



## VETERANS FAQs

### **1. Do the medical benefits I receive from the U.S. Department of Veterans Affairs count as medical insurance under the new health care law?**

If you are enrolled in any Veterans Affairs (VA) programs, you do not have to adjust your insurance under the new health care law. All VA health care programs meet the Patient Protection and Affordable Care Act requirements for health coverage, or “minimal essential coverage.” Minimum essential coverage means that under the Affordable Care Act, health insurance plans need to provide services in 10 categories, called “essential health benefits.” More information about these 10 essential health benefits can be found at [www.CoveredCA.com/coverage-basics](http://www.CoveredCA.com/coverage-basics).

The health care law does not change your VA benefits or the costs you pay for your health care services (such as your copays and your coinsurance). You can continue to enjoy VA health care as you did before the health care law.

### **2. If I am a veteran or a family member of a veteran, does the health care law require me to purchase health insurance?**

Under the Affordable Care Act, individuals may be subject to a tax penalty when they file their taxes if they or their dependents do not have minimum essential coverage. Because all VA health care programs meet this requirement, veterans who are enrolled in any of these programs will not be subject to the penalty. More information about the penalty can be found at [www.CoveredCA.com/FAQs/PDFs/FAQ\\_Tax\\_Penalty.pdf](http://www.CoveredCA.com/FAQs/PDFs/FAQ_Tax_Penalty.pdf).

Exemptions to the tax penalty are listed at [www.healthcare.gov/exemptions](http://www.healthcare.gov/exemptions).

As a veteran you may have alternative affordable health insurance options available to you. You can apply at any time to see if you are eligible to start receiving VA health benefits for yourself or your family. To learn about the benefits you and your family could receive and how to sign up, use the VA Benefits Explorer available at <http://hbexplorer.vacloud.us>.

### **3. What if I am a veteran but not eligible for VA health coverage?**

If you are not eligible for VA health benefits, or your family is not eligible, you may be able to purchase health insurance through Covered California. Depending on your household size and yearly income, you may be able to get financial assistance. For example, a household size of one that makes \$45,960 or less will be eligible for either help paying for a Covered California health insurance plan or low- or no-cost Medi-Cal. A household of two making up to \$62,040 and a household of four making up to \$94,200 would also be eligible. To find out more information or to apply, visit [www.CoveredCA.com](http://www.CoveredCA.com).

**4. If I have a veteran health plan, can I still purchase a Covered California plan and receive help paying for it?**

In general, if you have health coverage through the VA, you would be ineligible for premium assistance and cost-sharing subsidies through Covered California, no matter what your yearly household income is. However, you may purchase a Covered California health plan at full cost. If you are eligible for VA health coverage but not currently enrolled, you may still be eligible for premium assistance or cost-sharing reductions through Covered California as long as you meet other eligibility requirements.

**5. If I want to purchase a health plan from Covered California, when can I enroll?**

You may purchase health coverage through Covered California as long as it is during the open-enrollment period. For 2014, the open-enrollment period runs from Oct. 1, 2013, to March 31, 2014. For subsequent years, the open-enrollment period will run from Oct. 15 to Dec. 7, to obtain coverage for the following year. Some situations (“qualifying events,” such as the loss of a job or the birth of a child), allow for enrollment through Covered California outside of open-enrollment periods.

**6. If I leave the VA health care system to obtain Covered California health insurance, can I go back to VA health care in the future?**

If you are enrolled in VA coverage and wish to cancel that in order to get a Covered California plan, you should consider the cost tradeoffs. Depending on the level of coverage you are considering through Covered California, your VA plan may have lower out-of-pocket costs or deductibles.

You may reapply for enrollment in VA health care at any time. However, acceptance for future VA health care enrollment will be based on eligibility factors at the time of application, which may result in a denial of enrollment.

**7. If I have a VA health plan, can my family sign up for insurance through Covered California?**

Yes. Even though you are covered by your VA health care enrollment, your family members who are not eligible for a VA health care program may be able to receive health care coverage through Covered California. Depending on your family’s household size and yearly income, they may also be able to get help paying for a Covered California health plan or to get low- or no- cost Medi-Cal.

For more information call (800) 300-1506 or go to CoveredCA.com.

**Useful Links**

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

Link for veterans who are currently receiving VA health care:

[www.va.gov/health/aca/EnrolledVeterans.asp](http://www.va.gov/health/aca/EnrolledVeterans.asp)

Link for veterans who are currently not receiving VA health care:  
[www.va.gov/health/aca/NonEnrolledVeterans.asp](http://www.va.gov/health/aca/NonEnrolledVeterans.asp)

Link from VA for family members of veterans:  
[www.va.gov/health/aca/FamilyMembers.asp](http://www.va.gov/health/aca/FamilyMembers.asp)

VA health Benefits Explorer:  
<http://hbexplorer.vacloud.us/>

**U.S. Department of Health and Human Services**

<https://www.healthcare.gov/if-im-a-military-veteran-what-do-i-need-to-know-about-the-marketplace/>

**California Department of Veterans Affairs**

[www.calvet.ca.gov/vetservices/Healthcare.aspx](http://www.calvet.ca.gov/vetservices/Healthcare.aspx)