



What Valley Veterans Need to Know - about - Health Care Reform

Basics:

- If you are a Veteran and enrolled in VA health care, you do not need to take additional steps to meet the health care law coverage standards. The new health care law does not change VA health benefits or Veterans' out-of-pocket costs.
- If you are not enrolled in VA health care, you can apply at any time.

Q. I'm enrolled in a VA health care program. Do I meet the requirement for coverage?

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

- Veteran's health care program
- Civilian Health and Medical program (CHAMPVA)
- Spina bifida health care program

Q. What are the benefits of enrollment in VA health care?

A. Enrollment in VA health care means you have:

- Medical care rated among the best in the U.S.
- Immediate benefits of health care coverage. Veterans may apply for VA health care enrollment at any time.
- No enrollment fee, monthly premiums, or deductibles. Most Veterans have no out-of-pocket costs. Some may have to pay small copayments for care or prescription drugs.
- More than 1,700 places available to get your care. Your coverage can go with you if you travel or move.
- Met the requirement to have health care coverage that meets the minimum standard.

Q. How do I enroll for VA health care coverage?

A. You may apply in one of three convenient ways. To enroll:

- Visit www.va.gov/healthbenefits/enroll.
- Call 1-877-222-VETS (8387).
- Visit your local VA health care facility.

Q. Can I continue to use VA health care with other programs, like private insurance or federal health care programs?

A. Yes. You can continue to use VA for all your health care needs, or complement your VA care with private health insurance or coverage by other federal health care programs, including Medicare, Medicaid, and TRICARE.

Q. I am enrolled in a VA health care program. Would I be eligible for assistance to pay health insurance premiums on the Health Insurance Marketplace if I choose to purchase health care outside of VA?

A. Since VA care meets the standard for health care coverage, you wouldn't be eligible for assistance to lower your cost of health insurance premiums if you chose to purchase additional health care coverage outside of VA.

Q. How will I know if I'm eligible for assistance to purchase health insurance outside of VA?

A. VA can't make this determination. If you use the Marketplace, you will find out if you can get lower costs on your monthly premiums for private health insurance plans. Remember, if you are a Veteran enrolled in (or are a beneficiary of) a VA health care program, you don't need to take additional steps to meet the health coverage requirements under the health care law.

Q. Are my family members (who aren't eligible for VA or other federal health care programs) eligible for assistance to purchase health insurance?

A. Your family members who are not enrolled in a VA health care program should use the Marketplace to get coverage. They may get lower costs on monthly premiums or out-of-pocket costs. They could be eligible for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP). Starting October 1, they can submit an application for health care coverage through the Marketplace, and learn the amount of assistance they are eligible for. For more information, visit www.coveredca.com.

Q. Can I cancel my VA health care coverage?

A. Yes. However, acceptance for future VA health care coverage will be based on eligibility factors at the time of application, which may result in a denial of health care coverage.

Q. Where can I get more information about VA health care and the Affordable Care Act?

A. Visit VA's website at www.va.gov/aca, or call us at 1-877-222-VETS (8387), Monday through Friday from 8 a.m. to 10 p.m. or Saturdays from 11 a.m. to 3 p.m., eastern.