

### **What is CHAMPVA?**

CHAMPVA for the Primary Family Caregiver is a health care benefits program in which the Department of Veterans Affairs (VA) shares the cost of certain health care services and supplies with the Primary Family Caregiver, who is not entitled to care or services under a health plan contract, including a health insurance plan, Medicare and Medicaid. CHAMPVA is managed by the VA's Health Administration Center (HAC), located in Denver, Colorado. The HAC processes all claims submitted for the reimbursement of medical services and supplies rendered by authorized providers in the community.

### **Are all Caregivers eligible for CHAMPVA medical benefits?**

No. **Only** the designated Primary Family Caregiver, who is without health insurance coverage, is eligible for CHAMPVA benefits. Some of the health plans that would make a Primary Family Caregiver ineligible for CHAMPVA benefits include Medicare, Medicaid, commercial health plans through employment and individual plans.

### **Can I discontinue my other health insurance (OHI) to receive health benefits through CHAMPVA?**

You should strongly consider the following tips before you decide to discontinue your OHI:

- Medicaid recipients could have less of a financial burden than they would under CHAMPVA, because many state Medicaid plans do not require the participant to pay co-payments, cost shares or deductibles. CHAMPVA has an outpatient deductible of \$50 per calendar year and a cost share of 25 percent of the CHAMPVA allowable charge, up to the catastrophic cap, which is \$3,000 per calendar year.
- Some health plan contracts may have a comprehensive medical benefit package and some services might not be covered by CHAMPVA. For example, CHAMPVA does not cover dental, chiropractic services, routine eye exams or corrective lenses.
- CHAMPVA benefits are discontinued for the Primary Family Caregiver when the Veteran is no longer in need of personal care services or someone else is designated as the Primary Family Caregiver.

### **What are some of the medical benefits covered under CHAMPVA?**

Following are some of the common types of medical services that CHAMPVA covers (this list is not inclusive):

- Mental health: 23 outpatient visits per year before preauthorization is needed
- Prescriptions
- Doctor's office visits

- Hospital services, in both inpatient and outpatient settings, including emergency room visits
- Lab and radiology services
- Durable medical equipment

### **What services are not covered under CHAMPVA?**

Following is a list of services that are not covered under CHAMPVA (this list is not inclusive):

- Acupuncture
- Chiropractic services
- All dental care (includes dentures or partial dentures)
- Non FDA-approved drugs
- Eye exams (routine) and glasses
- Experimental and investigational procedures
- Hearing exams (routine)
- Health club memberships
- Laser eye surgery

### **Do I have to use a CHAMPVA provider network to see a doctor?**

Unlike other health insurance plans, CHAMPVA does not have a network of medical providers. However, it is recommended that the Primary Family Caregiver asks the provider if they accept CHAMPVA. If the provider accepts CHAMPVA, the provider will then bill CHAMPVA directly. Most Medicare and TRICARE providers will accept CHAMPVA patients. The following websites can be used to help a Primary Family Caregiver locate a medical provider.

Medicare website: **[www.medicare.gov](http://www.medicare.gov)**. Use the “Search Tools” at the bottom of that page to locate a Medicare provider.

TRICARE providers can be found at: **[www.tricare.osd.mil/standardprovider](http://www.tricare.osd.mil/standardprovider)**

### **How much does CHAMPVA pay?**

In most cases, CHAMPVA pays equivalent to Medicare/TRICARE rates for covered benefits. The Primary Family Caregiver cost share responsibilities include an outpatient deductible of \$50 per calendar year and a cost share of 25 percent of the CHAMPVA allowable charge, up to the catastrophic cap, which is \$3,000 per calendar year. The Primary Family Caregiver is also eligible to receive health care at a VA facility through the CHAMPVA CITI program (CHAMPVA In-house Treatment Initiative) if the VA facility has the excess capacity to provide care. Medical care and supplies received through a participating VA facility are not subject to cost shares or deductibles. (Note: Not all VA facilities participate in the CITI program.)

## **When should I contact CHAMPVA if I need to change some of my information?**

You must notify CHAMPVA immediately if any of the following occur:

- Change of address or phone number for the Primary Family Caregiver
- Change in your other health insurance status
- Change in your Primary Family Caregiver status

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

The following contact information is specific to questions concerning CHAMPVA health care benefit claims for the Primary Family Caregiver. Customer service representatives will be available to answer questions about services that are covered by CHAMPVA.

- Phone: 1-877-733-7927
- Website: [www.va.gov/hac](http://www.va.gov/hac)

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The Caregiver support line will provide information on the Caregiver program along with eligibility information:

- Phone: 1-855-260-3274
- Caregiver website: [www.caregiver.va.gov](http://www.caregiver.va.gov)