

# VA HEALTH CARE BENEFITS

Module 13

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## Enrollment for VA Health Care

### Enrollment Process

- Veteran must complete the Application for Health Benefits (10-10EZ) and provide the following:
  - Proof of Military Service (DD214 or Notice of Separation)
  - Copy of all Health Insurance cards (Medicare, Medicaid, Tricare, HMO or PPO)
  - Copy of Driver's License or State Identification card
  - Previous years total gross annual income and paid out of pocket medical expenses (unless special eligibilities present)
  - The Highest Priority Group the veteran is eligible for will be assigned

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## Basic Eligibility Requirements

- Discharged under Honorable Conditions
- Prior to 09/07/1980, member must have served one day of Active Duty; for other than training purposes
- After 09/07/1980, member must have served 24 months Active Duty or the full period for which they were called to Active Duty
- Reserve and or National Guard Service members in which were called up by Federal Order and completed full period for which they were ordered

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### Special Eligibility

- Former Prisoner of War
- Purple Heart Recipient
- Medal of Honor
- Served in Vietnam between January 9, 1962 and May 7, 1975
- Served in SW Asia during the Gulf War between August 2, 1990 and November 11, 1998
- Served at least 30 days at Camp Lejeune between August 1, 1953 and December 31, 1987.
- Discharged Due to Disability
- Hardship (excluding pregnancy)

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### Enhanced Eligibility

Certain Veterans qualify for an enhanced eligibility status when enrolling in the VA Health Care System if in receipt one of the following:

- Service Connected Disability Rating of 10% or greater
- In receipt of NCS VA Pension and or Aid and Attendance
- In receipt of Medicaid Benefits
- Are found by VA to be Catastrophically Disabled
- Recently discharged Combat Veteran (enrolling with in 5 years from date of Discharge)

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### Veterans with Basic Eligibility only

- Veterans that enroll and meet the "Basic Eligibility" requirements only and do not fall into the Special nor Enhanced Eligibility, will have to complete the financial assessment to determine their enrollment priority group
- Assessment Includes
  - Previous years total gross household income
  - Dependents living in household (minors, 18-23 attending school and disabled before the age of 18)
  - Previous years paid out of pocket medical expenses

***\*If income is above the MTT or the GMTT by more than 10% (pulling from the higher amount), Veteran will be Rejected for VHA Benefits***

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## Enrollment Priority Groups

### • Priority Group 1:

- Veterans with VA rated SC disabilities of 50% or more
- Veterans determined by VA to be Unemployable due to SC conditions
- Veterans who have been awarded Medal of Honor (MOH)

### • Priority Group 2:

- Veterans with VA rated SC disabilities 30% or 40% disabling

### • Priority Group 3:

- Former Prisoners of War (FPOWs)
- Purple Heart Recipients
- Discharge due to a disability incurred or aggravated in the line of duty
- Veterans with VA rated SC disabilities 10% or 20% disabling
- Eligibility classification under Title 38, U.S.C. 1151, "benefits for individuals disabled by treatment or vocational rehabilitation"

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## Enrollment Priority Groups Continued

### • Priority Group 4:

- Veterans receiving Aid and Attendance or housebound benefits
- Veterans who have been determined by VA Catastrophically Disabled

### • Priority Group 5:

- NSC veterans and Non-Compensable SC Veterans rated 0% disabled by VA with annual income below the VA's MTT
- Veterans receiving VA pension Benefits
- Veterans in receipt of Medicaid

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## Enrollment Priority Groups Continued

### • Priority group 6

- Compensable 0% service Connected Veterans
- Vets exposed to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki
- Project 112/SHAD participants
- Vets who served in the Republic of Vietnam between 01/09/1962 and 05/07/1975
- Veterans of the Persian Gulf War who served between 8/2/1990 and 11/11/1998
- Veterans who served on active duty at Camp Lejeune for at least 30 days between 8/1/1953 and 12/31/1987
- Veterans who served in theater of combat operations after 11/11/1998



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## Enrollment Priority Groups Continued

- Priority Group 7:
  - Veteran with gross annual household income below the geographically – adjusted VA income limit for their resident location and who agree to pay the copays
- Priority Group 8:
  - Veterans with gross household income above the VA MTT limits and GMTT limits and agree to pay the copayments

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## Enrollment Priority Groups Continued

- Priority Group 8 Subpriorities
  - **Eligible for Enrollment – Non compensable 0% SC and:**
    - *Sub group a:* Enrolled as of 1/16/2003 and remained enrolled
    - *Sub group b:* Enrolled on or after 06/15/2009 who's income limits exceed MTT and GMTT by 10% or less
  - **Eligible for Enrollment – Non Service Connected and:**
    - *Sub group c –* Enrolled as of 1/16/2003 and remained enrolled
    - *Sub group d –* Enrolled on or after 06/15/2009 who's income limits exceed MTT and GMTT by 10% or less
  - **Not Eligible for Enrollment – Veterans not meeting criteria above**
    - *Sub group e–* Non-compensable 0% SC (treat for SC only)
    - *Sub group g–* Nonservice-connected (over income or didn't provide)

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## Veteran Health Care Copays

### Types of Copayments

- Outpatient Copayments
  - Primary Care Services - \$15
  - Specialty Care Services - \$50
- Inpatient Copayments
  - Full Rate - \$1,340 (priority group 8)
  - Reduced Rate – \$268 (priority group 7)
- Prescription Copayments
  - Tier 1 drugs (preferred generics) - \$5
  - Tier 2 drugs (non-preferred generics) \$8
  - Tier 3 drugs (brand name drugs) \$11

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### Dental Eligibility

- Have a service connected compensable dental disability
- SC 100% or are unemployable
- Apply for dental within 180 days of discharge *one time*
  - If no dental exam within 90 days before separation
- SC non-compensable dental condition resulting from combat wounds
- Have a dental condition determined by VA to be associated with and aggravating a SC condition –
- Vocational Rehab
- Receiving VA care or are scheduled for inpatient and require dental care for condition complications
- Enrolled homeless Veteran receiving care (one course)

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### VA Dental Insurance Program (VADIP)

To help Veterans who are not eligible for VA dental benefits or need more comprehensive dental care, VA offers enrolled Veterans and beneficiaries of CHAMPVA the opportunity to purchase dental insurance at a reduced cost through it VA Dental Insurance Program.

- VADIP has been extended for an additional 5 years, until 12/31/2021, by the VA Dental Insurance Reauthorization Act of 2016.
- 1-877-222-8387 or visit [www.va.gov/healthbenefits.vadip](http://www.va.gov/healthbenefits.vadip) for more information



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### Non-VA Emergency Care

**Service Connected Veterans;** VA may pay for your community emergency care if:

- Community emergency care for a rated SC disability
- NSC condition associated with and held to be aggravating your SC condition
- Treatment to make possible your entrance into training course or to prevent interruption of training, if you are an active participant in the Vocational Rehabilitation and Employment program
- Care if you are rated as having a total disability permanent in nature resulting from your SC disability
- Other approved reasons

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### Non – VA Emergency Care

**Nonservice Connected Veterans;** VA may pay for emergency care provided in a community facility if all the following conditions are met:

- The episode of care cannot be paid under another VA authority and based on average knowledge of health and medicine, it could be reasonably expected that the delay in seeking immediate medical attention would have been hazardous to your life or health
- A VA or other Federal facility/provider was not feasibly available
- You received medical care within a 24 month period preceding the community emergency care

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### Non – VA Emergency Care

- You are financially liable to the health care provider for the emergency care
- The services were furnished by an emergency department or similar facility that provides emergency care to the general public
- You have no contractual or legal recourse against a third party that would, in whole extinguish you liability

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### Travel Benefits

The following veterans are eligible for reimbursement for travel pay:

- Veterans with disabilities rated 30% or more service-connected (SC): travel for care relating to any condition
- Veterans with disabilities rated less than 30%: travel for care relating to their SC condition(s)
- Veterans receiving Department of Veterans Affairs (VA) pension benefits: travel for care of any condition. Veterans with annual income below the maximum applicable annual rate of pension: travel for care of any condition
- Veterans traveling in relation to a Compensation and Pension (C&P) examination

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## CHAMPVA

- The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) is a comprehensive health care program in which the VA shares the cost of covered health care services and supplies with eligible beneficiaries.
- Beneficiaries can receive care from VA, but are not required to do so.

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## CHAMPVA Eligibility

To be eligible for CHAMPVA, you cannot be eligible for TRICARE, and you must be in one of these categories:

- The spouse or child of a Veteran who has been rated permanently and totally disabled due to a service-connected disability
- The surviving spouse or child of a Veteran who died from a service-connected disability, or who, at the time of death, rated permanently and totally disabled from a service-connected disability
- The surviving spouse or child of a military member who died in the line of duty, not due to misconduct

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## CHAMPVA

**Address:**  
CHAMPVA  
PO Box 469063  
Denver, CO 80246-9063

**Phone:**  
1-800-733-8387

**Website:**  
<http://www.va.gov/hac>

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