverage is very expensive. He learned that he would qualify for assistance with premiums if he purchased health insurance through the Marketplace, but only if he is not enrolled in a government-sponsored health plan. Dion decides to cancel that assistance. He notifies VA of his decision in writing and uses the Marketplace to enroll in private insurance.