

**U.S. Department of Veterans Affairs** Veterans Health Administration

## Health Care Benefits Overview 2022 Edition, Vol. 2

Your Complete Guide to VA Health Care Benefits



# VA makes over 30,000 HOUSE CALLS EACH DAY.

See what VA can do for you: choose.va.gov

VA is leading the way in telehealth innovation to ensure Veterans can access health care when and where they need it, including from the comfort of their own homes using a smart phone or personal computer. Through VA telehealth technologies, the department's 30,000 average daily telehealth appointments bring new levels of convenience to America's Veterans and new meaning to the term "house calls."



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## Introduction

This booklet is designed to provide Veterans and their families with the information they need to understand VA's health care system – eligibility requirements, health benefits and services available to help Veterans and to explain copayments that certain Veterans may be charged.

#### **Updated Topics and Benefits!**

- "Easy Ways to Apply for Enrollment" on page 5
- "Medication Copayments" on page 14
- "Veterans Transportation Service" on page 24
- "VA Dental Insurance Program" on page 31
- "Veterans Crisis Line" on page 31

This booklet is not intended to provide information on all the health benefits and services offered by VA. Additional information is available at the following resources:

- <u>www.va.gov/health-care/</u>
- Toll-free at 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET
- Your local VA health care facility's Enrollment Office

### Legal Status and Use of Seals and Logos

The seal of the Department of Veterans Affairs authenticates the 2022 edition of Health Care Benefits Overview as the official summary of benefits that have been separately promulgated under Federal regulations established under Register Act. Under the provisions of 38 Code of Federal Regulations 1.9(f), it is prohibited to use the official seal, replicas, reproductions, or embossed seals of the Department of Veterans Affairs on any republication of this material without the express, written permission of the Secretary or Deputy Secretary of Veterans Affairs. Any person using official seals and logos of the Department of Veterans Affairs in a manner inconsistent with the provisions of 38 Code of Federal Regulations 1.9 may be subject to the penalties specified in 18 United States Code 506, 701, or 1017 as applicable.

## ExploreVA Health Care

## Did you know..

### VA provides top-quality health care tailored to the unique needs of each Veteran?

Through your honorable service to our nation, you may be eligible for many health care services and benefits.

Explore these and other benefits and services available through VA health care:

- Individualized, comprehensive care. At VA, we partner with you to help you achieve optimum health throughout your lifetime. We offer a full range of health services to eligible Veterans, including primary care, maternal care, mental health counseling, prescription drug coverage, surgical services, and, in some cases, vision and dental care.
- Accessibility. Access VA health services at any one of our 1,700 care sites nationwide, including mobile health clinics that serve highly rural areas, or consult your provider from home using VA clinical video telehealth technology. If you're a combat Veteran, you or any member of your family can visit one of more than 300 community-based Vet Centers, which provide transition and readjustment counseling; military sexual trauma counseling; and counseling for marriage, family, and bereavement issues. Vet Center staff can also refer you to other VA and Community Care services.
- Innovation. Connect with your health care team through confidential messaging or review and update your health and prescription drug records 24/7 through MyHealtheVet or online.

Veterans of recent conflicts are eligible for five years of free VA health care, regardless of the status of their disability claims.

### **Find Out How You Can Benefit**

Submit an application form online, by mail, or in person and VA will send you written notification of your eligibility status. Explore VA health care today at **Explore.VA.gov/Health-Care**.



## **Basic Eligibility for VA Health Care**

If you served in the active military, naval or air service and were separated under any condition other than dishonorable, you may qualify for VA health care benefits. Current and former members of the Reserves or National Guard who were called to active duty (other than for training only) by a Federal Order and completed the full period for which they were called or ordered to active duty, may also be eligible for VA health care.

### **Minimum Duty Requirements**

Most Veterans who enlisted after September 7, 1980, or entered active duty after October 16, 1981, must have served 24 continuous months or the full period for which they were called to active duty to be eligible. This minimum duty requirement may not apply to Veterans who were discharged for a disability incurred or aggravated in the line of duty, were discharged for a hardship, or received an "early out." Since there are many other exceptions to the minimum duty requirements, VA encourages all Veterans to apply to determine their enrollment eligibility.

### Returning Servicemembers (OEF/OIF/OND)

Every VA medical facility has a team ready to welcome OEF/OIF/OND Servicemembers and help coordinate their health care and other services. For more information about the various programs available for recently returned Servicemembers, visit the Post-9/11 Transition and Case Management site at <a href="http://www.va.gov/POST911VETERANS/Post\_9\_11\_Transition\_and\_Case\_Management\_TCM.asp">www.va.gov/POST911VETERANS/Post\_9\_11\_Transition\_and\_Case\_Management\_TCM.asp</a>.

Veterans who served in a theater of combat operations after November 11, 1998, have a special period of health care eligibility for up to five years after their discharge. In the case of multiple deployments, the five-year enrollment period begins on the most recent discharge date. This special eligibility includes cost-free health care services and nursing home care for conditions possibly related to military service and enrollment in Priority Group 6 for five years from their date of discharge or release from active duty, unless they are eligible for enrollment in a higher priority group.

Combat Veterans who enroll with VA during the five years after their discharge will continue to be enrolled even after their enhanced eligibility period ends, although they may be shifted to a lower Priority Group, depending upon their income level, and be required to make applicable copayments. Additionally, for care not related to combat service, copayments may be required, depending on their financial assessment and other special eligibility factors. Combat Veterans who do not enroll during their enhanced period of eligibility may qualify for VA health care enrollment based on a VA-rated service-connected condition, other special eligibility factors, or means testing. VA encourages all Veterans to apply to determine their enrollment eligibility.

## **Benefits of Enrolling**

VA offers a variety of health care services from basic primary care to nursing home care for eligible Veterans. See Medical Benefits on page 19 for a list of benefits and services.

Enrolled Veterans are assured that services will be available regardless of where they seek their care or how often, without having to repeat the application process. VA is America's largest integrated health care system, serving more than 6 million Veterans each year.

### **Reasons to enroll?**

- VA health care meets the minimum essential coverage requirements under the Affordable Care Act.
- Medical care rated among the best in the U.S.
- No open season or waiting period for health care coverage. Veterans can apply for VA health care enrollment at any time.
- No enrollment fee, monthly premiums or deductibles. Many Veterans have no out-of-pocket costs. Some Veterans may have to pay small copayments for health care or prescription drugs.
- More than 1,700 VA medical facilities are available. Enrolled Veterans who are travelling or spending time away from their preferred facility can obtain care at any VA health care facility across the country without having to reapply.
- Freedom to use other plans with your VA health care, including Medicare, Medicaid, TRICARE or private insurance.
- VA offers a comprehensive medical benefits package that is generally available to all enrolled Veterans.

### **High Quality Care**

VA is committed to providing the high quality, effective health care Veterans have earned and deserve. VA has established a record of safe, exceptional care that is consistently recognized by independent reviews, accreditation organizations and experts. VA improves the quality of health care by leveraging new technologies, research and relationships with other health care organizations. For more information, visit www.va.gov/qualityofcare/.

### Medical Care Abroad for Veterans with a Service-Connected Disability

Veterans with a VA-rated service-connected condition, or disability associated with and held to be aggravating a VA-rated service-connected disability; or receiving certain care to participate in a rehabilitation program under 38 U.S.C., chapter 31, can receive treatment for that condition, even in a foreign country (see "Getting Care Abroad for your Service-Connected Conditions" on page 33).

## **Enrolling in VA Health Care**

### Quickly Find Out If You May Be Eligible For Enrollment

Use the online VA Health Benefits Explorer at <u>www.va.gov/healthbenefits/apps/explorer</u> to answer a few questions about yourself (you will be asked no more than 15 questions) and learn about the VA health care benefits you could receive as an enrolled Veteran. Afterward, you will be given an opportunity to apply for enrollment.

If you wish, you can skip the Explorer and simply apply for enrollment using one of the options below:

### **Easy Ways to Apply for Enrollment**

#### **By Phone**

Veterans can complete applications for enrollment in VA health care by telephone. To apply, call 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET. VA staff members will collect the needed information and process the application for an enrollment determination.

#### Online

Veterans can fill out the application online at <u>www.va.gov/health-care/apply/application/</u> and electronically submit it to VA for processing. VA will search for your military service information through its electronic information systems and contact you for supporting documents if unable to verify your military service.

#### By Mail

The application form can be downloaded from <u>www.va.gov/health-care/how-to-apply/</u>. Mail the completed and signed form to:

Health Eligibility Center Enrollment Eligibility Division 2957 Clairmont Road NE, Suite 200 Atlanta, GA 30329-1647

#### In Person

### You can apply at any VA health care facility.

### **Select Where You Want to Receive Your Care**

As part of the enrollment process, Veterans will be given the opportunity to select the VA Health Care System or Community Based Outpatient Clinic (CBOC) where they prefer to be seen. To find a facility near you, visit VA's directory at <u>www.va.gov/directory</u>.

### **Financial Reporting Requirements**

While many Veterans qualify for enrollment and cost-free health care services, based on a compensable service-connected condition or other qualifying factors, certain Veterans will be asked to complete a financial assessment at the time of enrollment to determine their eligibility for cost-free medical care, medications and/or travel benefits. The assessment is based on the previous year's gross household income of the Veteran, spouse, and dependents, if any. This financial information may also be used to determine the Veteran's enrollment priority group placement. Some Veterans may be required to pay a copayment for treatment of their nonservice-connected conditions and for care that requires a stay of one or more days in a hospital.

For more information, visit <u>www.va.gov/health-care/about-va-health-benefits/cost-of-care/</u>, call 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET or contact the Enrollment Coordinator at your local VA medical facility.

*Note:* Enrolled Veterans are not required to provide their financial information on an annual basis. Once enrolled, VA uses information from the Internal Revenue Service (IRS) and Social Security Administration (SSA) to keep your enrollment financial information up-to-date. This reduces the burden on you to provide this information annually.

### Enrollment Priority Groups: What are they and how do they work?

VA administers its medical benefits through a patient enrollment system. The enrollment system is based on Priority Groups (PGs) to ensure health care benefits are readily available to all enrolled Veterans.

#### **Priority Group 1**

- Veterans with combined service-connected disabilities rated by VA as 50% or more disabling.
- Veterans determined by VA to be unemployable due to service-connected disabilities.
- Veterans who have been awarded the Medal of Honor (MOH).

#### **Priority Group 2**

• Veterans with combined service-connected disabilities rated by VA as 30% or 40% disabling.

#### **Priority Group 3**

- Veterans who are former Prisoners of War (POWs).
- Veterans who have been awarded a Purple Heart medal.
- Veterans whose discharge was for a disability incurred or aggravated in the line of duty.
- Veterans with service-connected disabilities rated by VA as 10% or 20% disabling.
- Veterans whose disability compensation is suspended because of the receipt of military retired pay.
- Veterans receiving compensation at the 10% rate based on multiple non-compensable serviceconnected disabilities that clearly interfere with normal employability
- Veterans who have been awarded special eligibility classification under Title 38, U.S.C., § 1151, "benefits for individuals disabled by treatment or vocational rehabilitation."

#### **Priority Group 4**

- Veterans who receive aid and attendance or housebound benefits from VA.
- Veterans who have been determined by VA to be catastrophically disabled.

#### **Priority Group 5**

- Veterans with an annual household income below VA's national and geographically-adjusted income limit who are non-service connected or rated 0% disabled for a service-connected disability.
- Veterans who receive VA pension benefits.
- Veterans who are eligible for Medicaid programs.

#### **Priority Group 6**

- Veterans with a compensable 0% service-connected disability.
- Veterans exposed to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki.
- Project 112/SHAD participants.
- Veterans who served in or offshore of the Republic of Vietnam between January 9, 1962, and May 7, 1975.
- Veterans of the Persian Gulf War who served between August 2, 1990, and November 11, 1998.

- Veterans who served on active duty at Camp Lejeune for at least 30 days between August 1, 1953, and December 31, 1987.
- Veterans who served in a theater of combat operations after November 11, 1998, and those who were discharged from active duty on or after January 28, 2003.

*Note:* Combat Veterans will be assigned to PG 6 for a period of up to 5 years. At the end of this enhanced enrollment priority group placement period, Veterans will be assigned to the highest PG for which their status at that time qualifies.

#### **Priority Group 7**

• Veterans with gross household income below the geographically-adjusted VA income limit for their residence.

#### **Priority Group 8**

• Veterans with gross household incomes above the VA income limits and the geographicallyadjusted income limits for their residence.

Veterans eligible for enrollment: Veterans who are rated with a noncompensable 0% service-connected disability and are:

- **Subpriority a:** enrolled as of January 17, 2003, and who have remained enrolled since that date and/or were placed in this subpriority due to changed eligibility status.
- **Subpriority b:** enrolled on or after June 15, 2009, and whose income exceeds the current VA income limits or the geographically-adjusted VA income limits by 10% or less.

Veterans eligible for enrollment: Veterans who are nonservice-connected and:

- **Subpriority c:** enrolled as of January 17, 2003, and who have remained enrolled since that date and/or were placed in this subpriority due to changed eligibility status.
- Subpriority d: enrolled on or after June 15, 2009, and whose income exceeds the current VA income limit and geographic income limit by 10% or less.

Veterans not eligible for enrollment: Veterans whose income exceeds VA's income limit by more than 10%:

- **Subpriority e:** noncompensable 0% service-connected **NOTE:** May receive care for their service-connected condition.
- Subpriority g: nonservice-connected.

### **Appealing Ineligible Decision**

Veterans who are determined to be ineligible for VA health benefits or other VA services may appeal the decision by providing new evidence or information for reconsideration. For more information regarding Appeals and options under the Appeals process, visit <u>www.va.gov/decision-reviews</u> or call 1-800-827-1000.

### **Community Care**

VA provides care to eligible Veterans through community providers when VA cannot provide the care needed. Receiving care in the community is based on specific eligibility requirements, availability of VA care, and the needs and circumstances of the Veteran.

For more information about Community Care for Veterans, visit www.va.gov/communitycare/.

### **Urgent Care (Community Care)**

VA offers urgent care services to eligible Veterans at VA medical facilities or at in-network urgent care clinics for minor injuries and illnesses such as cold, strep throat, sprained muscles and skin and ear infections, or other conditions that are not life-threatening. To be covered by this benefit, you must be

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enrolled in the VA health care system and have received care through VA from either a VA or community health care provider within the 24 months prior to seeking urgent care. This benefit does not require preauthorization.

Eligible Veterans can seek care from an in-network urgent care facility or walk-in retail health clinic. Not all urgent care facilities or walk-in retail health clinics are in VA's community provider network.

For more information about the urgent care benefit, visit www.va.gov/communitycare/.



## **Thank You for Choosing VA**

### Once you are enrolled, you can begin enjoying your VA health care benefits.

New enrollees will receive a telephone call from VA staff and a personalized Veterans Health Benefits Handbook. During that call, we can answer many of your initial questions, provide information regarding your health benefits and other services provided through VA and schedule your initial VA health care appointment. The handbook will detail your VA health care benefits information, based on your specific eligibility factors, in an organized, easy-to-read format. It also includes information on your preferred facility, copayment responsibilities, how to schedule appointments, ways to communicate treatment needs and more. For more information, visit <u>www.va.gov/healthbenefits/vhbh</u>.

### Keep your Personal Information Updated with All VA Organizations

While you are enrolled, it is important to update or report changes to your address, phone number, email, name, and health insurance.. Keeping your information accurate allows VA to better inform you of updates to benefits and services. Therefore, you will need to notify each VA organization of your demographic and personal information changes.

You can use any one of these methods to update your information with VHA:

- Complete VA Form 10-10EZR (Health Benefits Renewal Form) online at <u>www.va.gov/health-care/</u> <u>update-health-information/</u>.
- Call 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET.
- Contact the enrollment coordinator at your local medical facility. Self-service kiosks are also available at most VA health care facilities for use in updating your personal information. For more information, see "Self-Service Kiosks" on page 35.

### **Types of Veteran ID Cards**

VA offers two type of identification cards you can use to show you are a Veteran. Learn about them below:

### **Veteran Identification Card**

The Veteran Identification Card (VIC) is a form of photo ID you may use to get promotional discounts and other services offered to Veterans at many restaurants, hotels, stores, and other businesses.

The VIC cannot be used in VA medical facility kiosks to sign in for appointments or update your information. Veterans not eligible for a Veteran Health Identification Card may consider applying for this card.

For more information and to apply, visit <u>www.va.gov/records/get-veteran-id-cards/vic/</u>.

### **Veteran Health Identification Card**

VA issues enrolled Veterans a Veteran Health Identification Card (VHIC) for use at VA health care facilities. The VHIC is used as proof of identity and to check-in for appointments at VA health care facilities. While the VHIC is not required to receive health care, VA recommends all enrolled Veterans request one.

To obtain a VHIC by:

- 1. Visit your local VA health care facility and have your photo taken. You will be required to provide one valid photo ID (driver's license, passport or other federal, state or local photo ID with your current address.) If the address is not on your photo Id, you can provide separate documentation to confirm your address. Acceptable address documents include:
  - Electric bill
  - Cable bill
  - Voters Registration card

The VHIC usually will be mailed to you within seven days after it is requested.

2. Through the VHIC self-service portal located at https://eauth.va.gov/accessva/

- Select "I am a Veteran" and
- Select the VHIC button

You must register for an ID.me account to use option #2

For more information about the VHIC, visit <u>www.va.gov/healthbenefits/vhic</u> or call 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET. If your VHIC is lost or stolen, contact your local VA medical facility for assistance.

### **Schedule an Appointment**

You can request a medical appointment when you apply for enrollment. We also can help you schedule your first appointment during your "Welcome to VA" call. An appointment will be made with a VA health care provider and you will be notified via phone, mail, or text message of the appointment date and time. If you need health care before your scheduled appointment, you can contact the Enrollment Coordinator, the urgent care clinic or the emergency room staff at your local VA medical facility.

Referral Coordination Teams (RCTs) are an extension of your health care team and will help to coordinate internal/direct and community care appointments.

### You Will Be Assigned a Personal Care Team

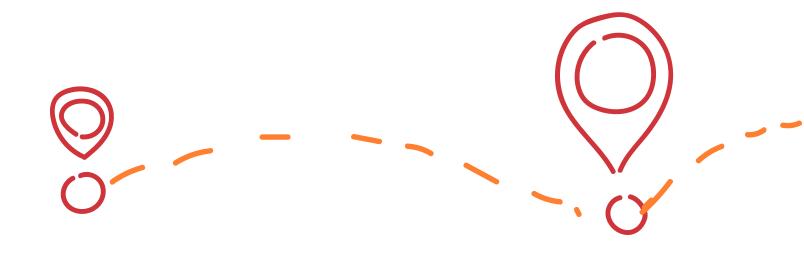
Every Veteran who enrolls in Primary Care is assigned to a Patient Aligned Care Team (PACT) that will help coordinate and personalize their care. Every PACT includes a primary care provider, nurse care manager, clinical associate, and an administrative clerk. Veterans can expect their PACT to assist with accessing care through face-to-face and virtual modalities across the entire team as well as other integrated services, which are necessary to optimize health and well-being. For more information, visit <u>www.patientcare.</u> <u>va.gov/primarycare/PACT.asp</u> or contact the Enrollment Coordinator at your local VA medical facility.

### **Seamless Care for Traveling and Permanently Relocating Veterans**

VA wants to ensure your health care is coordinated and seamless. If you know you will be traveling, temporarily relocating (for example, if you live in one state during the winter and another during summer) or permanently relocating, your experience can be enhanced if you contact your VA PACT or specialty care provider(s) four to six weeks before traveling, or relocating, or as soon as possible. If you are seen at an alternate VA health care facility while traveling or relocating, that care will be recorded in your electronic medical record for follow-up treatment options with your PACT. When you contact your PACT, be sure to have the following information available:

- Travel destination(s) and temporary/permanent address(es)
- A valid telephone number
- Arrival and departure dates
- Specific care concerns

For more information, contact your PACT or a Traveling Veteran Coordinator at your local VA facility.



#### **Coordinating Care among VA Health Care Facilities**

You may receive specialized medical treatments and services in a variety of VA settings – clinic, hospital, emergency room, VA Community Living Center or your own residence. To manage the different aspects of care effectively, your PACT will use VA's electronic medical record system to ensure the coordination of your care, whether at your preferred site of care or an alternate facility.

For health care services not offered at your local medical facility, you may be able to receive alternative care options in the form of virtual/video, telephone, or in-person care through one of VA's Clinical Resource Hubs or a partnering VA facility. Referral Coordination Teams (RCTs) will discuss all clinically appropriate care options with you at the time of referrals to ensure you are informed of all possible internal/direct and community care options so that you are able to make an informed decision on where you would like to receive your health care.

For more information, contact your PACT at your local VA facility.



## **Coverage Under The Affordable Care Act**

The Affordable Care Act (ACA) expands access to health care coverage, control health care costs and improve health care quality and care coordination. The ACA does not change VA health care benefits, Civilian Health and Medical Program (CHAMPVA) benefits, or out-of-pocket cost for eligible Veterans or family members.

Three things you should know:

- 1. VA wants all Veterans to receive health care that improves their health and well-being.
- 2. If you are enrolled in any of these VA health care programs, you have coverage under the standards of the ACA:
  - a. Veteran's health care program
  - b. Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA).
  - c. Spina Bifida health care benefits program
- 3. If you are not enrolled in VA health care, you can apply at any time.

Veterans and family members who are not eligible for VA health care and who do not have employerprovided health insurance should use their state's Marketplace to get health care coverage by going to <u>www.healthcare.gov/</u>.

*Note:* VA will mail an IRS Form 1095-B (Health Coverage), to enrolled Veterans which will provide the details of the health care coverage provided by VA for the previous calendar year. For more information about ACA, CHAMPVA and VA health care, visit VA's website at <u>www.va.gov/health/aca/index.asp</u> or call 1-877-222- VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET.





If you or a Veteran you know is having thoughts of suicide, contact the Veterans Crisis Line 24 hours a day, 7 days a week, 365 days a year. Call **1-800-273-825**5 and **Press 1**, text to **838255**, or chat online at **VeteransCrisisLine.net/Chat.** 

## VeteransCrisisLine.net

## **VA Copayments**

### **Urgent Care (Community Care)**

Veterans may be charged a copayment for urgent care that is different from other VA medical copayments.

- Copayments depend on the Veteran's assigned priority group and the number of times an urgent care provider is visited in a calendar year.
- Copayment charges are billed separately by VA as part of VA's billing process. There is no limit to the number of times a Veteran can go to an urgent care provider.

| <b>Priority Group</b> | Copayment Amount  |  |
|-----------------------|---|--|
| 1-5                   | <ul> <li>First three visits (per calendar year): \$0</li> </ul>   |  |
| 1-5                   | Fourth and greater visits (per calendar year): \$30   |  |
| 6                     | <ul> <li>If related to a condition covered by a special authority:</li> <li>First three visits (per calendar year): \$0</li> <li>Fourth and greater visits (per calendar year): \$30</li> <li>If not related to a condition covered by a special authority: \$30 per visit</li> </ul> |  |
| 7-8                   | • \$30 per visit  |  |
| 1-8                   | S0 copay for visit consisting of only a flu shot  |  |

### **Outpatient Care**

Outpatient care is defined as primary or specialty care that does not require an overnight stay. Copayments for outpatient care are listed in the table.

*Note:* Veterans who have a service-connected rating of 10% or higher are not required to pay a copayment for outpatient medical care.

| Type of Outpatient Care  | <b>Copayment Amount</b> |
|--|-------------------------|
| Primary Care Services  | \$15 per visit          |
| <b>Specialty Care Services:</b> Services provided by a clinical specialist such as surgeon, radiologist, audiologist, optometrist, cardiologist, and specialty tests such as magnetic resonance imagery (MRI), computerized axial tomography (CAT) scan, and nuclear medicine studies. | \$50 per visit          |

### **Inpatient** Care

Inpatient care occurs when a patient's condition requires admission to a hospital. There are two inpatient copayment rates: the full rate and the reduced rate. Veterans living in high cost areas may qualify for a reduced inpatient copayment rate.

| Priority<br>Group | Period of Service/Care                                  | Copayment Amount (2022)          |
|-------------------|---|----------------------------------|
| 7                 | First 90 days of care during a 365-day period           | \$311.20 + \$2 per day charge    |
| 7                 | Each additional 90 days of care during a 365-day period | \$155.60 + \$2 per day charge    |
| 8                 | First 90 days of care during a 365-day period           | \$1,556.00 + \$10 per day charge |
| 8                 | Each additional 90 days of care during a 365-day period | \$778.00 + \$10 per day charge   |

*Note:* Veterans who have a service-connected disability rating of 10% or higher are not required to pay a copayment for inpatient medical care.

### Medications

Medication copayments are required for each prescription, including each 30-day (or less) supply of maintenance medications prescribed on an outpatient basis for nonservice-connected conditions. This copayment may change annually.

Medication copayments are also charged for all over-the-counter (OTC) medications (like aspirin, cough syrup, and vitamins) that are dispensed from a VA pharmacy. You may want to consider purchasing over-the-counter medications on your own.

Veterans in Priority Group 1 do not pay for medications.

Veterans in Priority Groups 2 through 8 are required to pay for each 30-day or less supply of medication for treatment of nonservice-connected condition (unless otherwise exempt).

*Note:* The copayment amount depends on the "tier" of the medication and days of supply. There is an annual (January 1 – December 31) medication copayment cap of \$700 for Veterans in Priority Groups 2 through 8.

| Outpatient Medication Tier   | 1-30 Day<br>Supply | 31-60 Day<br>Supply | 61-90 Day<br>Supply |
|--|--------------------|---------------------|---------------------|
| Tier 1 (preferred generic prescription medicines)  | \$5                | \$10                | \$15                |
| <b>Tier 2</b> (non-preferred generic prescription medicines and some over-the-counter medicines) | \$8                | \$16                | \$24                |
| Tier 3 (brand-name prescription medicines)   | \$11               | \$22                | \$33                |

### **Extended Care Services (Long-Term Care)**

Long-term care copayment is based on three levels of care (see "Available Long-Term Care Services" on page 22).

| Level of Care   | Maximum<br>Copayment Amount |
|---|-----------------------------|
| <b>Inpatient Care</b> (Community Living Centers (nursing home care)/Inpatient<br>Respite Care/Inpatient Geriatric Evaluation) | \$97 per day                |
| <b>Outpatient Care</b> (Adult Day Health Care/Outpatient Respite Care/<br>Outpatient Geriatric Evaluation)                    | \$15 per day                |
| Domiciliary Care  | \$5 per day                 |

Copayments for long-term care services start on the 22nd day of care during any 12-month period; there is no copayment requirement for the first 21 days. Actual copayment charges will vary from Veteran to Veteran, depending on the financial information submitted on VA Form 10-10EC (Application for Extended Care Services).

### **Cost-Free Care for Certain Veterans**

Many Veterans qualify for co-payment exempt health care and/or medications based on:

- Receipt of a Purple Heart
- Receipt of the Medal of Honor
- Former Prisoner of War status
- 50% or more compensable VA service-connected disabilities (0-40% service-connected Veterans may take the copay test to determine medication copayment status)
- Catastrophically disabled determination by a VA provider
- Income below VA's applicable thresholds
- Special registry examinations offered by VA to evaluate possible health risks associated with military service
- Counseling and care for military sexual trauma
- Compensation and pension examinations requested by the VBA. This is a physical exam to establish service-related illnesses or injuries as part of a determination of a Veteran's entitlement to compensation and pension benefits
- Care that is part of a VA-approved research project
- Care for conditions related to active duty service at Camp Lejeune for at least 30 days between January 1, 1957, and December 31, 1987
- Care related to a VA-rated, service-connected disability
- VA-recommended readjustment counseling and related mental health services
- Care for cancer of the head or neck that was caused by nose or throat radium treatments received while in the military
- Participation in individual or group smoking cessation or weight reduction services
- Care received at publicly announced VA initiatives, such as health fairs
- Care that is potentially related to service in a theater of combat operations after
- November 11, 1998; this benefit is effective for five years after the date of the Veteran's most recent discharge from active duty
- Laboratory test or Electrocardiograms (EKGs or ECGs)

### VA Has Options That Can Help Veterans Pay Copayments

VA offers a wide range of services to support Veterans, including financial assistance options. Veterans who have copayments associated with VA health care are responsible to pay those obligations in a timely manner. If Veterans are unable to pay their VA copayments, VA can help with alternate payment arrangements including repayment plans, waivers or a compromise.

Payments made to VA by a private health insurance carrier may allow VA to offset part or all of a Veteran's VA copayment if insurance information is on file and payable according to plan allowances.

*IMPORTANT NOTE:* Once a debt becomes 120 days old, it is referred to the Department of Treasury for collection and VA can no longer accept payments or provide financial assistance.

#### Four possible Options for Veterans unable to pay assessed copayment charges

| Option                 | Description   |
|------------------------|---|
| Hardship Determination | A hardship determination provides an exemption from outpatient and<br>inpatient copayments for the remaining calendar year. If your projected<br>household income is substantially below your prior year's income, you<br>may request a hardship determination by contacting your local enrollment<br>coordinator.  |
| Waiver                 | Veterans can request a waiver of part or all their debt. If a waiver is granted,<br>the Veteran will not be required to pay the amount waived. Veterans may<br>submit a completed VA Form 5655 (Financial Status Report) to their local VA<br>health care facility, along with an explanation of why the debt would cause<br>a financial hardship. Veterans also may submit in writing a request for a<br>waiver hearing. VA will notify the Veteran of the date, time and place where<br>the hearing will be held. For more information on waivers, call VA customer<br>service at 1-866-400-1238, Monday through Friday from 8 a.m. to 8 p.m. ET. |
| Offer in Compromise    | Veterans can apply for a compromise and propose a lesser amount as full<br>settlement of their debt by submitting a request in writing specifying the<br>dollar amount they can pay along with a completed VA Form 5655 (Financial<br>Status Report) to their local VA health care facility. For more information on<br>compromises, call VA customer service at 1-866-400-1238, Monday through<br>Friday from 8 a.m. to 8 p.m. ET.   |
| Repayment Plans        | Veterans can establish a monthly repayment plan if they cannot pay their<br>copayment charges when due by submitting a VA Form 1100 (Agreement to<br>Pay Indebtedness) to their local VA health care facility indicating a proposed<br>monthly payment amount and include the account number and payment<br>stub. For more information on repayment plans, call VA customer service at<br>1-866-400-1238, Monday through Friday from 8 a.m. to 8 p.m. ET.   |

### **Veterans with Catastrophic Disabilities**

Veterans determined to be catastrophically disabled by a VA health care provider are enrolled in PG 4 and receive cost-free VA medical care and medications. However, Veterans in this category may be subject to co-payments for extended care (long-term care). To be considered catastrophically disabled, a Veteran must be determined by a VA health care provider to have a severely disabling injury, disorder or disease that compromises their ability to carry out the activities of daily living to such a degree that personal or mechanical assistance is required to leave home or bed, or constant supervision is required to avoid physical harm to themselves or others. Veterans may request a catastrophic disability evaluation by contacting the enrollment coordinator at their local VA health care facility. VA will make every effort to schedule a free evaluation within 30 days of the request.

## **VA and Other Health Plans**

If you have health care coverage through other health plans, such as a private insurance plan, Medicare, Medicaid or TRICARE, you can continue using VA along with these health plans. Remember, it is always a good idea to inform your VA health care provider if you are receiving care outside of VA so your health care can be coordinated.

### **Private Health Insurance**

When Veterans have VA health care and other health plans, community health care providers may not bill any other health plan for non-emergent care authorized by VA.

If you have both VA and another health plan and receive emergency care at a community facility for the treatment of a service-connected condition, you may choose to use VA or the other health plan, but not both. There are limitations on VA's ability to provide coverage for emergency care at a community facility when you have other health insurance. If you have other health insurance but the insurance does not fully cover the cost of treatment, VA may pay certain costs for which you are personally liable, unless payment by your insurance provider was denied because you or your medical provider failed to comply with the provisions of your health plan contract or third party payer; for example, failure to submit a bill or medical records within specified time limits, or failure to exhaust appeals of the denial of payment. VA is required to bill other health plans for medical care, supplies and prescriptions provided for the treatment of Veterans' nonservice-connected conditions. All Veterans applying for VA health care are required to provide information on their health plan coverage, including coverage provided under health plan policies of their spouses, if applicable. The VA health care benefit is NOT considered a health insurance plan. Enrolled Veterans can provide or update their insurance information by:

- Using the VA Form 10-10EZR (Health Benefits Update Form) at <u>www.va.gov/health-care/update-health-information/</u>.
- Calling 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET.
- Presenting their health insurance card to the clinic clerk during check-in.

### **Medicare Coverage**

### **Creditable Coverage**

Enrollment in the VA health care system is considered creditable coverage for Medicare Part D purposes. This means VA prescription drug coverage is at least as good as the Medicare Part D coverage. Since only Veterans can enroll in the VA health care system, dependents and family members do not receive credible coverage under the Veteran's enrollment.

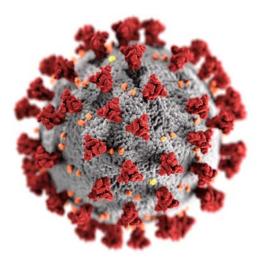
VA does not recommend Veterans cancel or decline coverage in Medicare (or other health care plans) solely because they are enrolled in VA health care. VA does not normally provide care for Veterans' dependents and family members. In addition, Veterans who elect to cancel their Medicare Part B coverage, would not be able to obtain coverage until January of the following year. There is no guarantee that in future years Congress will appropriate sufficient medical care funds for VA to provide care for all enrollment priority groups. This could leave Veterans, especially those enrolled in one of the lower-priority groups, with no access to VA health care coverage. For this reason, having a secondary source of coverage may be in the Veterans' best interest. For more information go to <u>www.va.gov/health-care/about-va-health-benefits/va-health-care-and-other-insurance/</u>.

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### Enrolling in both VA and Medicare can provide Veterans flexibility.

Selecting Medicare Part A coverage comes at no added cost, whereas Part B comes with a monthly premium. Some Veterans may choose to delay enrollment in Part B if they already have other (mainly employer) coverage; however, if a Veteran delays Part B enrollment initially but decides to enroll at a later date, then they would have to pay a monthly penalty to Medicare. In other words, VA health coverage does not protect against having to pay a penalty for Part B, like it does for Part D. Having VA health care does not qualify as "other" coverage for Part B. Veterans should bring their Medicare cards to their next VA appointment to update their private health insurance information.

For more information on Medicare coverage, visit the Health and Human Services Medicare website at <u>www.medicare.gov</u>.



## FACING FINANCIAL HARDSHIP DUE TO COVID-19?



If you or a member of your household served in the military, are facing financial hardship due to COVID-19, and meet eligibility requirements, VA's SSVF program can help.

Job loss, unpaid rent, and mounting bills are some of the consequences of COVID-19 that may put Veterans at risk of losing their housing.

VA's Supportive Services for Veteran Families provides relief through eviction prevention, financial assistance for rent and utilities, and other services help protect Veterans from becoming homeless during this national crisis.

If you are a Veteran or live in a Veteran household, call **877-4AID-VET** (877-424-3838) to access the supports you earned and deserve. A representative is available to help you 24 hours a day, 365 days a year. You can also visit **www.va.gov/homeless/ssvf** to find an SSVF provider in your area.



U.S. Department of Veterans Affairs

## **Medical Benefits Package**

Your comprehensive VA Health Benefits package includes all the necessary inpatient hospital care, outpatient services and extended care services to promote, preserve or restore your health. VA medical facilities provide a wide range of services, including traditional hospital-based services such as surgery, critical care, mental health care, orthopedics, pharmacy, radiology and physical therapy.

In addition, most VA medical facilities offer medical and surgical specialty services, including audiology and speech pathology, dermatology, dental, geriatrics, neurology, oncology, podiatry, prosthetics, urology and vision care. Some medical facilities also offer advanced services, such as organ transplants and plastic surgery.

#### **Preventive Care Services**

- Immunizations
- Period health exams
- Routine vision testing and eye-care services
- Maintenance of drug-use profiles, drug monitoring, and drug use education
- Mental health and substance abuse preventive services
- Prevention of musculoskeletal deformity or other gradually developing disabilities of a metabolic or degenerative nature
- Genetic counseling concerning inheritance of genetically determined diseases
- Periodic reexamination of members of high-risk groups for selected diseases and for functional decline of sensory organs and the services to treat these diseases and functional declines
- Health Education Programs

### **Ambulatory (Outpatient) Diagnostic and Treatment Services**

- Primary and Specialty Care
- Emergency care
- Surgical (including reconstructive/plastic surgery because of disease or trauma)
- Mental Health
- Substance Abuse
- Durable medical equipment
- Prosthetic and orthotic devices including eyeglasses and hearing aids (for qualifying Veterans)

### Hospital (Inpatient) Diagnostic and Treatment Services

- Medical
- Surgical (including reconstructive/plastic surgery because of disease or trauma)
- Mental Health
- Substance Abuse

### **Prescription Drugs**

Prescription Drugs, including over-the-counter drugs and medical and surgical supplies, are available under the VA national formulary system when prescribed by a VA health care provider.

### Counseling

Members of the Veteran's household, including immediate family, legal guardian or the individual in whose household the Veteran certifies an intention to live, may be eligible for consultation, professional counseling, marriage and family counseling, training and mental health services as necessary and appropriate in connection with the Veteran's treatment.

### Rehabilitation

Comprehensive rehabilitative services other than vocational services provided under 38 U.S.C. chapter 31.

### **Meeting Women Veterans' Unique Needs**

VA delivers the highest quality health care in a setting that ensures privacy, dignity and sensitivity. Your local VA facility offers a variety of services, including:

- Women's gender-specific health-screening and disease prevention
- Routine gynecologic services
- Pregnancy and delivery services
- Newborn care, post-delivery (date of birth plus seven calendar days after the birth of the child)

Women Veterans are eligible to receive care provided in the community when authorized by VA. Contact your local VA medical facility's Women Veterans Program Manager for more information on available services or call 1-855-VA-WOMEN (1-855-829-6636).

### **Available Long-Term Care Services**

The following is a list of standard benefits:

### VA Community Living Centers (Nursing Home) Programs

While some Veterans qualify for indefinite Community Living Center (formerly known as nursing home care) services, other Veterans may qualify for a limited time.

### **Domiciliary Care**

Domiciliary care provides rehabilitative and long-term health maintenance care for Veterans who require some medical care but do not require all the services provided in nursing homes. Domiciliary care emphasizes rehabilitation and a return to the community.

### **Medical Foster Home**

Medical Foster Homes are private homes in which a trained caregiver provides services to a few individuals. Some, but not all, residents are Veterans. VA inspects and approves all Medical Foster Homes. Contact your VA social worker or case manager for more information.

### **State Veterans Homes**

State Veterans Homes are facilities that provide nursing home, domiciliary or adult day care. Each state establishes eligibility and admission criteria for its homes. For more information about your State Veterans Home, contact the Veterans home directly or Social Work Service at your local VA facility.

### **Additional Services**

### **Geriatric Evaluation**

Geriatric evaluation is the comprehensive assessment of a Veteran's ability to care for him or herself and his or her physical health and social environment, which leads to a plan of care. The plan could include treatment, rehabilitation, health promotion and social services. These evaluations are performed by inpatient Geriatric Evaluation and Management (GEM) units, GEM clinics, geriatric primary care clinics and other outpatient settings.

### **Geriatrics and Extended Care**

Geriatrics and Extended Care provides services for Veterans who are elderly and have complex needs, as well as Veterans of any age who need daily support and assistance. Veterans can receive care at home, at VA medical facilities or in the community.

### **Adult Day Health Care**

Adult Day Health Care is a program available to Veterans during the day for social activities, peer support, companionship and recreation. The program is for Veterans who need skilled services, case management and help with activities of daily living (such as bathing, getting dressed and preparing meals). Adult Day Health Care can provide respite care for a family caregiver and can help Veterans and their caregivers gain skills to manage the Veterans' care at home.

### **Respite Care**

Respite Care is a service that pays for a person to come to a Veteran's home or for the Veteran to be cared for in a care facility while his or her family caregiver takes a break. Respite Care services may be available up to 30 days each calendar year.

### **Home Health Care**

Home Health Care includes VA's Skilled Home Health Care Services (SHHC), Homemaker and Home Health Aide Services (H/HHA) and Family Caregivers Program. For more information on these programs, visit <u>www.va.gov/health-care/about-va-health-benefits/long-term-care/</u>.

SHHC is a short-term health care service that can be provided to Veterans if they are homebound or live far away from VA. The care is delivered by a community-based home health agency that has a contract with VA. The services of an H/HHA can help Veterans remain living in their own home and can serve Veterans of any age.

VA's Family Caregivers Program provides support and assistance to caregivers of Post-9/11 Veterans and servicemembers who are being medically discharged. Eligible primary family caregivers can receive a stipend, training, mental health services, travel and lodging reimbursement and access to health insurance if they are not already under a health care plan. For more information, contact your local VA medical facility and speak with a caregiver support coordinator, visit <u>www.caregiver.va.gov/</u> or call toll-free at 1-855-260-3274 Monday through Friday between 8 a.m. and 8 p.m. ET.

### **Home Telehealth**

VA's Home Telehealth, also known as Care Coordination/Home Telehealth, allows the Veteran's physician or nurse to monitor the Veteran's medical condition remotely using monitoring equipment. Veterans can be referred to a care coordinator for Home Telehealth services by any member of their care team. The Home Telehealth program aims to make the patient's home the preferred place to receive care, whenever possible.

### **Hospice/Palliative Care**

Hospice/palliative care is comfort-based care for Veterans who have a terminal condition with six months or less to live. Hospice care provides treatment that relieves suffering and helps to control symptoms in a way that respects your personal, cultural and religious beliefs and practices. Hospice also provides grief counseling to your family. There are no copayments for hospice care provided in any setting.

### **Application for Long-Term Care Services**

Veterans who are not automatically exempt from making copayments for long-term care services must complete VA Form 10-10EC (Application for Extended Care Services) to determine whether they qualify for cost-free services or to what extent they are required to make long- term care copayments. Unlike copayments for other VA health care services, which are based on fixed charges, long-term care copayment charges are adjusted based on each Veteran's financial status. For more information on extended care, visit www.va.gov/health-care/about-va-health-benefits/long-term-care/.

### **Benefits with Special Eligibility Criteria**

While all enrolled Veterans enjoy access to VA's comprehensive medical benefits package, certain benefits may vary depending on each Veteran's unique eligibility status. The following care services (partial listing) have limitations and may have special eligibility criteria:

- Ambulance Services
- Dental Care
- Community Health Care Services
- Emergency Care

### **Hearing Aids and Eyeglasses**

Hearing aids, contact lenses and eyeglasses may be provided to the following enrolled Veterans as authorized in Title 38 Chapter I Part 17 Code of Federal Regulations (CFR) § 17.149, provided they receive VA care or services:

- Veterans with compensable, service-connected disability
- Former POWs
- Veterans awarded a Purple Heart
- Veterans in receipt of benefits under 38 U.S.C. § 1151 (such as benefits for persons disabled by treatment or vocational rehabilitation)
- Veterans in receipt of increased pension based on the need for aid and attendance (A&A) benefits or because of being permanently housebound (HB)
- Veterans who have a visual or hearing impairment resulting from the existence of another medical condition for which the Veteran is receiving VA care or that resulted from treatment of that medical condition
- Veterans with significant functional or cognitive impairment evidenced by deficiencies in activities of daily living (not including normally occurring visual or hearing impairments)
- Veterans with severe visual or hearing impairment and for whom hearing aids and/or eyeglasses are necessary to ensure their active participation in their own medical treatment
- Veterans with a 0% service-connected hearing disability

### **Advance Directives**

### What You Should Know

You have the right to accept or decline any recommended medical treatment. Normally, your health care provider explains your options for health care, and you get to decide what is best for you, but what happens if you are too sick to make decisions for yourself? Who would you want to make decisions for you? Does this person know what you would or wouldn't want? Questions like these can be hard to think about, but they're important. That's why VA wants you to know about advance directives.

#### What is an advance directive?

An advance directive is a legal form that helps your doctors and loved ones understand your wishes about medical and mental health care and make decisions about your care, if you are not able to make decisions for yourself. You can name a specific person to be your surrogate in an advance directive, and that person is known as your health care agent. An advance directive also can help your surrogate and health care team understand what medical and mental health care you would or would not want.

There are two types of advance directive forms. A *Durable Power of Attorney for Health Care* is a form you can use to name any adult as your health care agent. This person will have the legal right to make health care decisions for you if you are not able to do so. A *Living Will* lets you state your preferences about treatments you would or wouldn't want if you cannot make treatment decisions yourself. It can help your surrogate and others know what your preferences are.

You have the right to complete neither, one or both types of advance directive forms. You will not be discriminated against based on having an advance directive, and your decision to have or not have an advance directive will not affect your access to health care or other VHA service.

#### Who should I choose as my health care agent?

When deciding on a health care agent, it's best to choose someone you trust and who knows you well because they will be asked to speak for you if you can't make health care decisions yourself. When you choose someone, you should talk to that person to make sure he or she is willing to be your health care agent and carry out your wishes.

#### If I don't choose someone to be my health care agent, who will make decisions for me?

If you don't choose a health care agent to be your surrogate and you lose the ability to make decisions for yourself, your surrogate will be identified in the following order of priority: legal guardian (if you have one), spouse, adult child, parent, sibling, grandparent, grandchild or a close friend. If your health care provider can't find anyone from this list, VA staff or a court of law will make health care decisions for you.

#### Does VA have an advance directive I can complete?

Yes. VA's advance directive is <u>VA Form 10-0137A</u>. It includes both a Durable Power of Attorney for Health Care section and a Living Will section. On the VA advance directive form, you can choose how strictly you want your surrogate and health care team to follow the preferences included in your living will.

#### Does VA recognize other advance directive forms?

Yes. VA recognizes all types of legal advance directives, including VA, state and Department of Defense (DoD) advance directives. If you have a VA advance directive, you may also have a DoD advance directive and/or one or more state advance directives. Talk with your health care team about which advance directive form is right for you. If you have multiple advance directives, make sure they don't conflict with each other.

### Does my surrogate and health care team have to follow my living will?

Most of the time, yes. Your surrogate and health care team must try to respect your wishes. Because your living will can't cover every potential situation, your surrogate and health care team may have to interpret your wishes, especially if there is conflicting information about your wishes or if it is unclear how to apply your wishes. Also, your health care team won't be able to follow your living will if it conflicts with legal or professional standards.

### What if I want to complete an advance directive?

You can fill out an advance directive form on your own or get help from a health care provider. This might be a social worker, your primary health care provider or your mental health professional. You also could

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talk to your spiritual advisor or attorney.

The VA advance directive is available for download at <u>www.ethics.va.gov/for\_veterans.asp</u>. Your health care team also can give you a copy of the VA advance directive or help you access other advance directive forms. If you'd like more information about advance directives or if you need help filling out advance directive forms, contact a member of your VA health care team.

### What should I do with my completed advance directive?

If you have an advance directive, give a copy to your VA health care facility and to your health care agent.

### Can I cancel or change my advance directive?

Yes. You can change or cancel your advance directive at any time. If you change or cancel it, give a copy of the new advance directive to your VA health care facility and to your health care agent.

### Where can I find VA's policy on advance directives?

Ask your health care team to provide the policy to you, or go to www.ethics.va.gov/policy.asp.

If you fill out an advance directive, discuss your wishes with others. Tell your health care agent, loved ones and health care team what is important to you so if you lose the ability to make health care decisions, everyone will understand your wishes.

### **Medically Related Travel Benefits**

### **Veterans Transportation Service**

The Veterans Transportation Service (VTS) provides free transportation to qualifying Veterans and other VHA beneficiaries to and from participating VA medical facilities and VA-authorized Community Care appointments, with a priority given to those with the greatest need and urgency. VTS improves Veterans access to care through convenient, safe and reliable transportation in a multi-passenger van. For transportation to your VA health care appointments, visit <u>www.va.gov/healthbenefits/vtp/map.asp</u> to see a list of VTS sites and points of contact in your area to assist you.

### **Program Reimburses Eligible Veterans for Travel Costs**

The Beneficiary Travel (BT) program reimburses eligible Veterans for costs incurred while traveling to and from VA medical facilities and VA -authorized Community Care appointments. The BT program may also provide pre-approved transportation solutions and arrange special mode transportation (SMT) at VA's request.

Veterans may be eligible for common carrier transportation (such as bus, taxi, airline or train) under certain conditions.

Veterans may qualify for mileage reimbursement or SMT for VA health care if they:

- Have a service-connected disability rating of 30% or more,
- Are traveling for treatment of a service-connected rating,
- Are receiving a VA pension,
- Are traveling for a scheduled C&P examination or
- Have income below the maximum annual VA pension rate
- Qualify under Section 250 of Public Law 114-223, effective October 1, 2016:
  - Veterans with vision impairment or
  - A spinal cord injury or disorder or
  - With a double or multiple amputation or

- Whose travel is in connection with care provided through a special disabilities rehabilitation program of the VA (including programs provided by spinal cord injury centers, blind rehabilitation centers and prosthetics rehabilitation centers) if such care is provided on an inpatient basis or during a period in which the VA Secretary provides the Veteran with temporary lodging at a facility of the Department to make such care more accessible.
- Eligibility under 38 CFR 17.148 Service Dog
  - Veterans traveling to obtain, train and return with a service dog prescribed by a VA clinical team and approved under by VA.
  - Includes travel if necessary for retraining of the service dog or to obtain a replacement service dog for one currently receiving benefits for Other individuals that may be eligible for travel benefits include:
    - Beneficiaries of other Federal agencies, when authorized by that agency
    - Allied beneficiaries when authorized by appropriate foreign government agency
- Certain non-Veterans when related to care of a BT eligible Veteran:
  - Caregivers under the National Caregivers Program
  - Medically required attendants
  - VA transplant care donor and support person
  - Other claimants subject to the current regulatory guidelines

### Conditions for Special Mode of Transport (SMT) approval

Veterans may be eligible for SMT if they met all the following criteria:

- Meet one of the administrative eligibility criteria previously noted above, and
- A VA clinician determines they need an ambulance or a specially equipped van, and
- The travel is preauthorized unless in an emergency where delay would be hazardous to life or health

SMT is defined as:

- An ambulance
- Ambulette (stretcher)
- Air ambulance
- Wheelchair van, or
- Other transportation specifically designed to transport disabled persons

SMT transportation does not include modes not specifically designed to transport disabled persons such as:

- Bus, subway or taxi
- Train
- Airplane, or
- A modified privately-owned vehicle with special adaptive equipment and capable of transporting disabled persons.

Mileage reimbursement of 41.5 cents per mile may be claimed to offset the expense of travel when the Veteran drove to a qualified appointment. Reimbursement for the actual cost of common carrier travel (bus, train, taxi, etc.) is available in some circumstances.

For more information on travel benefits, visit <u>www.va.gov/health-care/get-reimbursed-for-travel-pay/</u>.

### How to Apply for your Beneficiary Travel

Veterans, caregivers, and beneficiaries who are eligible for reimbursement of mileage and other travel expenses to and from approved health care appointments can enter claims in the new Beneficiary Travel Self-Service System (BTSSS). BTSSS simplifies the current claim submission process for beneficiaries and ensures timely processing and payment of travel reimbursements.

- Submit claims online 24/7, 365 days a year
- Track the status of submitted claims
- Reduce processing time for submitted claims
- Use self-help tools to make claim submissions fast and easy
- Visit AccessVA, select submit a travel claim, and logon using a DS Log on account.

Veterans, caregivers, and beneficiaries can also file a claim by completing a VA Form 10-3542 (Veteran/ Beneficiary Claim for Reimbursement of Travel Expenses).

Contact your local VA medical facility Beneficiary Travel Office for assistance or refer to the BTSSS user's guide at <u>www.va.gov/files/2020-07/Veterans User Guide BTSSS 20200622%20508.pdf</u>.

Travel benefits are subject to a deductible. Exceptions to the deductible requirement include:

- Receipt of a VA pension
- Travel for a C&P exam
- Travel by an ambulance or a specially equipped van
- When annual income does not exceed certain limits

For more information on travel benefits, visit <u>www.va.gov/health-care/get-reimbursed-for-travel-pay/</u>.





## MakeTheConnection.net can support your work with Veterans.

### MakeTheConnection.net

- Watch fellow Veterans share their inspiring stories of strength and recovery.
  - Explore signs and symptoms of mental health conditions.
  - Find mental health resources and support available in their community.

## MAKE THE CONNECTION

## **Additional VA Health Benefits Programs**

### Dependents, Survivors and Certain Caregivers

### CHAMPVA

CHAMPVA is a health care benefits program for:

- Dependents of Veterans who have been rated by VA as having a service-connected total and permanent disability, or
- Survivors of Veterans who died from a VA-rated service-connected condition(s) or who, at the time of death, were rated permanently and totally disabled from a VA-rated service-connected condition(s), or
- Survivors of persons who died in the line of duty, not due to misconduct, or
- Certain Caregivers who do not have Other Health Insurance (OHI), including Medicare and Medicaid, who are not otherwise eligible for medical care under DoD's TRICARE program.

| Address               | Telephone      | Have Questions?               |
|-----------------------|----------------|-------------------------------|
| CHAMPVA               |                |                               |
| PO Box 469063         | 1-800-733-8387 | https://iris.custhelp.va.gov/ |
| Denver, CO 80246-9063 |                |                               |

#### CHAMPVA online

www.va.gov/COMMUNITYCARE/programs/dependents/champva/index.asp

### **Children of Women Vietnam Veterans Health Care Benefits**

Children of Women Vietnam Veterans is a program designed for women Vietnam Veterans' birth children who are determined by the Veterans Benefits Administration to have one or more covered birth defects.

| Address   | Telephone       | Have Questions?                       |
|---|-----------------|---------------------------------------|
| Children of Women Vietnam Veterans<br>PO Box 469065 | 1-888-820-1756  | https://iris.custhelp.va.gov/         |
| Denver, CO 80246-9065                               | 1-000-020-17-50 | <u>Intips.//ins.custineip.va.gov/</u> |

#### Children of Women Vietnam Veterans online

www.va.gov/COMMUNITYCARE/programs/dependents/cwvv/index.asp

### Spina Bifida Health Care Benefits

Spina bifida health care benefits is a program designed for Vietnam Veterans', certain Korea Veterans', and certain Thailand service Veterans' birth children who are diagnosed with spina bifida (excluding spina bifida occulta) and who are in receipt of a Veterans Benefit Administration award for spina bifida benefits.

| Address  | Telephone        | Have Questions?   |
|--|------------------|---|
| Spina Bifida Health Care<br>PO Box 469065<br>Denver, CO 80246-9065 | 1 1-888-870-1756 | <u>https://iris.custhelp.va.gov/</u> or<br>spina.inq@med.va.gov |

| Spina Bifida online  |
|--|
| www.va.gov/communitycare/programs/dependents/spinabifida/index.asp |

### **Camp Lejeune Water Contamination Benefits**

From the 1950s through the 1980s, people living or working at the U.S. Marine Corps Base Camp Lejeune, N.C., may have been exposed to drinking water contaminated with industrial solvents, benzene and other chemicals.

Veterans who served on active duty at Camp Lejeune for at least 30 days between August 1, 1953, and December 31, 1987, may be eligible for cost-free VA medical care for the following health conditions:

- Bladder cancer
- Breast cancer
- Esophageal cancer
- Female infertility
- Hepatic steatosis
- Kidney cancer
- Leukemia

- Miscarriage
- Multiple myeloma
- Myelodysplastic syndromes
- Neurobehavioral effects
- Non-Hodgkin's lymphoma
- Renal toxicity
- Scleroderma

Lung cancer

Veterans who are experiencing other health conditions that they think may be related to contaminated water at Camp Lejeune are encouraged to contact the Veterans Benefits Administration toll-free at 1-800-827-1000 or online at <u>www.va.gov/disability/how-to-file-claim/</u> to file a claim. Veterans must still meet the criteria of a Veteran – minimum service time, character of discharge and serving in the active duty military, naval or sea service.

### Camp Lejeune Veterans:

- Enrolled Veterans do not need to have one of the 15 health conditions to be eligible to receive VA health care, nor do they need a service-connected disability to be eligible as a Camp Lejeune Veteran
- Veterans already enrolled in VA health care should contact their local VA health care facility to receive care under the law
- Veterans who would otherwise not be eligible due to income limits are now eligible if they served on active duty at Camp Lejeune during the specified period
- To determine eligibility, call 1-877-222-VETS (8387) for assistance
- Camp Lejeune Veterans are placed in PG6 unless eligible for a higher group
- There are no copayments or third-party billing for any of the 15 Camp Lejeune illnesses

Enrolled Veterans can receive any care provided in the medical benefits package but may pay a copayment or have third-party billing for care not related to the 15 Camp Lejeune-covered illnesses.

### Family members:

The Camp Lejeune Family Member Program (CLFMP) is designed for the family members who resided at Camp Lejeune between August 1, 1953, and December 31, 1987, who are determined by the VA to have one or more of the 15 Camp Lejeune-covered illnesses.

VA will not provide care in VA health care facilities for the family members but will be the last payer of claims for care related to the 15 illnesses in the law. VA will reimburse family members for care for the 15 illnesses received on or after March 26, 2013, but not more than two years prior to the date that VA receives the application for the family member.

Family members must complete an application for the program at <u>www.va.gov/VA\_Form\_10-10068.pdf</u> and submit receipts for reimbursement.

For more information on eligibility, family members may send a letter to: Department of Veterans Affairs, Financial Service Center, P.O. Box 149200, Austin, TX 78714-9200; call the toll-free CLFMP customer service line at 1-866-372-1144, or visit <u>www.clfamilymembers.fsc.va.gov/</u>. For more information about Camp Lejeune historical water contamination and to sign up for updates, visit the Military Exposure section on the VHA Office of Public Health website at <u>www.publichealth.va.gov/exposures/index.asp</u>.

The U.S. Marine Corps encourages everyone who lived or worked at Camp Lejeune before 1987 to register to receive notifications regarding Camp Lejeune Historic Drinking Water. To register and for more information, go to <u>https://clnr.hqi.usmc.mil/clwater/</u> or call 1-877-261-9782.

### **Emergency Care**

During a medical or mental health emergency, the Department of Veterans Affairs (VA) encourages Veterans to seek immediate medical attention without delay. Veterans do not need to check with VA before calling for an ambulance or going to an emergency department. In most instances eligible Veterans are able to receive VA-authorized emergency care at an in-network facility if VA is notified of the emergent event within 72 hours of the start of care. It is important that your visit to a community emergency room be reported to VA as soon as possible because it allows VA to assist in coordinating your care or transfer, and it helps ensure that administrative and clinical requirements for VA to pay for the care are met. To locate an in-network urgent care provider near you, go to <u>www.va.gov/find-locations/</u>.

### Inform your Emergency Provider to Report Your Emergency Treatment to VA.

Providers should report your emergency treatment through VA's Emergency Care Reporting (ECR) portal, <u>https://EmergencyCareReporting.CommunityCare.va.gov</u>, or by calling 844-72HRVHA (844-724-7842). They also need to contact the local VA medical facility to coordinate follow-on care and transfer activities, if necessary.

Phone numbers and email addresses to local VA medical facilities are available at <u>www.va.gov/</u> <u>COMMUNITYCARE/docs/providers/Care-Coordination\_Facility-Contacts.pdf</u>.

Veterans, someone acting on the covered Veteran's behalf, or the eligible entity or provider can also report episodes of emergency care to the appropriate VA official at the nearest VA facility. However, VA should only be notified once and ideally that notification is from community facility staff where the Veteran is being treated.

For more information, visit www.va.gov/communitycare/programs/veterans/emergency\_care.asp

### **Emergency Care 72-Hour Notification**

Veterans, their representatives, and in-network community providers should report instances of a Veteran presenting to a community emergency room to VA within 72 hours of the start of emergent care. Out-of-network providers are encouraged to notify VA as soon as possible.

Providers, Veterans and representatives can utilize any one of the following options to report emergency services:

- Online: Emergency Care Reporting (<u>https://emergencycarereporting.communitycare.</u> va.gov/#/request)
- Phone: 844-72HRVHA (844-724-7842), or
- In-person: Appropriate VA official at the nearest VA medical facility.

For more information about the 72-hour notification, visit <u>www.va.gov/communitycare/</u>.

### VA Payment for Service-connected Emergency Care

Since payment may be limited to the point when your condition is stable enough for you to be transferred

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to a VA facility, you, a family should notify the VA within 72 hours of admission by: 1-944-72HRVHA (844-724-7842). Once notified, VA staff will assist you or your representative in coordinating necessary care or transfer, and in understanding eligibility and how eligibility relates to services provided in the community.

The emergency is deemed to have ended when a VA provider has determined that, based on sound medical judgment, you could be transferred from the community facility to a VA medical facility.

VA may pay for your community emergency care:

| If you are:       | Then:  |
|-------------------|--|
| Service-connected | VA may pay for your:   |
|                   | <ul> <li>Community emergency care for a VA rated service-connected disability, or</li> <li>Nonservice-connected condition associated with and held to be<br/>aggravating your service-connected condition, or</li> </ul>   |
|                   | <ul> <li>Treatment to make possible your entrance into a training course or to<br/>prevent interruption of a training course if you are an active participant<br/>in the 38 U.S.C. Chapter 31 Vocational Rehabilitation and Employment<br/>Program or</li> </ul> |
|                   | <ul> <li>Care if you are rated as having a total disability permanent in nature (P&amp;T)<br/>resulting from your service-connected disability, or</li> </ul>  |
|                   | Care for other approved reasons.   |

### VA Payment for Nonservice-connected Emergency Care

VA may pay for emergency care provided in a community facility for treatment of a nonservice-connected condition only if all the following conditions are met:

| If you are:           | Then:   |
|-----------------------|---|
| Nonservice- connected | The episode of care cannot be paid under another VA authority   |
|                       | <ul> <li>Based on an average knowledge of health and medicine (prudent<br/>layperson standard), it could be reasonably expected that a delay in<br/>seeking immediate medical attention would have been hazardous to<br/>your life or health</li> </ul> |
|                       | <ul> <li>A VA or other federal facility/provider was not feasibly available</li> </ul>  |
|                       | <ul> <li>You were enrolled in the VA health care system and received medical<br/>services under authority of 38 U.S.C. Chapter 17 within a 24-month<br/>period preceding the community emergency care</li> </ul>  |
|                       | <ul> <li>You are financially liable to the health care provider for the<br/>emergency care</li> </ul>   |
|                       | <ul> <li>The services were furnished by an emergency department or similar<br/>facility that provides emergency care to the public</li> </ul>   |
|                       | <ul> <li>You have no coverage under a health plan contract that would fully<br/>extinguish the medical liability for the emergency treatment</li> </ul>   |
|                       | <ul> <li>You have no contractual or legal recourse against a third party that<br/>would, in whole, terminate your liability</li> </ul>  |

### **VA Dental Insurance Program**

VA would like all Veterans to have access to good dental care; however, VA is limited to providing dental benefits to those Veterans who meet certain eligibility criteria. 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 its VA Dental Insurance Program (VADIP).

VADIP provides eligible individuals the opportunity to purchase discounted dental insurance coverage, including diagnostic services, preventive services, endodontic and other restorative services, surgical services and emergency services. Individuals who enroll in one of the dental insurance plans will pay the entire premium in addition to the full cost of any copayments. Enrollment is voluntary and does not affect eligibility for VA outpatient dental services and treatment.

Delta Dental of California and MetLife offer private dental insurance plans for enrolled Veterans and beneficiaries of CHAMPVA for VADIP. The plans are available to eligible individuals in the United States, the District of Columbia, Puerto Rico, Guam, the U.S. Virgin Islands, American Samoa and the Commonwealth of the Northern Mariana Islands.

For more information about VADIP, call 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET or visit <u>www.va.gov/healthbenefits/vadip/</u>. You may review each insurer for specific information regarding their registration, rates and services: Delta Dental at <u>feds.deltadentalins.com/vadip/</u> or call 1-855-370-3303; MetLife at <u>www.metlife.com/vadip/</u> or call 1-888-310-1681.

### **Mental Health Services**

### Veterans Crisis Line

The Veterans Crisis Line is a toll-free, confidential resource that connects Veterans in crisis and their families and friends with qualified, caring VA responders.

Veterans who are in crisis or having thoughts of suicide and individuals who know a Veteran in crisis can call the Veterans Crisis Line for confidential support 24 hours a day, seven days a week, 365 days a year.

They can;

- Call 800-273-8255 and press 1,
- Chat online at www.veteranscrisisline.net/get-help/chat or
- Text to 838255, even if they are not registered with VA or enrolled in VA health care.

The professionals at the Veterans Crisis Line are specially trained and experienced in helping Veterans of all ages and circumstances.

### **Military Sexual Trauma**

Military Sexual Trauma (MST) refers to sexual assault or, threatening sexual harassment occurring during a Veteran's military service. VA has expanded eligibility for MST-related physical or mental health conditions care to individuals who served in the Reserve and National Guard and were affected by sexual assault or sexual harassment while participating in weekend drill. To receive free MST-related care, Veterans

- Do not need a VA service-connected disability;
- Do not need to have reported the incident when it happened;
- Do not need to have other documentation that it occurred;
- There are no length-of-service requirements and
- May be able to receive free MST-related care even if they are not eligible for other VA care.

### In-/outpatient and Residential Services

VA provides free outpatient, inpatient and residential services to both male and female Veterans recovering from MST. Outpatient services are available at every VA health care facility. VA also offers specialized MST treatment in a residential or inpatient setting for Veterans who need more intense treatment and support. For more information, contact the MST Coordinator at your nearest VA medical facility or visit <u>www.mentalhealth.va.gov/msthome/</u>. A list of VA and Vet Center facilities can be found online at <u>www.va.gov/directory/</u>.

### **Readjustment Counseling Services**

VA provides free readjustment counseling encompassing a wide range of social services to eligible Veterans, active duty Servicemembers, including National Guard and Reserves, and their families to make a successful transition from military to civilian life. Vet Center staffs are available toll free and around the clock at 877-WAR-VETS (927-8387).

For more information regarding readjustment counseling services, visit <u>www.vetcenter.va.gov/Vet\_Center\_</u> <u>Services.asp</u>.

### VA services for Veterans involved in the criminal justice system

Many VA benefits are affected by incarceration, depending on the type of benefit and whether a conviction is for a misdemeanor or felony. Veterans who are incarcerated do not forfeit their VHA eligibility; however, current regulations restrict VA from providing hospital and outpatient care to an incarcerated Veteran who is an inmate in an institution of another government agency when that agency has a duty to give the care or services. VA may provide care once the Veteran has been released from the penal institution. For more information on incarcerated Veterans, visit <u>www.benefits.va.gov/persona/veteran-incarcerated.asp</u>.

VHA has two outreach programs designed to assist Veterans who are involved in the criminal justice system to connect to needed health care and benefits after release from incarceration.

- The Health Care for Reentry Veterans program can help Veterans incarcerated in state or federal prisons. See <u>www.va.gov/homeless/reentry.asp</u> for more information and contacts.
- The Veterans Justice Outreach program can help Veterans incarcerated in local county or city jails or with oversight from local treatment courts (including Veterans Treatment Courts).

See <u>www.va.gov/homeless/vjo.asp</u> for more information and contacts.

### **Homeless Veterans**

VA's National Call Center for Homeless Veterans (NCCHV) provides Veterans who are homeless or at risk for homelessness free, 24/7 access to trained counselors. The NCCHV hotline is intended to assist homeless Veterans and their families, VA medical facilities, federal, state and local partners, community agencies, service providers and others in the community. Call the NCCHV hotline toll free at 1-877-4AID VET (877424-3838).

To learn about VA homeless programs and mental health services in your area, visit <u>www.va.gov/homeless/</u>.

### **Caregiver Program**

The Caregiver Benefit Program is for eligible Veterans who have incurred or aggravated a serious injury during their military service on or before May 7, 1975 or on or after September 11, 2001. Eligible primary family caregivers can receive a stipend, training, mental health services, travel and lodging reimbursement and access to health insurance if they are not already under a health care plan.

For more information, contact your local VA medical facility and speak with a caregiver support coordinator, visit <u>www.caregiver.va.gov/</u> or call 1-855-260-3274 toll-free.

#### **Getting Care Abroad for your Service-Connected Conditions**

VA's Foreign Medical Program (FMP) provides health care payment/reimbursement for U.S. Veterans with VA-rated, service-connected conditions who live or travel abroad.

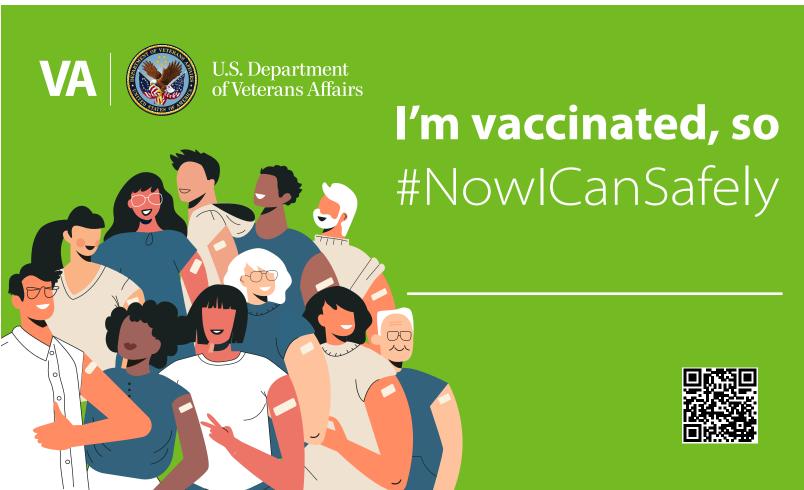
#### **All countries**

| Address  | Telephone      | Fax            |
|--|----------------|----------------|
| VHA Office of Integrated Veteran Care<br>Foreign Medical Program (FMP)<br>PO Box 469061<br>Denver, CO 80246-9061 | 1-877-345-8179 | 1-303-331-7803 |

### Veterans living in Canada must contact the Foreign Countries Operations office in Canada for medical claim filing.

| Address  | Telephone    | Fax          |
|--|--------------|--------------|
| Foreign Countries Operations (FCO)<br>2323 Riverside Dr., 2nd Floor<br>Ottawa, Ontario<br>Canada, K1AOP5 | 888-996-2242 | 613-991-0305 |

| To contact FMP online | Web site   |
|-----------------------|--|
| hac.fmp@va.gov        | www.va.gov/communitycare/programs/veterans/fmp/index.asp |



#### **Notice of Privacy Practices**

Veterans who are enrolled for VA health care benefits have various privacy rights under federal law and regulations, including the right to a Notice of Privacy Practices. To review the VA Notice of Privacy Practices, visit <u>www.oprm.va.gov/privacy/resources\_privacy.aspx</u> or write to the VHA Privacy Office (19F2), 810 Vermont Avenue NW, Washington, DC 20420.

#### Sharing your VA health information

Health information sharing allows VA and your participating community care providers to electronically share important parts of your patient health record. There are several benefits to you, VA and your community care providers sharing your health information, which includes coordinating your health care more effectively. Health information is shared on a secure and private nationwide network.

The following information resources are available if you want to learn more about health information sharing and the Veterans Health Information Exchange (VHIE) program:

- Go to the VHIE website (<u>www.va.gov/vhie/</u>)
- Visit or call your local Release of Information (ROI) Office at your local VA medical facility to sign up
- Call the VHIE customer service line at 1-877-771-8537

#### **Services and Tools Available Online**

#### VA's Health Benefits website

VA's health benefits website, located at <u>www.va.gov</u>, contains information related to the medical benefits, information and resources available to its enrollees, such as:

- Online application for enrollment
- Newly released information regarding updates or changes to VA health care benefits and services
- Medical benefits based on eligibility and priority group
- Copayment information
- Contact Information
- Links to other sites of interest, such as MyHealtheVet, eBenefits, and the Affordable Care Act

#### **Office of Public Health**

The VA Office of Public Health promotes and protects the health of Veterans and VA staff. Visit <u>www.</u> <u>publichealth.va.gov/</u> to learn about important health-related subjects, including:

- Health & Wellness: topics cover staying healthy with vaccinations and infection-control habits, employee wellness programs and violence prevention
- Diseases & Conditions: topics cover certain medical conditions that may affect Veterans
- VA-conducted, health-related studies and data: the Office of Public Health and research organizations conduct studies on the health issues affecting Veterans to better serve their needs
- Military Exposures: learn about exposure-related health concerns

#### Self-Service Kiosks

VA offers touch-screen devices at VA medical facilities and CBOCs for Veterans to have convenient control of and access to their health information. Kiosks allow Veterans to:

- Check-in for current appointments and view future appointments
- Update demographic information
- Request medical records
- Review their account balance
- Review and reconcile medication and allergy information

More capabilities will be available soon. Visit <u>www.va.gov/healthbenefits/vps/</u> to learn more.

#### Your Personal VA Health Information at Your Fingertips

#### MyHealtheVet

VA emphasizes patient-centered innovations, including MyHealtheVet (<u>www.myhealth.va.gov</u>), an e-portal suite of tools for Veterans and caregivers that provides:

- Secure, web-based access to their personal health record
- The ability to download and share personal health information using the VA Blue Button
- Online services, such as e-prescription refills and trusted health education resources
- Secure messaging between patients and their VA health care teams

If you are a VA patient and have an upgraded account (obtained by completing the one-time authentication process), you can:

- Participate in secure messaging with your participating VA health care team members
- Request prescription refills
- View key portions of your DoD military service information
- Get or view your VA:
  - Wellness reminders
  - Appointments and lab results
  - Allergies and adverse reactions
  - Key portions of your electronic record
  - Continuity of care documents
  - Participate in future features as they become available

Visit MyHealtheVet at www.myhealth.va.gov, register and learn more about authentication and the many features and tools available to you 24/7 anywhere you have Internet access. For more information about MyHealtheVet, contact the MyHealtheVet coordinator at your local VA medical facility.

#### VA- Extension for Community Health Care Outcomes (VA-ECHO)

Through the VA-ECHO program, Veterans primary care teams use video conferencing technology to seek expertise from specialists located nation-wide. VA-ECHO offers regular CEU accredited sessions in multiple specialties for health care providers throughout the VA system. For more information visit VA-ECHO or email <u>VA-ECHO@va.gov</u>.

# WHAT PTSD?

Posttraumatic stress disorder, or PTSD, is a mental health concern that some people develop after they see or experience a traumatic event.

## 7 to 8%

of the U.S. population will have PTSD at some point in their lives.

#### Reliving or re-experiencing the event

#### Nightmares

- Flashbacks
- Triggers



- Being jittery or overly alert
- Difficulty sleeping or concentrating
- Feeling angry or irritable



What it's like to have PTSD may be

different for everyone. There are four types of PTSD symptoms.



- Avoiding crowds
- Avoiding certain smells, sights, or sounds
- Avoiding talking or thinking about the event



#### Negative changes in beliefs and feelings

- Losing interest in things you used to enjoy
- Feeling guilty or ashamed
- Unable to trust others

#### Do you have PTSD Symptoms?

- Hear Veterans share their experiences with PTSD and PTSD treatment at <u>AboutFace</u>
- Learn about and compare effective treatment options using the <u>PTSD Treatment Decision Aid</u>
- Explore the National Center for PTSD website for information, videos, and tools to help manage PTSD: <u>www.ptsd.va.gov</u>







#### **Mobile Apps**

VA uses mobile health technology to give Veterans more opportunities to be active partners in their health care. VA Mobile releases new apps for Veterans regularly. Check <u>mobile.va.gov/</u> often for new information about available apps.

#### eBenefits

eBenefits is a one-stop shop for benefits-related information for Veterans, Wounded Warriors, Servicemembers, their families and their caregivers. eBenefits allows Veterans to apply for VA benefits, such as health care, education and pension. The site also lets Veterans:

- Apply for
  - Disability compensation
  - Vocational Rehabilitation and Employment Program
- Manage Benefits
  - Compensation claims status
  - Direct deposit
  - VA letters and Certificate of Eligibility for Home Loan
- Manage Health
  - VA medical records and prescription refills
  - VA appointment scheduling
  - Add or remove dependents
  - Order hearing aid batteries and prosthetic socks

For more information, visit <u>www.ebenefits.va.gov</u>.

#### **Veterans Canteen Service**

The Veterans Canteen Service (VCS) lets you shop and dine at any of its store/café operations located in VA hospitals, many CBOCs and some Veterans Benefits Offices. The VCS Patriot Store Direct 1-800 Special Order Program offers savings on name brand retail items, such as computers, tires, tools, large appliances, flowers, jewelry, toys and more. Browse <u>www.vacanteen.va.gov/</u> and place orders online or call 1-800-664-8258 Monday through Friday between 8 a.m. and 6 p.m. ET to place an order.



## Smile!

VA has you covered with the VA Dental Insurance Program (VADIP)



The VA Dental Insurance Program (VADIP) offers dental insurance at a special low rate for Veterans and CHAMPVA beneficiaries.

Choose from plans offered by Delta Dental and MetLife.

#### Enrollment is open now.

To learn more and sign up, contact the dental plans directly:

**Delta Dental:** www.deltadentalvadip.org or (855) 370-3303

#### **MetLife:**

www.metlife.com/VADIP or (888) 310-1681



**U.S. Department of Veterans Affairs** 

Veterans Health Administration

Participants in VADIP pay a fixed monthly premium in addition to any copayments required by the plan. Eligibility for VADIP is limited to Veterans enrolled in VA health care and beneficiaries of VA's Civilian Health and Medical Program (CHAMPVA).

To learn more about eligibility, visit www.va.gov/healthbenefits/VADIP.

### **Frequently Asked Questions**

#### Where can I find more information?

Call VA Health Benefits help line at 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET. Information also is available at <u>www.va.gov/health-care/</u>.

#### How can I verify my enrollment?

Once your enrollment is confirmed, you will receive a Veterans Health Benefits Handbook from us notifying you of your enrollment status. You may also call us to verify your enrollment at 1-877-222- VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET.

#### If enrolled, must I use VA as my exclusive health care provider?

There is no requirement that VA become your exclusive provider of care. If you are a Veteran who is receiving care from both VA and a local provider, it is important for your health and safety that your care is coordinated, resulting in one treatment plan (co-managed care).

## I am moving to another state. How do I transfer my care to a new VA health care facility?

If you want to transfer your care from one VA health care facility to another, contact your PACT. Your PACT will work with the Traveling Veteran Coordinator for assistance in transferring your care and establishing an appointment at the new facility.

#### How do I choose or change my preferred facility?

When you apply for enrollment, you will be asked to choose a preferred VA facility. This will be the VA facility where you will receive your primary care. You may select any VA facility that is convenient for you.

If the facility you choose cannot provide the health care that you need, VA will make other arrangements for your care based on administrative eligibility and medical necessity. If you do not choose a preferred facility, VA will choose the facility that is closest to your home. You may change your preferred facility at any time.

#### What is a Referral Coordination Team (RCT)?

An RCT is a team of clinical and administrative staff that serve as an extension of your health care team. Their goal is to review all clinically appropriate care options with you so that you are able to make an informed decision about where you would like to receive your health care.

#### How do I meet with a Referral Coordination Team (RCT)?

Each VA Medical facility has an RCT. Please contact your Primary Care Provider's office to coordinate your care through an RCT.

#### What types of care options will the Referral Coordination Team (RCT) review with me?

RCTs will review possible community care eligibility based on drive time, distance, best medical interest, and wait time. They will also review internal/direct care options that you may be interested in instead of receiving care within the community. These care options may include: telephone visit, VA Video Connect visit, telemedicine visit, or provider to provider consultation. The RCT will review all appropriate care options with you so that you are able to make an informed decision about where you would like to receive your health care.

#### Can I cancel my VA health care coverage?

You may request to dis-enroll from VA health care, commonly referred to as cancel/decline, at any time. To request to be dis-enrolled, you must submit a signed and dated document requesting to be dis-enrolled from VA health care to a VA medical facility or you may mail the request to:

Health Eligibility Center Enrollment Eligibility Division 2957 Clairmont Road, Suite 200 Atlanta, GA 30329-1647

You may reapply for enrollment at any time by completing a new VA Form 10-10EZ, (Application for Health Benefits), online at www.va.gov, by calling 1-877-222-VETS (8387) or by visiting your local VA health care facility. You will be considered a new applicant and eligibility for enrollment will be based upon eligibility requirements in place at that time.

#### What is a geographic income limit?

Because VA income limits may change each year, they are not published in this booklet. Recognizing that cost of living can vary significantly from one geographic area to another, VA uses income limits based on geographic locations in addition to the National threshold limits for financial assessment purposes.

Geographic income limits can be found at <u>www.va.gov/healthbenefits/apps/explorer/AnnualIncomeLimits/HealthBenefits</u>.

## What happens if, at the end of the income verification process, my income is verified to be higher than the income limits?

Your copayment status will be changed from copayment exempt to copayment required, which may result in disenrollment due to enrollment restrictions for Veterans whose income exceeds the income limits. VA facilities involved in your care will be notified of your change in status and to initiate billing for services provided during that income year. Your enrollment priority status may be changed if your financial status is adjusted by the income verification process. If your enrollment status is changed, you will be notified by mail.

#### Does VA have access to my income tax return?

VA does not have direct access to your tax return. However, the IRS and the SSA share earned and unearned income data reported by employers and financial institutions.

#### I am a recently discharged combat Veteran. Must I pay VA copayments?

Veterans who qualify under this special eligibility are not subject to copayments for conditions potentially related to their combat service; however, combat Veterans may be subject to appropriate copayment rates for care or services VA determines are unrelated to their military service.

#### What is a VA service-connected rating and how do I establish one?

A service-connected rating is an official ruling by VA that your illness or condition is directly related to your active military service. To obtain more information or to apply for any of these benefits, contact your nearest VA Regional Office at 1-800-827-1000 or visit <u>www.ebenefits.va.gov</u> or <u>www.va.gov</u>.

#### What if I receive a bill and cannot pay?

If you are unable to pay your bill, you should discuss the matter with the Patient Billing Office staff at the VA health care facility where you received your care. See "VA Has Options That Can Help Veterans Pay Copayments" on page 15.

#### If I am enrolled in VA health care, do I meet the requirements for health care coverage?

Yes. If you are enrolled in any of VA's programs below, you have coverage under the standards of the ACA:

- VA health care program
- CHAMPVA
- Spina Bifida Health Care Benefits Program

However, starting in 2019 the Tax Cuts and Jobs Act removed the tax penalties associated with the ACA.

#### Does VA notify the IRS of a Veteran's enrollment in the VA health care system?

VA will send the IRS, Veterans and eligible beneficiaries forms that provide details of the health coverage provided by VA. These forms are used for the income tax process.

#### What if I did not receive this form?

If you did not receive a Form 1095-B from VA explaining your health care coverage for each year you are or have been enrolled, call 1-877-222-VETS (8387) Monday through Friday from 8 a.m. until 8 p.m. ET to request a new one. This form is for your records only and should not be sent to the IRS or returned to VA.

#### What is a PACT?

A PACT includes the Veteran, his or her family or caregivers and a group of health care professionals who work together to plan that individual's whole-person care and life-long health and wellness. It focuses on:

Partnerships with Veterans
Access to care using diverse methods
Coordinated care among team members
Team-based care with Veterans as the center of their PACT

#### How does a PACT function?

A PACT uses a team-based approach. Veterans are the center of the care team that also includes their family members, caregivers and health care professionals – primary care provider, nurse care manager, clinical associate and administrative clerk. When other services are needed to meet goals and needs, another care team may be called in. For more information, visit <u>www.patientcare.va.gov/primarycare/PACT.asp</u>.

#### Am I eligible for dental care?

VA is authorized to provide extensive dental care, while in other cases, treatment may be limited. The chart below describes dental eligibility criteria and contains information to assist Veterans in understanding their eligibility for VA dental care.

The eligibility for outpatient dental care is not the same as for most other VA medical benefits and is categorized into classes. For instance, if you are eligible for VA dental care under Class I, IIC or IV, you are eligible for any necessary dental care to maintain or restore oral health and masticatory function, including repeat care. Other classes have time and/or service limitations. *NOTE:* Veterans not eligible for VA dental care may consider VADIP. For more information about VADIP, call 1-877-222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET or visit <u>www.va.gov/healthbenefits/vadip/</u>.

| If you:   | You are eligible for:   | Classes     |
|---|-------------------------|-------------|
| Have a service-connected compensable dental disability or condition | Any needed dental care. | Class I     |
| Are a former prisoner of war  | Any needed dental care. | Class II(c) |

| lf you:   | You are eligible for:  | Classes        |
|---|--|----------------|
| Have service-connected<br>disabilities rated 100% disabling<br>or are unemployable and paid<br>at the 100% rate due to service-<br>connected conditions   | Any needed dental care. Veterans paid at the 100%<br>rate based on a temporary rating, such as extended<br>hospitalization for a service-connected disability,<br>convalescence or pre-stabilization are not eligible for<br>comprehensive outpatient dental services based on this<br>temporary rating.   | Class IV       |
| Apply for dental care within<br>180 days of discharge or release<br>from a period of active duty<br>(under conditions other than<br>dishonorable) of 90 days or more<br>during the Persian Gulf War era | One-time dental care if your DD 214 (Certificate of<br>Release or Discharge from Active Duty) does not indicate<br>that a complete dental examination and all appropriate<br>dental treatment had been rendered prior to discharge.*   | Class II       |
| Have a service-connected non-<br>compensable dental condition or<br>disability resulting from combat<br>wounds or service trauma  | Any dental care necessary to provide and maintain a<br>functioning dentition. A VA Form 10-564-D (Dental<br>Trauma Rating) or VA Form 10-7131 (VA Regional Office<br>Rating Decision letter) identifies the tooth/teeth that are<br>trauma rated.  | Class II(a)    |
| Have a dental condition clinically<br>determined by VA to be associated<br>with and aggravating a service-<br>connected medical condition   | Dental care to treat the oral conditions that are<br>determined by a VA dental professional to have a<br>direct and material detrimental effect to your service-<br>connected medical condition.   | Class III      |
| Actively engaged in a 38<br>USC Chapter 31 Vocational<br>Rehabilitation and Employment<br>Program   | <ul> <li>Dental care to the extent necessary as determined by a VA dental professional to: <ul> <li>Make possible your entrance into a rehabilitation program</li> <li>Achieve the goals of your vocational rehabilitation program</li> <li>Prevent interruption of your rehabilitation program</li> <li>Hasten the return to a rehabilitation program if you are in interrupted or leave status</li> <li>Hasten the return to a rehabilitation program if you are placed in discontinued status because of illness, injury or a dental condition, or</li> <li>Secure and adjust to employment during the period of employment assistance, or enable you to achieve maximum independence in daily living.</li> </ul> </li> </ul> | Class V        |
| Receive VA care or are scheduled<br>for inpatient care and require<br>dental care for a condition<br>complicating a medical condition<br>currently under treatment                                      | Dental care to treat the oral conditions that are<br>determined by a VA dental professional to complicate<br>your medical condition currently under treatment.   | Class VI       |
| An enrolled Veteran who is<br>homeless and receiving care under<br>VHA Handbook 1130.01   | A one-time course of dental care that is determined<br>medically necessary to relieve pain, assist you to gain<br>employment or treat moderate, severe or complicated<br>and severe gingival and periodontal conditions.   | Class<br>II(b) |

\*Note: Outpatient emergency dental care may be provided as a humanitarian service to individuals who do not have established dental eligibility. Dental treatment is limited to that necessary to address acute pain or a dental condition which is determined to be endangering life or health.

Veterans receiving hospital, nursing home or domiciliary care will be provided dental services that are determined by a VA dentist, in consultation with the referring physician, to be essential to the management of the patient's medical condition under active treatment.

For more information about eligibility for VA medical and dental benefits, call toll-free 1-877-222-VETS (8387) or visit <u>www.va.gov/health-care/about-va-health-benefits/dental-care/</u>.

#### What is community care?

VA provides health care for Veterans from providers in your local community outside of VA. Veterans may be eligible to receive care from a community provider when VA cannot provide the care needed. This care is provided on behalf of and paid for by VA.

Community care is available to Veterans based on certain conditions and eligibility requirements, and in consideration of a Veteran's specific needs and circumstances. Community care must be first authorized by VA before a Veteran can receive care from a community provider

#### Do I qualify for routine health care at community facilities at VA expense?

To qualify for routine health care at community facilities at VA's expense, you must first be given a written referral by VA. Included among the factors in determining whether such care will be authorized is your medical condition and the availability of VA services within your geographic area. VA copayments may be applicable.

#### Am I eligible for emergency care at a community facility?

VA has three legal authorities under which emergency treatment in a community facility may be paid for by VA:

- Authorized Emergency Treatment–Title 38 Code of Federal Regulations (CFR) §17.4020(c).
- Unauthorized Emergency Treatment (Service-connected)–Title 38 United States Code (U.S.C.) §1728
- Unauthorized Emergency Treatment (Nonservice-connected)–Title 38 U.S.C. §1725

Each authority requires the following General Eligibility requirements be met:

- Veteran is enrolled or exempt from enrollment in the VA health care system.
- A VA health care facility or other federal facility with the capability to provide the necessary emergency services must not have been feasibly available\* to provide the emergent treatment and an attempt to use them beforehand would not be reasonable.
- The medical situation is of such a nature that a prudent layperson would reasonably expect that a delay in seeking immediate medical attention would be hazardous to life or health.

Generally, emergency treatment is only covered until such time as the Veteran can be safely transferred to a VA or other federal facility.

#### Are there any payment limitations for community emergency care?

Claims must be filed in a timely manner for community emergency care not authorized by VA in advance of services being furnished. Because filing requirements differ by type of claim, you should contact the nearest VA medical facility as soon as possible to avoid payment denial for a claim filed after the deadline. (See "Emergency Care" on page 29 for specific rules.)

Payment may not be approved for any period beyond the point of stability, except when VA cannot accommodate transfer of the Veteran to a VA or other federal facility. An emergency is deemed to have ended at the point of stability when a VA physician has determined that, based on sound medical judgment, a Veteran who received emergency hospital care could have been transferred from the community facility to a VA medical facility for continuation of treatment.

#### Can VA pay for community emergency care that is not preauthorized?

VA has limited payment authority when emergency care at a community facility is provided without authorization by VA in advance of services being furnished or when notification to VA is not made within 72 hours of admission. VA may pay for unauthorized emergency care as indicated below. Since payment may be limited to the point your condition is stable for transfer to a VA facility, the nearest VA medical facility should be contacted as soon as possible for all care not authorized by VA in advance of the services being furnished.

Additional requirements for retroactive payment approval for unauthorized emergency treatment for service-connected Veterans can be found in (Title 38 U.S.C. §1728):

In addition to the General Eligibility requirements, for payment to be retroactively approved for emergent care under Title 38 U.S.C. §1728, one of the following criteria must also be met:

- Emergency treatment of a service-connected\*, or adjunct condition\* in a community emergency department; **OR**
- A Veteran who is permanently and totally disabled (P&T) as the result of a service-connected condition is eligible for emergency treatment of ANY condition; **OR**
- A Veteran who is participating in a VA Vocational Rehabilitation Program and requires emergency treatment to expedite their return to the program is eligible for emergency treatment for any condition.

VA may also pay for unauthorized nonservice-connected emergency care, indicated below, are contained in Title 38 U. S. C. §1725 and Title 38 CFR § 17.1000:

In addition to the General Eligibility requirements, for payment to be retroactively approved for emergent care under Title 38 U.S.C. §1725, all of the following 5 criteria must also be met:

- Care was provided in a hospital emergency department (or similar public facility held to provide emergency treatment to the public); **AND**
- The Veteran has received care within a VA facility during the 24 months before the emergency care; **AND**
- The Veteran is financially liable to the emergency treatment provider; **AND**
- If the treatment was due to an injury or accident, the claimant has exhausted, without success, all liability claims and remedies reasonably available to the Veteran or provider against a third party for payment of such treatment, and the Veteran has no contractual or legal recourse for extinguishing, in whole, the Veteran's liability to the provider; **AND**
- The Veteran is not eligible for reimbursement under Title 38 U.S.C. §1728 for the emergency treatment.

For more information about emergency care, visit <u>www.va.gov/communitycare/</u>.

#### Does VA offer compensation for travel expenses to and from a VA facility?

Yes, but not all Veterans qualify. If you meet specific criteria (see "Medically Related Travel Benefits" on page 24), you are eligible for travel benefits.

## I already provided financial information on my initial VA application. Why is it necessary to complete a separate financial assessment for long-term care?

Your application for initial enrollment is based on your previous year income. The long-term care financial assessment (VA Form 10-10EC, Application for Extended Care Services) is designed to assess your current financial status, including current expenses. This in-depth analysis provides the necessary monthly income/expense information to determine whether you qualify for free, long-term care or a significant reduction from the maximum copayment charge.

## Once I submit a completed VA Form 10-10EC, who notifies me of my long-term care copayment requirements?

The social worker or case manager involved in your long-term care placement will provide you an annual projection of your monthly copayment charges based on available resources.

## Assuming I qualify for nursing home care, how is it determined whether the care will be provided in a VA facility or a private nursing home at VA expense?

Generally, if you qualify for indefinite nursing home care, that care will be furnished in a VA facility. Care may be provided in a private facility under VA contract when there is compelling medical or social need.

If you do not qualify for indefinite care, you may be placed in a community nursing home, generally not to exceed six months, following an episode of VA care. This short-term placement is designed to assist you and your family while alternative, long-term arrangements are explored.

## For Veterans who do not qualify for indefinite VA Community Living Center care at VA expense, what assistance is available for making alternative arrangements?

When the need for nursing home care extends beyond the Veteran's eligibility, our social workers will help family members identify possible sources for financial assistance. Our staff will review basic Medicare and Medicaid eligibility and direct the family to the appropriate sources for further assistance, including possibly applying for additional VA benefit programs.



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IB 10-185 Revised Jun 2022