



Program of Comprehensive Assistance for Family Caregivers – CHAMPVA Health Care Benefits for the Primary Family Caregiver

What is CHAMPVA?

CHAMPVA stands for the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA). Primary Family Caregivers participating in Veterans Affairs' (VA) Program of Comprehensive Assistance for Family Caregivers (PCAFC) may be eligible for healthcare through this program if not otherwise entitled to care or services under another health-plan contract, including but not limited to TRICARE, Medicare, or Medicaid. Through this program, the cost of some of your health care services and supplies are covered. This is called cost-sharing.

CHAMPVA is managed by the Veterans Health Administration (VHA) Office of Community Care (OCC), located in Denver, Colorado. The VHA OCC processes all claims submitted for reimbursing medical services and supplies rendered by authorized providers in the community.

If I am enrolled in CHAMPVA because I am a Primary Family Caregiver in VA's PCAFC, do I meet the requirement for health care coverage under the Affordable Care Act?

Yes. If you are enrolled in CHAMPVA, you meet the minimum essential coverage. However, if you choose to sign up for another health insurance through the Health Insurance Marketplace, or if your designation as a Primary Family Caregiver in PCAFC is revoked or you are discharged, you will no longer be eligible for CHAMPVA through PCAFC. services and supplies rendered by authorized providers in the community.

When do I contact CHAMPVA if some of my circumstances change?

If a Primary Family Caregiver is receiving CHAMPVA through PCAFC and obtains other health insurance, CHAMPVA must be notified as soon as possible, using the contact information below. Please always be sure to contact your local Caregiver Support Program staff to inform them of any other updates, such as changes to your address.

Every VA Facility has a CSP Team who assists with information and referrals. To learn more about PGCSS and caregiver services offered, visit us online:

www.caregiver.va.gov

VA Caregiver Support Line
☎ 1-855-260-3274 toll-free

Are all caregivers eligible for CHAMPVA medical benefits?

No. Only the designated and approved Primary Family Caregiver for PCAFC, who is without health insurance coverage, is eligible for CHAMPVA benefits. Health plans that would make a Primary Family Caregiver ineligible for CHAMPVA benefits include TRICARE, Medicare, Medicaid, commercial health plans through employment, and individual plans. When CHAMPVA is provided as a PCAFC benefit, family members are also not covered. Only the designated and approved Primary Family Caregiver is eligible for CHAMPVA health care benefits.

Can I discontinue my other health insurance (OHI) to receive health benefits through CHAMPVA?

You should strongly consider the following tips before you decide to discontinue your OHI:

- Some health plan contracts may have a comprehensive medical benefits package, and CHAMPVA might not cover some services. For example, CHAMPVA does not cover dental, chiropractic services, routine eye exams or corrective lenses.
- It is possible that Medicaid recipients could have less of a financial burden if covered by Medicaid than under CHAMPVA program. Many state Medicaid plans do not require the participant to pay co-payments, cost shares, or deductibles. CHAMPVA has an outpatient deductible of \$50 per calendar year and a cost-share of 25% of the CHAMPVA allowable charge, up to the catastrophic cap, which is \$3,000 per calendar year.

CHAMPVA benefits are discontinued when the Primary Family Caregiver's designation is revoked, or the Family Caregiver is discharged from PCAFC.

What benefits are covered under CHAMPVA?

The following are some of the common types of services that CHAMPVA covers. (This list is not inclusive and could change.):

- Mental health care: 23 outpatient visits per year before preauthorization is needed
- Prescriptions
- Doctor's office visits
- Hospital services, both inpatient and outpatient settings, including emergency room visits
- Lab and radiology services
- Durable medical equipment

What services are not covered under CHAMPVA?

The following is a list of services that are not covered under CHAMPVA. (This list is not inclusive and could change.):

- Acupuncture
- Chiropractic services
- Most dental care, including dentures or partial dentures
- Non-Federal Drug Administration (FDA) approved drugs
- Routine hearing exams
- Routine eye exams and glasses
- Laser eye surgery
- Experimental and investigational procedures
- Health club membership



Do I have to use a CHAMPVA network provider to see a doctor?

Unlike other health insurance plans, CHAMPVA does not have a network of medical providers. However, it is recommended that the Primary Family Caregiver ask the provider if they accept CHAMPVA. If the provider accepts CHAMPVA, the provider will then bill CHAMPVA directly. Most Medicare and TRICARE providers will accept CHAMPVA patients.

The following websites can be used to help a Primary Family Caregiver locate a medical provider:

- Medicare website: <http://www.medicare.gov> - Use "Search Tools" at the bottom of the page to locate a Medicare provider.
- TRICARE providers can be found at <https://tricare.mil/FindDoctor>

How much does CHAMPVA pay?

In most cases, CHAMPVA pays a similar amount as Medicare/TRICARE rates for covered benefits. The Primary Family Caregiver cost-share responsibilities include an outpatient deductible of \$50 per calendar year and a cost-share of 25% of the CHAMPVA allowable charge. Additionally, CHAMPVA has a catastrophic cap, which is \$3,000 per calendar year.

The Primary Family Caregiver is also eligible to receive health care at a VA facility through CHAMPVA In-house Treatment Initiative (CITI) Program, if the VA facility has the capacity to provide care. Medical care and supplies received through a participating VA facility are not subject to cost shares or deductibles. (NOTE: Not all VA facilities participate in the CITI Program.)

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How do I contact someone about CHAMPVA?

If you have questions that are specifically about CHAMPVA health care, VA has customer service representatives available to answer questions about services covered by CHAMPVA. You may contact a representative by mail, phone, or email.

- **Mail:** VHA Office of Community Care
CHAMPVA
PO Box 469064
Denver, CO 80246-9064
- **Phone:** CHAMPVA 1-800-733-8387
Monday-Friday 8:05 a.m. to 7:30 p.m. EST



You may also visit VA's Office of Community Care website at:

<https://www.va.gov/COMMUNITYCARE/programs/caregiver/index.asp>

How do I get more information about PCAFC?

PCAFC is just one-way VA supports caregivers of Veterans. The Caregiver Support Line (CSL) can provide information on an array of supports and services available to support caregivers through VA's PCAFC as well as through the Program of General Caregiver Support Services (PGCSS).

The CSL is available by calling Toll Free 1-855-260-3274

To learn more, please also visit VA's CSP website at: <http://www.caregiver.va.gov>

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