



# Medicare and CHAMPVA

## If I am eligible for Medicare, at what age am I also eligible for CHAMPVA?

You are eligible for CHAMPVA if you are under the age of 65, have both Medicare Parts A and B, and are otherwise eligible for CHAMPVA.

You are also eligible for CHAMPVA if you are over age 65 and eligible for Medicare. As a result of a law passed on June 5, 2001, CHAMPVA coverage became available to beneficiaries over age 65. Review the following chart carefully as there are limitations if you only have Medicare Part A.

If I am...	Medicare Part B required?	Effective date of CHAMPVA eligibility
<ul style="list-style-type: none"> <li>age 65 or older prior to June 5, 2001, and</li> <li>otherwise eligible for CHAMPVA, and</li> <li>entitled to Medicare Part A coverage</li> </ul>	No	October 1, 2001
<ul style="list-style-type: none"> <li>age 65 or older prior to June 5, 2001, and</li> <li>otherwise eligible for CHAMPVA, and</li> <li>entitled to Medicare Part A coverage, and</li> <li>enrolled in Medicare Part B coverage as of June 5, 2001</li> </ul>	Yes	October 1, 2001
<ul style="list-style-type: none"> <li>age 65 on or after June 5, 2001, and</li> <li>CHAMPVA eligible, and</li> <li>entitled to Medicare Part A coverage</li> </ul>	Yes	Date of CHAMPVA eligibility, or October 1, 2001, whichever is later

## I am not entitled to Medicare Part A, but have purchased Part B. Am I required to retain Part B?

No. If you are not entitled to Medicare Part A and have purchased Part B, you can disenroll in Medicare Part B with no impact on CHAMPVA benefits.

## I did not enroll in Medicare Part B, but am required to have it to be CHAMPVA eligible. Can I still obtain Part B coverage?

Yes. Contact your local Social Security office to find out about enrollment in Medicare Part B. Medicare may charge a penalty for late enrollment. If you do choose to purchase Medicare Part B, you can then apply for CHAMPVA; CHAMPVA eligibility will begin on the date the Part B coverage is effective.

## If I am over age 65, but am not eligible for Medicare Part A under my own or my spouse's Social Security number, can I continue to be eligible for CHAMPVA?

Yes. If you meet the criteria for CHAMPVA eligibility and are not entitled to Medicare Part A, you must submit a *Notice of Disallowance* from the Social Security Administration along with your CHAMPVA application.

## If the Department of Veterans Affairs rated me as a helpless child, will these Medicare rules apply to me?

Yes. If you were rated as a helpless child by a VA Regional Office, and continue to carry that rating, the same rules for eligibility provided previously apply.

## If I am turning age 65, do I have to apply for CHAMPVA again, even though I had done so before?

Yes, but the application process is much easier. Ninety days before your 65th birthday, CHAMPVA will contact you by mail with instructions. You will be asked to complete a VA Form 10-7959c, *CHAMPVA Other Health Insurance (OHI) Certification*, and you will need to provide a copy of your Medicare card.

## What should I do if I use a different name with Medicare than I do with CHAMPVA?

The name you use with all medical coverage should be the same. If different names are used, it will cause a delay of payment on claims. This can cause you to be billed directly by the provider.

## Are bills for medical services sent to Medicare or CHAMPVA first?

Medicare is the first payer. If you have a Medicare HMO plan or a Medicare supplemental insurance, those plans must also be billed before CHAMPVA.



### Does CHAMPVA have a catastrophic cap?

Yes. There will still be some out-of-pocket expenses when using CHAMPVA along with Medicare coverage, but you and your family will never pay more than \$3,000 per year for out-of-pocket expenses for covered services.

### How much do I have to pay?

If Medicare and CHAMPVA cover the service, you will almost always have no out-of-pocket expense. If the service is covered by Medicare and not by CHAMPVA, you will pay your Medicare co-pay. If the service is not covered by Medicare, but is covered by CHAMPVA, you will pay your CHAMPVA cost share (typically 25%).

### Will CHAMPVA pay the Medicare outpatient annual deductible or the Medicare Part B premiums?

At least a portion of your Medicare outpatient deductible will be covered by CHAMPVA.

CHAMPVA does not cover Medicare Part B premiums. You are responsible for payment of the monthly premiums.

### Will Medicare and CHAMPVA cover all my medical needs?

Combined, these two programs will cover most of your medical needs. However, there are some benefits that are not provided under either program. For example, cosmetic services and eyeglasses are either not covered or are covered in extremely limited situations. Please review the benefit coverage of both programs carefully.

### What is the outpatient prescription (medication) benefit available under CHAMPVA?

CHAMPVA provides three ways for you to obtain your prescription medication; refer to *Fact Sheet 01-05: CHAMPVA Pharmacy Benefits* for more information.

### Can I use a VA Medical Center (VAMC) to obtain my care if I am Medicare eligible?

No. CHAMPVA beneficiaries with Medicare cannot use a VAMC because Medicare will not pay the medical center for the services it provides. If you are currently being seen at a VAMC, but will become entitled to Medicare soon, you will need to find a different provider.

### What happens if I live overseas?

You must still meet the rules for eligibility previously listed. That means, if you are required to have Medicare Part B coverage, you must purchase Medicare Part B to be CHAMPVA eligible. Because Medicare will not pay for medical services obtained outside the United States, if you meet the rules listed previously, CHAMPVA will pay after any other health insurance you have. If you have no other health insurance, CHAMPVA will be the primary payer.

### How do I get more information?

- Mail: VHA Office of Community Care  
CHAMPVA  
PO Box 469063  
Denver CO 80246-9063
- Phone: 1-800-733-8387, Monday-Friday  
8:05 a.m. to 7:30 p.m., Eastern Standard Time
- Email: Follow the directions for submitting email via IRIS at <https://iris.custhelp.com/app/ask>
- Website: <https://www.va.gov/communitycare>