

#### **What is CHAMPVA?**

CHAMPVA is a health benefits program in which the Department of Veterans Affairs (VA) shares the cost of certain health care services and supplies with eligible beneficiaries (see Eligibility Fact Sheet 01-03 for criteria for CHAMPVA coverage). CHAMPVA is managed by the VA's Health Administration Center (HAC) in Denver, Colorado. We process CHAMPVA applications, determine eligibility, authorize benefits, and process medical claims.

#### **What does CHAMPVA cover?**

Drugs and medications, whether administered by a physician or obtained by prescription, are covered when all of the following conditions are met:

- The drug has a valid National Drug Code (NDC)
- The drug is approved by the Department of Health and Human Services' Food and Drug Administration (FDA) for the treatment of the condition for which it is administered
- The drug is medically necessary and appropriate for the treatment of the covered condition for which it is administered
- The drug is prescribed by an authorized provider and dispensed in accordance with state law and licensing requirements

Insulin and diabetic related supplies (covered even though a prescription may not be required by state law).

Oxygen and related supplies (to include oxygen concentrators)

- Preauthorization is not required.
- A certificate of medical necessity is required that includes the oxygen flow rate with frequency and duration of use, estimated length of time oxygen will be required, and the method of delivery. A Medicare Certificate of Medical Necessity can be used or the physician can provide this information on his/her letterhead.
- If the initial certificate of medical necessity shows an indefinite or lifetime need, a new prescription is not required with each billing as long as the diagnosis supports a continued need.

*NOTE: Drugs cannot be prescribed by a person related to or living in the same household as the beneficiary or sponsor.*

## What is not covered under the CHAMPVA pharmacy benefit?

- Drug maintenance programs where one addictive drug is substituted for another (such as methadone for heroin)
- Experimental or investigational drugs that are not approved by the FDA for commercial marketing
- Group C drugs for terminally ill cancer patients (these medications are available free from the National Cancer Institute through its registered physicians)
- Over-the-counter medications that do not require a prescription (except for insulin and diabetic related supplies which are covered even when a physician's prescription is not required under state law)
- Smoking cessation medication and products
- Weight control medication

## What is the impact on my CHAMPVA Pharmacy benefits if I have Other Health Insurance?

Any other health insurance that includes pharmacy benefits can affect your eligibility for pharmacy benefits. CHAMPVA would be secondary payor and require a copy of the primary insurance's explanation of benefits or verification of co-payment information. Also, you would NOT be entitled to use Meds by Mail or SXC Pharmacies. Please notify the Health Administration Center of any changes in your health insurance coverage by submitting an OHI Certification, VA Form 10-7959c.

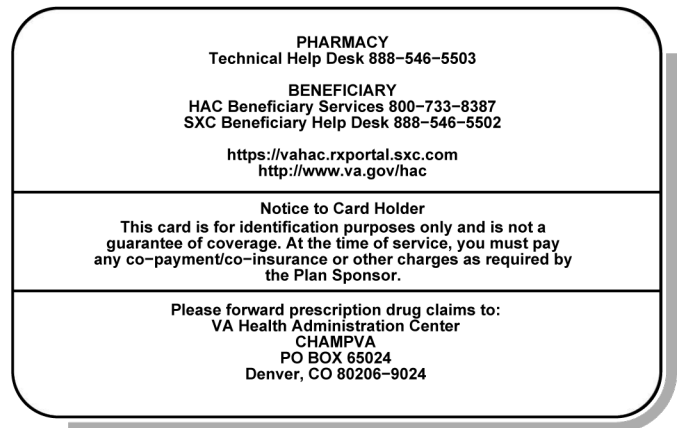
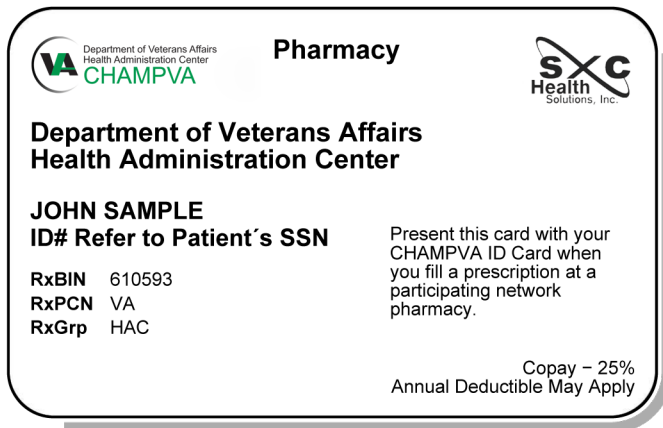
## How do I find a pharmacy that accepts CHAMPVA if I *do not* have another health insurance plan that includes pharmacy coverage?

- Local Retail Pharmacy: CHAMPVA has contracted with SXC Health Solutions, Inc. (SXC) to provide a network of pharmacies who will electronically submit your claims. SXC has over 50,000 pharmacies in its network. If you have submitted an OHI Certification Form and **do not** have another health insurance plan that includes pharmacy coverage, you can use this network of pharmacies. The advantage to you is that you need only pay your cost share for the medication (after the annual deductible has been met) and there are no claims to file. To obtain information on local pharmacies in your area that are a part of the SXC network, you may access the website at <https://vahac.rxportal.sxc.com> or call them at 1-888-546-5502.
- Local Retail Pharmacy (Non-Network): If the pharmacy you choose does not participate in the SXC network, you can still use that pharmacy. You will pay the entire amount of the prescription and then submit a CHAMPVA claim form VA form 10-7959a to be reimbursed for the claim.
- Meds by Mail: If you have submitted a current Other Health Insurance (OHI) Certification that supports that you do not have another health insurance plan with pharmacy coverage, you can use Meds by Mail for your non-urgent, maintenance medication needs. There are no co-payments, no deductible requirements, and no claims to file! Prescribed maintenance medication is

mailed to your home. Registration forms are available from the website at [www.va.gov/hac](http://www.va.gov/hac) by selecting FORMS from the left panel. You can also receive more information by clicking on the Meds by Mail link from the left panel on the same web page. Forms can also be requested from 1-800-733-8387 and they will be mailed to you. This program is a great benefit and we highly encourage its use.

### How does my pharmacy know I am eligible for CHAMPVA?

Every CHAMPVA beneficiary eligible to participate in the network of SXC pharmacies will receive a Pharmacy ID Card from SXC (see the sample below). If you do not have another insurance with pharmacy coverage, you will receive the card. If you do not receive a card, you can contact SXC at 1-888-546-5502. You may recertify eligibility through HAC's contact center by talking to a live agent, or by using your phone's touch pad to input the patient's ID number into our interactive Voice Response (IVR) system.



### How do I get more information?

- Mail: VA Health Administration Center  
CHAMPVA  
PO Box 469063  
Denver, CO 80246-9063
- Phone: 1-800-733-8387
- FAX: 1-303-331-7804
- Email: Follow the directions for submitting secure email at this web link:  
<http://www.va.gov/hac/contact>
- Website: [www.va.gov/hac](http://www.va.gov/hac)