
COPAYMENTS AND HEALTH INSURANCE AT VA

Where does VA receive money to provide care and treatment for our Veterans?

- Congressional Appropriated Funds (tax dollars).
- Reimbursements from a veteran/spouse's health insurance.
- Copayments from patients.

Appropriated Funds

Tax dollars provide a large amount of the money needed to provide care for our nations veterans. Congress and the President determine the amount to be allocated to the VA. A large increase in this revenue source is not expected to occur.

Why VA Bills Your Health Insurance

This is **LAW**. Veterans who are treated for a nonservice-connected condition can expect to see their insurance company billed for their treatment. VA has the responsibility of billing any health insurance plan that provides coverage for you, **including** policies held by your spouse or guardian.

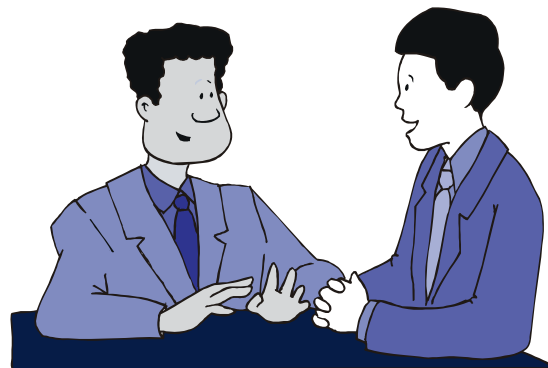
For this to happen, information must be obtained from you regarding your health insurance coverage. VA staff may call you at home to obtain this information or they may ask you for it when you check in for an appointment at the medical center. Always bring your insurance card with you when you come to VA. This will provide them with your current insurance information.

NOTE: Your insurance coverage or lack of insurance does not determine your eligibility for treatment at a VA medical center.

The meaning of the means test.

Most nonservice-connected and 0% non-compensable service-connected veterans are required to complete an annual means test. The Means Test is a measure of your family's income and assets; this includes your spouse's income and dependent children's, too.

- **If your income and assets fall below the means test threshold:** You will not be charged a copayment for medical treatment, but VA **will charge your insurance carrier** for your nonservice-connected care. You may be responsible for medication copayments.
- **If your income and assets exceed the means test threshold:** You will be charged copayments for nonservice-connected medical treatment. **VA will charge your insurance carrier** for your nonservice-connected treatment and for medication and medication refills. You will be responsible for medication copayments.



MEDICATION COPAYMENT AND INCOME SCREENING.

Most nonservice-connected and service-connected veterans rated less than 50% should complete the income questions. This portion of the application measures your income. By completing this income portion you may be exempt from the medication copayment.

- If your income is below the limits set by law, you may be determined exempt from medication copayments.
- If your income exceeds the limits set by law, you will likely be liable for medication copayments.

Where the money goes

Money collected from health insurance reimbursements and veteran copayments are returned to the medical centers and used to enhance the health care services provided to our veterans.

Copayments Charged by VA

You may be responsible for one or more of the federally mandated copayments VA is required to charge. Information on copayments for long term care (nursing home) is addressed in another pamphlet.

- The Means Test Copayment is for both inpatient hospital and outpatient treatment.
- The Per Diem Copayment is a daily charge for inpatient care. Currently the charge is \$10.00 per day.
- The Medication Copayment is a fee for each 30 day or less supply of medication provided on an outpatient basis for nonservice-connected conditions. A medication copayment is charged for all over the counter medications such as aspirin, cough syrup, and vitamins etc. that are dispensed from a VA pharmacy. This copayment may change annually.

Contact the revenue or eligibility section at your local VA medical facility for more information regarding these copayments.

COMMONLY ASKED QUESTIONS

Q. If I am supposed to make a medication copayment and can't, will the VA withhold my medications?

A. No. VA will not withhold your medications. If you are unable to make a copayment when you receive the prescribed medications, an account will be established for you at the medical center. A monthly billing statement will be sent to you with payment information.

For more information, see "*THE MEDICATION COPAYMENT POLICY*" pamphlet.

Q. I am presently covered by my spouse's insurance policy. Do I need to tell VA this when I register?

A. Yes. Regardless of the insurance company, and no matter how you are enrolled on a policy, VA has the right to bill that company for nonservice-connected medical care.

Q. Since the medication copayment was raised can we expect an increase in the future?

A. Yes. By law, the Secretary has the right to increase copayments. The medication copayment may change on an annual basis.

Q. Will my health insurance cover my copayment charge?

A. Reimbursements received from insurance carriers can be used to offset your copayment debt. In some instances, the copayment debt may be partially covered and, in other instances, totally covered by the insurance reimbursement. When the insurance carrier does not reimburse VA for the health care services provided, you are responsible for paying the copayment. The unpaid copayment balance remains your payment responsibility.

For more information regarding health insurance billing and copayments, contact the Revenue Coordinator at the VA facility where you receive your health care.

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INFORMATION ON VETERAN CO-PAYMENTS and HEALTH INSURANCE at VA



 Department of
Veterans Affairs

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