



## Veterans Affairs

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Director

Fact Sheet  
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# CHAMPVA FOR LIFE

CHAMPVA For Life (CFL) is not separate from CHAMPVA, its simply an extension of benefits to certain individuals over age 65. CFL was signed into law on June 5, 2001 by President Bush as part of the Veterans' Survivor Benefits Improvements Act of 2001, Public Law 107-14.

### CFL Eligibility

To be eligible for CFL benefits over age 65, you cannot be eligible for TRICARE/ CHAMPUS and you must be in one of these categories:

- the spouse or child of a veteran who has been rated 100% permanently and totally disabled for a service connected disability by a VA regional office, **OR**
- the surviving spouse or child of a veteran who died from a VA-rated service connected disability, **OR**
- who was at the time of death rated 100% permanently and totally disabled, **OR**
- the surviving spouse or child of a military member who died in the line of duty, not due to misconduct (in most of these cases, these family members are eligible for TRICARE, not CHAMPVA).

### You must also meet the following conditions:

- if you turned 65 before June 5, 2001, and only have MEDICARE Part A, you will be eligible for CHAMPVA without having to have MEDICARE Part B coverage.
- if you turned 65 before June 5, 2001 and have MEDICARE Parts A and B, you must keep both Parts to be eligible.
- if you turn age 65 on or after June 5, 2001, you must be enrolled in MEDICARE Parts A and B to be eligible.

## **CFL and Helpless Children**

CFL provides benefits if your son or daughter is determined to be a Helpless Child by a VA Regional Office and if they also meet all other eligibility criteria.

## **CFL and MEDICARE**

Both CHAMPVA and MEDICARE are Federal benefits programs. CFL is always the last payer after the claims are paid by MEDICARE and any other health insurance.

## **CFL Application Process CFL**

If you are already covered by CHAMPVA, the VA will contact you by mail with instructions. You will be asked to complete an Other Health Insurance Certification and provide a copy of your MEDICARE card. If you are not already covered by CHAMPVA, request an application from the Health Administration Center (information at the bottom of the page).

## **MEDICARE Ineligibility**

If you are a CHAMPVA beneficiary, or otherwise meet CHAMPVA criteria, and are not eligible for MEDICARE, you need to submit a "non-entitlement" letter from the Social Security Administration and CHAMPVA will provide coverage.

## **MEDICARE Part B Requirements**

- If you are eligible for MEDICARE and your 65th birthday is on or after June 5, 2001, you must have Part B to be eligible for CFL.
- If you are eligible for MEDICARE and your 65th birthday was before June 5, 2001, and you had Parts A and B on that date you must keep Part B. If you only had Part A, you do not need Part B to be eligible for CFL.
- If you did not select MEDICARE Part B when you turned age 65 and want to do so now, contact your local Social Security Administration office for guidance.

## **When Your CHAMPVA Card and Handbook Will Arrive**

These items will be sent to you about 45 days after we receive a complete application and determine that you are eligible.

## **CFL and MEDICARE Offer Extensive Coverage**

CFL and MEDICARE combined will cover most of your medical needs. However, there are some benefits that are not provided under either program. For example, cosmetic services or eyeglasses are either not covered or covered in extremely limited situations. You should review the benefit coverage's of both programs carefully.

## **The CFL Outpatient Prescription Medication Benefit**

CFL does provide an outpatient prescription benefit, something not provided under MEDICARE. CFL has three ways for you to obtain your prescription medication.

*If you have other insurance that has an outpatient prescription benefit, select any pharmacy and pay for your medication. When you submit a claim to the CFL, you have to include an Explanation of Benefits (EOB) from your other insurance company, so send your claim to the other insurance plan first. Some pharmacies may submit your claim, but, in these circumstances, most will not. Under most circumstances, you will have no out of pocket expense because CHAMPVA will typically pay the portion of the bill your other insurance company did not (your co-pay). Be sure we have information on your other health insurance on file. *If you do not have any other insurance that has an outpatient prescription benefit there are two other options:**

**You should use our Meds by Mail program. Under this program, prescription medication is mailed to your home and you pay nothing -- the medication is FREE!**

Meds by Mail is designed for your maintenance medication needs. You can obtain a registration form from our web site at [www.va.gov/hac](http://www.va.gov/hac) by selecting FORMS from the left panel. Or, you can contact us (information at the end of the Fact Sheet) and request a copy.

**This program is a great benefit and we highly encourage you to use it!**

You can use a pharmacy that is part of the Medical Matrix network. There are over 45,000 pharmacies nationwide in this network. Some of these include major drug chains and supermarkets. If you use a Medical Matrix network, you pay only your 25% cost share after the annual deductible is met. The pharmacy submits your claims directly to CFL. To find a Medical Matrix network pharmacy, go to the Medical Matrix web site at [www.medicalmatrix.com](http://www.medicalmatrix.com) or call them at 800-880-1377 after you get your CHAMPVA card.

## **CFL Beneficiaries Cannot Use a VA Medical Center**

CHAMPVA beneficiaries with MEDICARE cannot use a VA medical center because MEDICARE does not pay for services provided by a VA Medical Center. If you are currently being seen at a VA medical center, you need to find a different provider before MEDICARE and CFL will cover you.

## **Costs Under CFL**

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

## **CFL and Living Overseas**

Since MEDICARE does not pay for services overseas, CHAMPVA will pay for services after any insurance you may have. If you don't have any insurance, then CHAMPVA becomes the primary payer.

## **MEDICARE Annual Deductibles and CFL**

CHAMPVA does not have an annual deductible for **inpatient care**, so we will cover the MEDICARE deductible that is paid by the beneficiary. Currently, there is a \$792 MEDICARE deductible for inpatient stays of 1 - 60 days. CHAMPVA would pay you \$792. The MEDICARE deductible for outpatient services is \$100. CHAMPVA will pay you \$37.50 of the \$100.

## **CFL Does Not Pay for MEDICARE Part B Premiums**

You are responsible for these monthly premiums.

## **Supplemental Insurance, CFL and MEDICARE?**

Most people who are covered by both CFL and MEDICARE, do not need a supplemental policy (commonly called MEDIGAP policies). This is because when all payment calculations are made by CFL and MEDICARE, you will normally have no out of pocket expenses if the services are covered by both programs. Individuals with a supplement in place should not cancel their coverage before October 1, 2001. In addition, we recommend that you maintain your supplemental coverage until you are comfortable with how CFL and MEDICARE work.

## **CFL and MEDICARE HMOs**

The decision to drop your MEDICARE HMO is a difficult one question. It depends on your need for health care and the coverage provided by your HMO. You will still be required to pay MEDICARE Part B premiums to be eligible for CFL, so you will not save this expense. You may find that your prescription co-pay is less than the CFL 25% co-pay, so it may be to your advantage to stay with your HMO. You also may prefer to have access to your primary care manager under your HMO - he or she may not be open to new, non-HMO patients and you may have to change doctors. We cannot make a recommendation, but we urge you to carefully consider this decision.

### **Veterans Affairs Office Locations:**

- 222 W. Hospitality Lane, Third Floor, San Bernardino, CA 92415-0470 (909) 382-3290
- 15900 Smoke Tree Street, Hesperia, CA 92345 (760) 995-8010
- 8575 Haven Ave., Rancho Cucamonga, CA 91730 (909-948-6470
- **Or call Toll Free from anywhere in San Bernardino County : 1-866-4SB-Vets (1-866-472-8387)**