

## What is 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. CHAMPVA is managed by the VA's Health Administration Center in Denver, Colorado. We process CHAMPVA applications, determine eligibility, authorize benefits and process medical claims.

## Who is eligible for CHAMPVA?

To be eligible for CHAMPVA, you cannot be 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, and the dependents are not eligible for DoD TRICARE benefits.

Effective October 1, 2001, CHAMPVA benefits were extended to beneficiaries age 65 and older. To be eligible, you must also meet the following conditions:

- If you were 65 or older prior to June 5, 2001, and were **otherwise eligible** for CHAMPVA, and were entitled to Medicare Part A coverage, then you will be eligible for CHAMPVA without having to have Medicare Part B coverage.
- If you turned 65 **before** June 5, 2001, and only have Medicare Part A, you will be eligible for CHAMPVA without having to have Medicare Part B coverage.
- If you turned 65 **before** June 5, 2001, and had Medicare Parts A and B on June 5, 2001, you must keep both Parts to be eligible.
- If you turn age 65 on or after June 5, 2001, you must be enrolled in Medicare Parts A and B to be eligible.

## What are some common terms used for CHAMPVA eligibility?

- Beneficiary: a CHAMPVA-eligible spouse, widow(er) or child.
- Child: includes birth, adopted, stepchild or helpless.
- Dependents: a child, spouse or widow(er) of a qualifying sponsor.

- Sponsor: a Veteran who is permanently and totally disabled from a service-connected condition, died as a result of a service-connected condition, was rated permanently and totally disabled from a service-connected condition at the time of death or died on active duty, and whose dependents are not otherwise entitled to DoD TRICARE benefits.
- Service-connected: a VA Regional Office determination that a Veteran's illness or injury is related to military service.
- Spouse: the wife or husband of a qualifying sponsor.
- Widow(er): the surviving spouse of a qualifying sponsor.

### What are some of the rules that impact CHAMPVA eligibility?

Ending Date for a Child's Eligibility: 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 household of the sponsor.

Impact of Divorce or Remarriage of Spouse on Child's Eligibility: The eligibility of a child is not affected by the divorce or remarriage of the spouse, except in the case of a stepchild. When a stepchild leaves the sponsor's household, the child is no longer eligible for CHAMPVA.

Helpless Child: A child who, before the age of 18, became permanently incapable of self-support and was rated as a helpless child by a VA Regional Office, is eligible for CHAMPVA with no age limitation.

Spouse: Eligibility for CHAMPVA ends with termination of the marriage to the qualifying sponsor by annulment or divorce. CHAMPVA eligibility terminates as of midnight on the effective date of the dissolution of the marriage, as stated in the annulment or divorce decree.

Widow(er) Remarriage Before Age 55: Eligibility for CHAMPVA ends if the widow(er) remarries prior to age 55. CHAMPVA eligibility terminates at midnight on the date of the remarriage.

Termination of Remarriage: A widow(er) of a qualifying sponsor who remarries and the remarriage is later terminated by death, divorce or annulment may establish CHAMPVA eligibility. The beginning date of eligibility is the first day of the month after termination of the remarriage or December 1, 1999, **whichever date is later**. To establish CHAMPVA eligibility, copies of the marriage certificate and death, divorce or annulment documents (as appropriate) must be provided.

Widow(er) Remarriage After Age 55: Effective February 4, 2004, Public Law 107-330, authorized the VA to allow benefits to a CHAMPVA-qualifying surviving spouse who remarried after age 55. A widow(er) who met the criteria for a CHAMPVA beneficiary, who remarried before the enactment of this legislation, and was 55 years old when they remarried, had until December 31, 2004, to apply for CHAMPVA benefits. For additional information, refer to Fact Sheet 03-01, Remarriage After Age 55.

### **What kind of certification is required for individuals between age 18 and 23 who are in school?**

Student status may be established for up to a full year with a letter from the school certifying the beginning and ending dates of the school terms for which the student has pre-enrolled as a full-time student.

### **What if I am under the age of 65 and entitled to Medicare?**

You must be enrolled in both Medicare Part A and Medicare Part B to be eligible for CHAMPVA. CHAMPVA will pay after Medicare, Medicare supplemental plans, Medicare HMO plans, and any other health insurance coverage for health care services and supplies.

If you are entitled to premium-free Medicare Part A and are not enrolled in Medicare Part B, you are not eligible for CHAMPVA. If you later enroll in Medicare Part B, you may apply for CHAMPVA at that time. In that case, CHAMPVA eligibility will begin on the effective date of your Medicare Part B coverage.

### **Where can I go for information about benefits for surviving spouses and dependents of military personnel who died while in active military service and to the survivors of Veterans who died after active service?**

For information about benefits for surviving spouses and dependents of military personnel who died while in active military service and for the survivors of Veterans who died after active service, please visit the Survivor Benefits Home Page at [www.vba.va.gov/survivors](http://www.vba.va.gov/survivors)

To help us process claims in a timely manner, please submit the same name to your health care provider exactly as it is shown on your CHAMPVA Identification Card. If different names are used, it will cause a delay in the handling of claims. The rejection of claims could cause you to receive claims directly from your health care provider.

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

- Check our Web site at [www.va.gov/hac](http://www.va.gov/hac) and select CHAMPVA
- Write us at PO Box 469063 Denver CO 80246-9063
- To contact us by e-mail, please go to [www.va.gov/hac/contact](http://www.va.gov/hac/contact) and follow the directions for submitting e-mail via IRIS.
- Call 1-800-733-8387, Monday–Friday