



Department of Veterans Affairs
Health Administration Center

CHAMPVA

How to Apply for CHAMPVA



Application for Benefits

General Information

An application (VA Form 10-10d) must be submitted to us before you or your physician submits bills for health care services. You must have a Social Security number (SSN) for each individual on the application, including newborns. If you need an SSN for a member of your family, contact your nearest Social Security Office. After your application is processed, we will mail a CHAMPVA Authorization Card (A-Card) to each authorized family member.





CHAMPVA Eligibility

Before you apply, there are a few eligibility requirements that you need to keep in mind.

- CHAMPVA is not available to anyone that is eligible for TRICARE.
- CHAMPVA is available to Medicare recipients, but these individuals typically must be covered under Medicare Part B.

Additional information on eligibility rules is provided on the back of the CHAMPVA application form.

The Application Process

To apply for benefits, send the following information to the

HAC, CHAMPVA-Eligibility, PO Box 469028, Denver, CO 80246-9028. Forms are available from the voice mail menu at 1-800-733-8387, 24 hours a day, 7 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 by selecting HAC Forms from the menu on the left.

- VA Form 10-10d, Application for CHAMPVA Benefits
- VA Form 10-7959c, CHAMPVA Other Health Insurance Certification
- A copy of your Medicare card, if you are also eligible for Medicare

Federal law requires that family members of the veteran be legal dependents. The relationship of the veteran to the individual applying for CHAMPVA benefits will be verified with the VA Regional Office.

If you have not previously contacted the VA Regional Office where the veteran's records are located to establish your legal relationship to the veteran, you should do so prior to applying for CHAMPVA. Once you have done so, submit your application for CHAMPVA benefits to us. To reduce the time it takes to process your application, we recommend you also send with your application a copy (never the original) 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"> • Qualifying sponsor is permanently and totally disabled due to a service-connected disability • Qualifying sponsor died as a result of a service-connected condition or was permanently and totally disabled at the time of death
The casualty report	<ul style="list-style-type: none"> • Qualifying sponsor died while on active duty
Marriage license/certificate	<ul style="list-style-type: none"> • Spouse/widow(er) applications
Birth certificate	<ul style="list-style-type: none"> • Dependent children applications (birth, adopted, stepchildren)
Adoption court order	<ul style="list-style-type: none"> • Adopted children
School certification letter	<ul style="list-style-type: none"> • All school certifications for dependent children ages 18–23

Application Checklist

Before you return your packet, did you:

- Sign the application?
- Include a completed Other Health Insurance (OHI) certification for each applicant?
- Include each applicant's Social Security number?
- Include each applicant's date of birth?
- Include a copy of VA rating decision?

If applicable, did you include:

- A copy of your Medicare card, if Medicare eligible?
- A copy of the divorce decree for previous spouse(s), if divorced?
- A copy of the marriage certificate to your current spouse?
- All school certifications for dependent children ages 18–23?