

#### **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 is a Pharmacy Benefits Manager (PBM)?**

A PBM is an organization that a pharmacy contracts with to submit pharmacy claims electronically to various insurance companies or benefits payers (such as CHAMPVA).

#### **Is there a PBM associated with CHAMPVA?**

Yes, a company called SXC Health Solutions, Inc. (SXC) submits claims for thousands of retail pharmacies to the Health Administration Center electronically every week.

#### **What is the benefit of a PBM to CHAMPVA beneficiaries?**

There are two major advantages:

- If you do **not** have another health insurance with prescription coverage, you may use a pharmacy that is in the SXC pharmacy network. By using a network pharmacy, you will not have to submit a claim for your medications. The pharmacy will do that for you.
- You will not have to pay more than your deductible (\$50.00 per individual to a family, maximum of \$100.00) and your 25% cost share.

#### **How do I find a pharmacy in my area that is in the SXC network?**

- Call SXC at 1-888-546-5502
- Check out HAC website at [www.va.gov/hac](http://www.va.gov/hac), select CHAMPVA-SXC
- Check out SXC website at <https://vahac.rxportal.sxc.com>

#### **Does CHAMPVA cover non-prescription medication?**

With the exception of insulin (which may not require a prescription by State law) and

diabetic supplies, non-prescription medication is not covered.

### **Are there limitations on coverage of prescription medication?**

Yes, there are two major limitations:

- The prescription must be approved by the Food & Drug Administration for commercial marketing and for the use for which it was prescribed.
- The prescription must be for a CHAMPVA-covered medical condition.

### **What happens if I have not met my annual deductible and the pharmacy uses SXC?**

You will have to pay the deductible and your cost share to the pharmacy. For example, if the prescription costs \$100, you will pay your \$50 deductible plus the cost share (25% x remaining \$50 = \$12.50) for a total of \$62.50.

### **What happens if I have met my annual deductible but the information is not reflected at the pharmacy?**

If you overpay on a prescription, HAC will reimburse the overpayment to you once SXC has submitted the claim electronically to CHAMPVA.

### **Can I use SXC pharmacies if I have other health insurance (OHI) coverage for prescription drugs?**

No.

### **Can I use SXC pharmacies if I have not submitted CHAMPVA Other Health Insurance Certification (VA Form 10-7959c)?**

No. CHAMPVA OHI certification must be on file indicating no other insurance coverage for prescription drugs before using SXC pharmacies.

### **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)