



Department of Veterans Affairs  
Health Administration Center

**CHAMPVA**

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## **What Is the Civilian Health and Medical Program of the Department of Veterans Affairs (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 Who Is Eligible). 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. We strongly recommend that all your inquiries about CHAMPVA be made directly to us.

## **What Is the Relationship between CHAMPVA and TRICARE?**

Both are federal programs. An individual who is eligible for TRICARE, however, is not eligible for CHAMPVA. Although similar, TRICARE, which is administered by the Department of Defense (DoD), should not be confused with CHAMPVA.

## **Benefits**

In general, CHAMPVA covers most health care services and supplies that are medically necessary. Special rules and/or limitations do apply to

certain services. Some services (even when prescribed by a physician) are not covered under CHAMPVA. Clarification of covered/noncovered services, as well as limitations, can be obtained by calling us at 1-800-733-8387. To contact us by email, please go to this Web page and follow the directions: <http://www.va.gov/hac/contact>, or visit our website at [www.va.gov/hac](http://www.va.gov/hac)

## Who Is Eligible?

When they are **not** eligible for TRICARE, CHAMPVA provides coverage to the spouse or widow(er) and to the children of a Veteran who:

- is rated permanently and totally disabled due to a service-connected disability, or
- was rated permanently and totally disabled due to a service-connected condition at the time of death, or
- died of a service-connected disability, or
- died on active duty

**Spouse:** Eligibility ends if the marriage to the Veteran is terminated by divorce or annulment.

**Widow(er):** Eligibility ends if the widow(er) remarries prior to age 55.

**Termination of Remarriage:** A widow(er) of a Veteran who remarries and the remarriage is later terminated

by death, divorce, or annulment may reestablish CHAMPVA eligibility. The beginning date for this new period of eligibility is the first day of the month after termination of the remarriage or December 1, 1999, whichever is later.

**Child:** Eligibility for CHAMPVA ends when:

- a child turns 18, unless enrolled in an accredited school as a full-time student,
- a child, who has been a full-time student, turns 23,
- a child marries (as of midnight on the date of marriage), or
- a stepchild no longer lives in the household of the Veteran.

## **Medicare Entitlement and CHAMPVA Eligibility**

CHAMPVA is the last payer after Medicare and other health insurance plans.

If you are entitled to Medicare Part A and are under age 65, you must have Medicare Part B to be covered by CHAMPVA.

Effective October 1, 2001, CHAMPVA benefits were extended to beneficiaries age 65 and older. If you are entitled to Medicare Part A and are age 65 or older, you will most likely be required to have Medicare Part B

to be covered by CHAMPVA. The one exception to this requirement is if you were otherwise eligible for CHAMPVA and you were entitled to Medicare Part A and you did not elect Medicare Part B, all prior to June 5, 2001.

## For More Information

- **Call:** 1-800-733-8387

Telephone assistance is available (toll free) by calling the above-listed number, Monday through Friday (holidays excluded). You may also use our automated menu, which is available 24 hours a day, seven days a week, to request applications, claim forms and other CHAMPVA material.

- **Email:** To contact us by email, please go to this Web page and follow the directions: <http://www.va.gov/hac/contact>

Information regarding CHAMPVA benefits can be obtained from fact sheets available at [www.va.gov/hac](http://www.va.gov/hac) You may also call 1-800-733-8387 or email us with your request.

- **Write:**

VA Health Administration Center  
CHAMPVA  
PO Box 469063  
Denver CO 80246-9063

## How to Apply

To apply for benefits, send the following information to CHAMPVA Eligibility, PO Box 469028, Denver, CO 80246-9028.

- VA Form 10-10d, Application for CHAMPVA Benefits
- VA Form 10-7959c, CHAMPVA Other Health Insurance Certification (OHI)
- A copy of your Medicare card, if applicable.

Forms are available from the voice mail menu at 1-800-733-8387, 24 hours a day, seven days a week. Please consider placing calls for an application form during evening or weekend hours. You may also obtain the necessary forms from our website at [www.va.gov/hac](http://www.va.gov/hac) by selecting “HAC Forms” from the left panel. To reduce the time it takes to process your application, we recommend you also send with your application a copy (never the original) of any of the following documents that apply to you. These documents do not need to be notarized. If the documents are included with your application and the forms are filled out correctly, it normally takes 45 days to process your application from the date it is received.

Documentation	When Needed
The Department of Veterans Affairs (VA) rating decision	<ul style="list-style-type: none"> <li>• Veteran is permanently and totally disabled due to a service-connected disability</li> <li>• Veteran died as a result of a service-connected condition</li> </ul>
The casualty report	<ul style="list-style-type: none"> <li>• Veteran died on active duty</li> </ul>
Marriage license/certificate	<ul style="list-style-type: none"> <li>• Spouse/widow(er) applications</li> </ul>
Birth certificate	<ul style="list-style-type: none"> <li>• Dependent children applications (birth, adopted, stepchildren)</li> </ul>
Adoption court order	<ul style="list-style-type: none"> <li>• Adopted children</li> </ul>
School certification letter	<ul style="list-style-type: none"> <li>• Dependent children between the ages of 18 and 23</li> </ul>

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