

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

CHAMPVA (the Civilian Health and Medical Program of the Department of Veterans Affairs) is a federal health benefits program administered by the Department of Veterans Affairs. CHAMPVA is a Fee for Service program. CHAMPVA provides reimbursement for most medical expenses – inpatient, outpatient, mental health, prescription medication, skilled nursing care, and durable medical equipment (DME). There is a very limited adjunct dental benefit that requires pre-authorization.

#### **What is Other Health Insurance (OHI)?**

OHI is any other health insurance that provides coverage for a CHAMPVA beneficiary. For the purpose of the CHAMPVA program, this includes MEDICARE, employer sponsored insurance, individual insurance, health maintenance organizations, state or federal health benefits programs and supplemental insurance.

#### **Why does CHAMPVA need OHI information?**

With the exception of State Victims of Crime Compensation and MEDICAID, CHAMPVA is, by law, always a second payor. For us to comply with federal law, CHAMPVA needs to know if you have other coverage so we can calculate payments correctly.

#### **Is OHI information reporting mandatory?**

Yes, OHI must be reported for each new CHAMPVA beneficiary. The Health Administration Center (HAC) will not begin to pay health claims until we receive your initial OHI certification.

#### **Will the HAC stop paying claims if there is a discrepancy in my OHI information?**

Yes. The HAC will review every submitted health care claim to verify that OHI information is present if needed. If you or your provider stop sending your OHI information, we will suspend payment and deny the claim using a reason code of 78 – “EOB from other insurance required- CHAMPVA secondary payor.” We will also suspend payment on claims if we receive an indication that you have signed up for a new OHI plan. In this instance, we will deny the claim using a reason code 218 – “Clarification of OHI information required; certification sent to beneficiary.” This indicates that we need information on your new health plan before we can restart claims payment.

#### **How do I notify CHAMPVA about a change in OHI?**

Changes in OHI are reported to CHAMPVA on an OHI Certificate, VA Form 10-7959c. You can obtain a copy of this document from the CHAMPVA web site at [www.va.gov/hac](http://www.va.gov/hac) and select FORMS. We plan on offering a version of this form in the near future that you will be able to submit on-line. Completed forms should be mailed to CHAMPVA at PO Box 469063 Denver, CO 80246-9063.

We accept OHI updates by phone during normal work hours. You can also leave a voice request for us to mail you a blank form. Contact information is at the end of this fact sheet.

### **Are there penalties for failing to report OHI coverage?**

Failure to provide accurate OHI information can be considered fraud.

### **If I notify CHAMPVA after the fact, will CHAMPVA recoup payments made?**

Yes, we are required by law to only pay for authorized services and in authorized amounts. If you have OHI, and we are notified after we process a claim for payment, we automatically reprocess the claim with the OHI information and will recoup any overpayment from the patient or the provider.

### **Does the form have to be signed to be accepted by the Health Administration Center?**

Forms submitted by US mail or fax should be signed. If you submit your update by phone, we will send you a confirmation letter in the mail in about ten working days. Forms submitted online require you to acknowledge responsibility for the validity of the information as part of the submission process.

### **How do I get more information?**

- Mail: VA Health Administration Center CHAMPVA  
PO Box 469063 Denver, CO 80246-9063
- Phone: 1-800-733-8387 Monday–Friday
- FAX: 1-303-331-7808 (for OHI Certification faxes only).
- E-mail: Please go to <http://www.va.gov/hac/contact> and follow the directions for submitting e-mail via IRIS
- Website: <http://www.va.gov/hac>