

# VETERANS HEALTH ADMINISTRATION (VHA) Health Benefits Overview

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# Department of Veterans Affairs Mission

To fulfill President Lincoln's promise "To care for him who shall have borne the battle, and for his widow, and his orphan" by serving and honoring the men and women who are America's veterans. The Department of Veterans Affairs (VA) carries out four specific missions to make good on that commitment.

**Veterans Health Administration (VHA)** is the largest integrated health care network in the United States, with 1,700 health care facilities, including 171 medical centers, serving 9 million enrolled Veterans each year.



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# Basic Eligibility

## Basic Eligibility for VA Health Care

Any person who served in the active military, naval or air service and were separated under any condition other than dishonorable, 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.

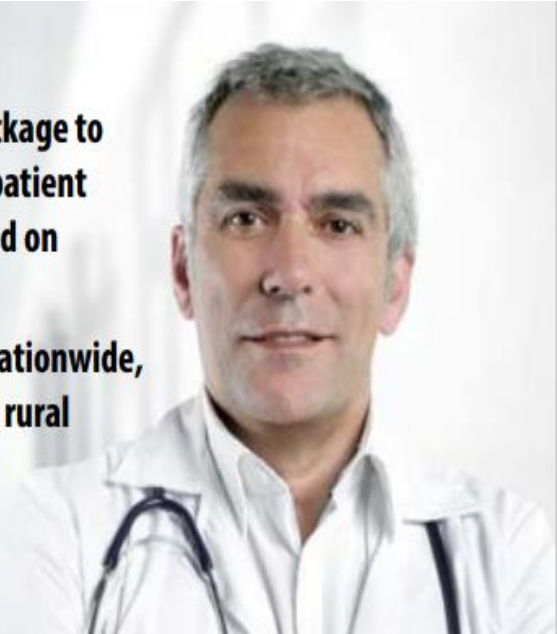
## Minimum Duty Requirements For Enrollment

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 enrolment eligibility.

# Benefits Of Enrollment

## Benefits of Enrolling

VA offers a variety of health care services from basic primary care to nursing home care for eligible Veterans. Enrollment in the VA health care system provides eligible Veterans with the promise that comprehensive health care services will be available when and where they are needed. 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 9 million Veterans each year.



**VA provides a comprehensive medical benefits package to all Veterans who are enrolled through an annual patient enrollment system that categorizes Veterans based on different priority groups.**

**Eligible Veterans can use VA health care services nationwide, including through mobile health clinics that serve rural areas and via telehealth (care through a phone or computer) in your home or on the go.**



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# Benefits Of Enrollment

## 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.



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# Enrolling In VA Health Care

## 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 [www.va.gov/health-care/apply/application/introduction](http://www.va.gov/health-care/apply/application/introduction) and electronically submit it to VA for processing. VA will search for your supporting documentation through its electronic information systems and contact you if unable to verify your military service.
- **By Mail** The application form can be downloaded from [www.va.gov/health-care/how-to-apply/](http://www.va.gov/health-care/how-to-apply/). 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** Apply at any VA health care facility.



# Enrolling In VA Health Care

## Selecting Where to Receive 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, visit VA's directory at [www.va.gov/directory](http://www.va.gov/directory).

## 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 also may be used to determine the Veteran's enrollment priority group placement.

For more information, visit [www.va.gov/health-care/about-va-health-benefits/cost-of-care/](http://www.va.gov/health-care/about-va-health-benefits/cost-of-care/), 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.

# Enrollment Priority Groups

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

## Priority Group 2

- Veterans with 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 service-connected 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.”





# Enrollment Priority Groups

## 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 Shipboard Hazard and Defense (112/SHAD) participants. If you were a part of chemical and biological warfare testing through Project 112 or Project SHAD, you may be at risk for certain illnesses. The Department of Defense's Deseret Test Center in Fort Douglas, Utah, conducted this testing, which took place aboard ships and on land in various locations from 1962 to 1974.



# Enrollment Priority Groups

## Priority Group 6 (continued)

- 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 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 resident and who agree to pay copayments.

## Priority Group 8

- Veterans with gross household incomes above the VA income limits and the geographically adjusted income limits for their resident, and who agree to pay copayments.



# Enrollment Priority Groups

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

- **Sub-priority a:** enrolled as of January 17, 2003, and who have remained enrolled since that date and/or were placed in this sub-priority due to changed eligibility status.
- **Sub-priority 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:
  - **Sub-priority c:** enrolled as of January 17, 2003, and who have remained enrolled since that date and/or were placed in this sub-priority due to changed eligibility status.
  - **Sub-priority 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%:
    - **Sub-priority e:** non-compensable 0% service-connected (eligible for care of their service connected condition only).
    - **Sub-priority g:** nonservice-connected.



# Coverage Under The Affordable Care Act

The Affordable Care Act (ACA) was created to expand access to coverage, control health care costs and improve health care quality and care coordination. The ACA does not change VA health care benefits or Veterans' out-of-pocket costs.

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 (CHAMPVA) The ACA does not change CHAMPVA benefits or out-of-pocket costs.
  - 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 employer provided health insurance should use their state's Marketplace to get health care coverage by going to [www.healthcare.gov/](http://www.healthcare.gov/).

**Note:** VA will notify enrolled Veterans via mail with IRS Form 1095-B (Health Coverage), which will provide the details of the health care coverage provided by VA for the previous calendar year.

# Medication Copayments

The Tiered Copayment Medication Structure (TCMS) established copayments for 30-day prescriptions

<b>Medication Supply</b>	<b>Copayment</b>
30-day or less supply for Tier 1 (preferred generics) medications for certain Veterans	\$5
30-day or less supply for Tier 2 (non-preferred generics and some over-the-counter (OTC) medications for certain Veterans	\$8
30-day or less supply for Tier 3 (brand name) medications for certain Veterans	\$11

Veterans in PGs 2 through 8 are limited to a \$700 annual copayment cap.

Copayment rates may change annually, including the annual cap on medication copayments.

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).

# Inpatient Copayments

There are two inpatient copayment rates – full and reduced. The reduced inpatient copayment rate, which is 20% of the full inpatient rate, applies to Veterans enrolled in PG 7. Both the full and reduced rates are computed over a 365-day period. This copayment is charged in addition to a standard copayment for each 90 days of care within a 365-day period, regardless of the level of service (such as intensive care, surgical care or general medical care); in addition, a per diem charge will be assessed for each day of hospitalization.

Because the inpatient copayment rates change each year, they are published separately and can be found online at [www.va.gov/healthbenefits/cost](http://www.va.gov/healthbenefits/cost). For more copayment information, call 1-877- 222-VETS (8387) Monday through Friday between 8 a.m. and 8 p.m. ET



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# Medical Benefits Package

The comprehensive VA Health Benefits package includes all the necessary inpatient hospital care, outpatient services and extended care services to promote, preserve or restore the recipient's health. VA medical facilities provide a wide range of services, including traditional hospital-based services such as surgery, critical care, mental health, 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.



# Medical Benefits Package

## Preventive Care Services

- Immunizations
- Period health exams
- Routine vision testing and eye-care services
- Mental health and substance abuse preventive services
- Health Education Programs

## Ambulatory (Outpatient) Diagnostic and Treatment Services

- Primary, Specialty and Emergency Care
- Surgical (including reconstructive/plastic surgery because of disease or trauma)
- Mental Health and Substance Abuse
- 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 and Substance Abuse



# VA Dental Insurance Program

The VA Dental Insurance Program (VADIP) gives enrolled Veterans not otherwise eligible for VA dental benefits the opportunity to purchase reduced cost dental insurance through Delta Dental and MetLife. This is also available for beneficiaries of CHAMPVA.

Services through VADIP include diagnostic services, preventive services, endodontic and other restorative services, surgical services and emergency services. 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. Enrollment is voluntary and does not affect eligibility for VA outpatient dental services and treatment.

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 [www.va.gov/healthbenefits/vadip/](http://www.va.gov/healthbenefits/vadip/). You may review each insurer for specific information regarding their registration, rates and services: Delta Dental at [feds.deltadentalins.com/vadip/](http://feds.deltadentalins.com/vadip/) or call 1-855-370-3303; MetLife at [www.metlife.com/vadip/](http://www.metlife.com/vadip/) 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;

- Dial 988 then Press 1,
- Dial 800-273-8255 then Press 1,
- Chat online at [www.va.gov](http://www.va.gov) 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.



**NEW NUMBER,  
SAME SUPPORT.**

Dial 988 then Press 1.  
Share it with your networks.



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# For 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 [www.va.gov/health-care/](http://www.va.gov/health-care/).



# Questions

