

Health Care Benefits Overview

2012

Building on over 50 years of providing quality health care services to our nation's Veterans



VA | Defining
HEALTH CARE | **EXCELLENCE**
in the 21st Century

***“...to care for him who shall
have borne the battle and for
his widow, and his orphan...”
- Abraham Lincoln***



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Introduction

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

Additionally, inside you will find helpful information about My HealthVet, Creditable Coverage for Medicare Part D, Income Verification and medically related travel benefits.

This brochure is not intended to provide information on all of the health services offered by VA. If we have not addressed your specific questions, additional assistance is available at the following resources:

Your local VA health care facility's Enrollment Office

www.va.gov/healthbenefits

www.myhealth.va.gov

VA toll-free 1-877-222-VETS (8387) between the hours of 8:00 AM and 8:00 PM ET, Monday - Friday

VA enrollment also allows health care benefits to become completely portable throughout the entire VA system.

Overview

Today's Veterans have a comprehensive medical benefits package, which VA administers through an annual patient enrollment system. The enrollment system is based on priority groups to ensure health care benefits are readily available to all enrolled Veterans (see Enrollment Priority Groups on page 19).

Complementing the expansion of benefits and improved access is our ongoing commitment to providing the very best in quality service. Our goal is to ensure our patients receive the finest quality health care regardless of the treatment program, regardless of the location. In addition to our ongoing quality assurance activities, we've made it easier for Veterans to get the health care they need. New locations continue to be added to the VA health care system—bringing the total number of treatment sites to over 1,400 nationwide.

All Veterans—including those who have special eligibility—are encouraged to apply for enrollment. Enrollment helps us determine the number of potential Veterans who may seek VA health care services and is a very important part of our planning efforts.

Enrollment in the VA health care system provides Veterans with the assurance that comprehensive health care services will be available when and where they are needed during that enrollment period. In addition to the assurance that services will be available, enrolled Veterans welcome not having to repeat the application process—regardless of where they seek their care or how often.

Veterans Choose the VA Facility

As part of the enrollment process, Veterans will be given the opportunity to select the VA health care facility or Community Based Outpatient Clinic (CBOC) to serve as his/her preferred facility.

Benefits on the Go

VA enrollment also allows health care benefits to become completely portable throughout the entire VA health care system. Enrolled Veterans who are traveling or who spend time away from their preferred facility may obtain care at any VA health care facility across the country without the worry of having to reapply. Once you are enrolled, you will always be enrolled, however, you may be asked to update/verify your demographic and/or financial information when seeking care at a new VA facility. Veterans with a service-connected condition may receive treatment for that condition even in a foreign country (see Foreign Medical Program on page 26).

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. The VA Notice of Privacy Practices provides enrolled Veterans with information regarding how VHA may use and disclose personal health information, of their rights to know when and to whom their health information may have been disclosed, how to request access to or receive a copy of their health information on file with VHA, and how to request an amendment to correct inaccurate information on file and file a privacy complaint. The VA Notice of Privacy Practices may be obtained through the Internet at www.va.gov/vhapublications/viewpublication.asp?pub_id=1089 or through the mail by writing the VHA Privacy Office (19F2), 810 Vermont Avenue NW, Washington, DC 20420.

Your Personal VA Health Information Online

VA offers Veterans, Servicemembers, their dependents and caregivers their own Personal Health Record through My HealtheVet, found at www.myhealth.va.gov.

My HealtheVet's free, online Personal Health Record is available 24/7, wherever there is Internet access. If you are a VA patient and have an upgraded account (obtained by completing the one-time In-Person Authentication* process), you can:

- Participate in Secure Messaging with your participating VA health care team members
- View key portions of your DoD Military Service Information
- Get your VA Wellness Reminders
- View your VA Appointments
- View your VA Lab Results
- View your VA Allergies and Adverse Reactions
 - PLUS, participate in future features as

they become available

With My HealtheVet, you can access trusted health information to better manage your health care and learn about other VA benefits and services.

My HealtheVet helps Veterans partner with your VA health care teams by providing tools to make shared, informed decisions. Simply follow the directions on the website to register. If you are a VA patient registered on My HealtheVet, you can begin to refill your VA medications online. You can also use the VA Blue Button to view, print, or download the health data currently in your My HealtheVet account. You can share this information with your family, caregivers or others such as your non-VA health care providers. It puts you in control of your information stored in My HealtheVet.



My Health, My Care: 24/7 ^{Online} Access to VA

Accessible through My HealthVet VA Blue Button also provides Veterans who were discharged from military service after 1979 access to your DoD Military Service Information. This information may include Military Occupational Specialty (MOS) codes, pay details, service dates, deployment, and retirement periods.

*To access the advanced My HealthVet features, Veterans will need to get an upgraded account by completing a one-time process at their VA facility called In-Person Authentication. Visit My HealthVet at www.myhealth.va.gov, register and learn more about In-Person Authentication PLUS the many features and tools available to you 24/7 anywhere you have Internet access.

If you have any questions about My HealthVet, contact the My HealthVet Coordinator at your local VA facility.

Frequently Asked Questions

Were there changes to allow more high income Veterans to enroll for VA health care?

Yes. On June 15, 2009, VA amended its regulations to expand enrollment of certain Veterans with higher income. Under this provision, VA is enrolling Priority Group 8 Veterans whose income does not exceed the new VA National Income Thresholds by more than 10%. While this provision does not remove consideration of income, it does increase income thresholds.

Where can I find the new income thresholds?

Because of the changes to the income thresholds each year, they are not published in this brochure. However, the income threshold tables can be viewed on-line at

http://www.va.gov/healthbenefits/cost/income_thresholds.asp

How can I verify my enrollment?

Once you enroll, you will receive either a letter or a newly introduced Veterans Health Benefits Handbook from us notifying you of the status of your enrollment. You may also call us to verify your enrollment at 1-877-222-VETS (8387) between the hours of 8:00 AM and 8:00 PM ET, Monday - Friday.

www.va.gov/healthbenefits/



Eligibility and Medical Program Benefits

Basic Eligibility

If you served in the active military, naval or air service and are 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 be eligible for VA health care as well.

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 in order 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, discharged for a hardship, or received an "early out." Since there are a number of other exceptions to the minimum duty requirements, VA encourages all Veterans to apply in order to determine their enrollment eligibility.

Women Veterans Eligibility

Current estimates of the projected growth of women Veterans predict there will be 1.9 million by 2020, up from 1.1 million in 1980. Thus, women will continue to make up a larger share of the Veteran population, add to its diversity, and require Veteran services geared to their specific needs.

VA is committed to meeting women Veterans' unique needs by delivering 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 care (menopause evaluation and symptom management, osteoporosis, incontinence, birth control, breast and gynecological care, maternity and limited infertility services).
- Screening and disease prevention programs (for example, mammograms, bone density screening, and cervical cancer screening).
- Childbirth services to the newborn child of a woman Veteran

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Routine gynecologic services available through your local VA facility include:

- Human Papilloma Virus (HPV) vaccinations
- Pelvic exams, ultrasounds
- Birth control counseling and management (medical and surgical)
- Pre-pregnancy care
- Treatment and prevention of sexually transmitted infections

Your provider can assist with routine exams, diagnosis, and management of:

- Pelvic/abdominal pain
- Abnormal vaginal bleeding
- Vaginal symptoms (dryness/infections)
- Breast and other women's cancers
- Abnormal cervical screening results
- Infertility evaluation, including intrauterine insemination (IUI). VA is not authorized to provide or cover the cost of in vitro fertilization (IVF).
- Sexual dysfunction

Female Veterans are potentially eligible for Fee Basis care. However, the decision to utilize such care is left to the facility providing your care. By law, Fee Basis care can only be provided when your treating facility cannot provide you the care you require or because of geographical inaccessibility

Contact your local Women Veterans Program Manager for more information on available services.

Medically Related Travel Benefits

Veterans may qualify for mileage reimbursement if they fall into one of the following categories:

- Have a service-connected disability rating of 30 percent or more
- Are traveling for treatment of a service-connected condition
- Receive a VA pension
- Are traveling for a scheduled compensation or pension examination
- Does not have income that exceeds the maximum annual VA pension rate
- Veterans meeting the above conditions may also be provided special mode travel (e.g., wheelchair van, ambulance) based on a clinical determination of need (authorization is not required for emergencies if a delay would endanger their life or health). More information on mileage rates and deductibles can be found on the internet at www.va.gov/healthbenefits

Travel benefits are subject to a deductible. Exceptions to the deductible requirement include: 1) travel for a compensation and pension examination; and 2) travel by an ambulance or a specially equipped van. Because travel benefits are subject to annual mileage rate and deductible changes, we publish a separate document detailing these amounts each year. You can obtain a copy at any VA health care facility.



*VA provides readjustment counseling
and outreach services to all Veterans
who served in any combat zone...*

Readjustment Counseling Services

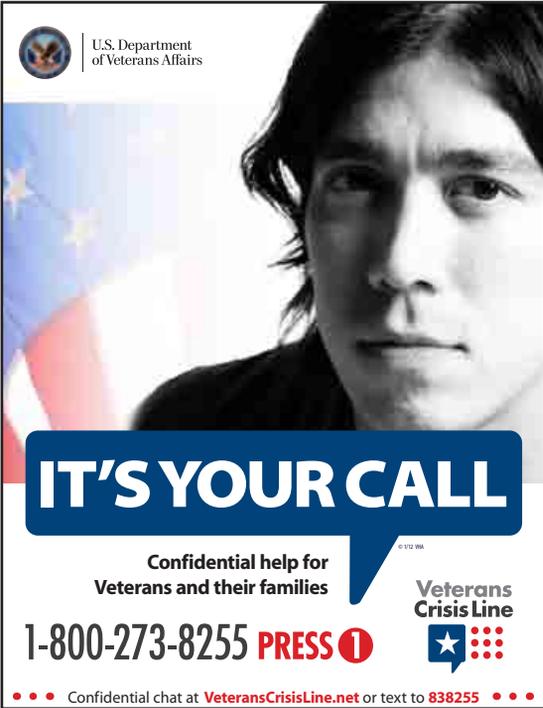
VA provides readjustment counseling and outreach services to all Veterans who served in any combat zone, through community based counseling centers called Vet Centers. Services are also available for their family members for military related issues. Veterans have earned these benefits through their service and all are provided at no cost to the Veteran or family. The Vet Centers are staffed by small multidisciplinary teams of dedicated personnel, many of whom are combat Veterans themselves. Vet Center staffs are available toll-free during normal business hours at 1-800-905-4675 (Eastern) and 1-866-496-8838 (Pacific). For information online, visit www.vetcenter.va.gov.

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 and their loved ones can call **1-800-273-8255** and **Press 1**, chat online at www.VeteransCrisisLine.net or send a text message to 838255 to receive free, confidential support 24 hours a day, 7 days a week, 365 days a year, 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—from Veterans coping with mental health issues that were never addressed to recent Veterans struggling with relationships or the transition back to civilian life.



U.S. Department
of Veterans Affairs

IT'S YOUR CALL

Confidential help for
Veterans and their families

1-800-273-8255 PRESS 1

Veterans
Crisis Line

••• Confidential chat at VeteransCrisisLine.net or text to 838255 •••

National Call Center for Homeless Veterans

VA has founded a National Call Center for Homeless Veterans to ensure that homeless Veterans or Veterans at-risk for homelessness have free, 24/7 access to trained counselors. The 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. To be connected with a trained VA staff member call **1-877-4AID VET (877-424-3838)**.

- Call for yourself or someone else
- Free and confidential
- Trained VA counselors to assist
- Available 24 hours a day, 7 days a week
- We have information about VA homeless programs and mental health services in your area that can help you.

More information can be found at www.va.gov/HOMELESS/NationalCallCenter.asp.

Family Caregivers Program

On May 5, 2010, Public Law 111-163, Caregivers and Veterans Omnibus Health Services Act of 2010 was signed into law. The purpose of the caregivers benefit program is to provide certain medical, travel, training, and financial benefits to caregivers of certain veterans and Servicemembers who were seriously injured during service on or after September 11, 2001. VA began accepting 10-10CG (Caregiver) applications on May 9, 2011. VA's Family Caregivers Program provides support and assistance to caregivers of post 9/11 Veterans and Service Members 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 www.caregiver.va.gov or dial toll-free 1-855-260-3274.

VA Health Care Enrollment

Applying for Enrollment is Now Easier and Faster than ever...

No more signing the application or mailing it in...applying is now easier and faster than ever! We've even shortened the form to make it easier to apply. When applying online at <https://www.1010ez.med.va.gov/sec/vha/1010ez/>, Veterans simply fill out the application online and electronically submit it to VA for processing. No need for additional documents to verify military service - if the Veteran was recently discharged, we will get that information. Applying online significantly reduces the processing time for enrollment for Veterans to be able to access their medical benefits. Apply online now at <https://www.1010ez.med.va.gov/sec/vha/1010ez>. If you need help filling out the form while online, call 1-877-222-VETS (8387) between the hours of 8:00 AM and 8:00 PM ET, Monday - Friday, or click on the "chat online with representative" button located on the website and a representative will assist you.

The application form can be downloaded from the website above, or if you prefer, to complete the application over the phone, or have a paper copy mailed to you, you may do so by calling 1-877-222-VETS (8387) between the hours of 8:00 AM and 8:00 PM ET, Monday - Friday. You may also apply in person at any VA Healthcare Facility. Once you have submitted your application, you will be notified via letter of the status of your enrollment and priority group assignment.

Once you enroll in the VA health care system, you will receive either an enrollment letter or a Veterans Health Benefits Handbook. Each customized handbook includes VA health care benefit information, based on the Veteran's specific eligibility factors, in an organized, easy-to-read format. The handbook provides a current description of VA health care benefits available to each enrolled Veteran. It also includes information on the Veteran's preferred facility, copay responsibilities, how to schedule appointments, ways to communicate treatment needs, patient rights, how to obtain copies of medical records and more. For more information, visit www.va.gov/healthbenefits/vhbh.

Regulations have enabled VA to relax income restrictions on enrollment for health benefits.

Priority Group 8 Enrollment Relaxation

Regulations went into effect on June 15, 2009 which enabled the Department of Veterans Affairs (VA) to relax income restrictions on enrollment for health benefits. While this provision does not remove consideration of income, it does increase income thresholds. You may be eligible for enrollment under this provision. The VA National Income Thresholds can be found online at www.va.gov/healthbenefits/assets/documents/publications/AnnualThresholds.asp.

Although the income relaxation regulation described above allows certain higher-income Veterans to be enrolled in the VA health care system, the previous Enrollment Restriction, effective January 17, 2003, by which VA suspended NEW enrollment of Veterans assigned to Priority Groups 8e and 8g is still in effect (VA's lowest priority group consisting of higher income Veterans). However, VA encourages Veterans in these priority groups to reapply for enrollment. They may now qualify if their current household income does not exceed the adjusted income thresholds under current regulations. The VA National Income Thresholds can be found on line at www.va.gov/healthbenefits/assets/documents/publications/AnnualThresholds.asp.

New Veteran applicants are assigned to Priority Groups 8e and 8g based on the following:

- The Veteran does not have any special qualifying eligibility, such as a compensable service-connected disability
- The Veteran's household income exceeds the current year adjusted VA income threshold and the adjusted geographic income threshold for the Veteran's residence
- Veterans who decline to provide their financial information

Veterans enrolled in Priority Groups 8a and 8c on or before January 16, 2003, remain enrolled and continue to be eligible for the full-range of VA health care benefits

Changes in VA's available resources may affect the number of priority groups VA can enroll in a given year. If that occurs, VA will publicize the enrollment changes and notify affected enrollees.

IMPORTANT: Veterans who may otherwise be ineligible for enrollment based on income may still be eligible based on a VA Catastrophically Disabled determination or due to loss of income or other economic factor by applying for a Hardship determination. For further information please contact VA at 1-877-222-VETS (8387) between the hours of 8:00 AM and 8:00 PM ET, Monday - Friday.

Obtaining an Appointment

You may request a doctor's appointment at the time you apply in person, or by checking 'yes' to the question asking if you want an appointment on the application for enrollment. An appointment will be made with a VA doctor or provider and you will be notified via mail of the appointment. If you need health care before your scheduled appointment, you may contact the Enrollment Coordinator, your clinic contact, Urgent Care Clinic or the Emergency Room at your local VA medical facility.

Updating Your Information Using the Automated Health Benefits Renewal Form

Already enrolled and need to update your information? Enrolled Veterans may now automatically submit updates to their address, phone number, health insurance and financial information using the automated online VA Form 1010EZR, Health Benefits Renewal Form available at www.1010ez.med.va.gov/sec/vha/1010ez/Form/1010ezr.pdf. If you need help filling out the form while online, you may call 1-877-222-VETS (8387) between the hours of 8:00 AM and 8:00 PM ET, Monday - Friday, or click on the "chat online with representative" button located on the website and a representative will assist you.

Veterans may update their information at any time - whenever their financial or personal information changes, by completing VA Form 10-10EZR. Submitting the information online is the fastest way to update information and no signature is required. Other ways to update information are by phone at 1-877-222-VETS (8387) between the hours of 8:00 AM and 8:00 PM ET, Monday - Friday, by mail or in person. If mailing the form, be sure to sign and date the form.

Every VA medical center has a team ready to welcome OEF/OIF/OND Servicemembers and to help coordinate their care.

Special Eligibility and Coordination of Care for Combat Veterans Serving in Combat Theater After 11/11/1998–Returning Servicemembers (OEF/OIF/OND)

VA is ready to provide health care and other medical services to our nation's returning OEF/OIF/OND Servicemembers. Every VA medical center has a team ready to welcome OEF/OIF/OND Servicemembers and to help coordinate their care. For more information about the various programs available for recent returning service members, log on to the Returning Servicemembers web site at http://www.oefoif.va.gov/VA_Help.asp.

Veterans who served in a theater of combat operations also have special eligibility for VA health care. Under the "Combat Veteran" authority VA provides cost-free health care services and nursing home care for conditions possibly related to military service and enrollment in Priority Group 6 or higher for 5 years from the date of discharge or release from active duty, unless eligible for enrollment in a higher priority group to:

Combat Veterans who enroll with VA under this enhanced Combat Veteran authority will continue to be enrolled even after their enhanced eligibility period ends, although they may be shifted to Priority Group 7 or 8, depending on their income level, and required to make applicable copays. Additionally, for care not related to combat service, copays may be required depending on their financial assessment and other special eligibility factors.

NOTE: The 5-year enrollment period applicable to these Veterans begins on the discharge or separation date of the service member from active duty military service, or in the case of multiple call-ups, the most recent discharge date.

Financial Assessment (Means Testing) and Income Thresholds

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, or means test as part of their initial enrollment application process to determine their eligibility for cost-free medications and travel benefits. Otherwise known as the Means Test, this financial information may be used to determine the applicant's enrollment priority group (see Enrollment Priority Groups section on page 19) and whether he/she is eligible for cost-free VA health care. Higher-income Veterans may be required to share in the expense of their care by paying copays (Refer to the Copay section of this booklet on page 21).

Veterans who are already enrolled may submit their subsequent annual means test or at anytime their income or demographic information changes using the automated Online 10-10EZR, Health Benefits Renewal Form, (see information on page 10).

Income threshold information can be found online at: http://www.va.gov/healthbenefits/cost/income_thresholds.asp or you may contact the Enrollment Coordinator at your local medical facility.

Due to VA's restricting enrollment of Priority Groups 8e and 8g, Veterans applying for enrollment who do not have any other special eligibility qualifying factors and decline to provide financial information, may not be accepted for enrollment.

Geographically-Based Copays

Recognizing the cost of living can vary significantly from one geographic area to another, Congress added income thresholds based on geographic locations to the existing VA national income thresholds (www.va.gov/healthbenefits/cost/income_thresholds.asp) for financial assessment purposes. This assists lower-income Veterans who live in high-cost areas by providing an enhanced enrollment priority and reducing the amount of their required inpatient copay.

Geographically-based copay reductions apply ONLY to INPATIENT SERVICES. Outpatient services, long-term care, as well as medication copays are NOT affected by this provision.

Congress added income thresholds based on geographic locations to the existing VA national income thresholds for financial assessment purposes.

Catastrophically Disabled

To be considered catastrophically disabled, Veterans must have a severely disabling injury, disorder or disease that permanently compromises their ability to carry out the activities of daily living. The disability must be of such a degree that Veterans require personal or mechanical assistance to leave home or bed, or require constant supervision 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 an evaluation within 30 days of the request and there is no charge for the Catastrophic Disability evaluation. Veterans determined by a VA provider to be catastrophically disabled will be upgraded to Priority Group 4 if not otherwise eligible for a higher priority group. In addition, Veterans who are determined by VA to be Catastrophically Disabled receive cost-free care for their outpatient/inpatient treatment and for their medications. However, Veterans in this category may be subject to copays for extended care (long-term care).

NOTE: A Veteran who may not be eligible for enrollment due to VA's current enrollment restriction will be enrolled in Priority Group 4 if found to be Catastrophically Disabled.

Income Verification

Veterans Health Administration's Income Verification (IV) program verifies earned and unearned total gross household income (spouse and dependents, if any) provided by non service-connected Veterans and Veterans rated non-compensable 0% service-connected.

The financial assessment is based on the Veteran's previous year gross household income (spouse and dependents, if any) and is used to determine their eligibility for VA health care benefits and in many cases, their priority group assignment. Income information provided by the Veteran is verified by matching records from the Internal Revenue Service and the Social Security Administration.

If the IV process confirms the Veteran's household income exceeds the established VA national income (means test) thresholds, the Veteran may be determined responsible for copays for health care provided since the date of completion of the initial financial assessment. In addition, if the Veteran enrolled on or after January 17, 2003, the Veteran's enrollment could become denied. As a result, the Veteran would no longer be eligible for VA health care for treatment of their non service-connected conditions. (For more information, refer to the Enrollment Restriction section on page 9 of this booklet or log on to www.va.gov/healthbenefits/cost/financial_assessment.asp).

Financial Hardships

If you are a Veteran who is suffering from financial distress, struggling to pay your VA copays, lost your job or currently face a significant decrease in your household income, VA has programs that can assist you. Additionally, VA's Medical Care Hardship program could help Veterans qualify for VA enrollment for health care services if they had a recent change in their income, even if they were previously denied enrollment based on their household income. Veterans who have not applied for VA enrollment because they thought their income was too high may want to reconsider applying if their projected current year's income is lower. Hardship determinations may be approved if the Veteran's current year income is substantially reduced from the prior year. Personal circumstances, such as loss of employment, sudden decrease in income or increases in out-of-pocket Veteran or family health care expenses, factor into VA's hardship determination.

If you are a Veteran and unable to pay your copay charges, you should discuss the matter with the Revenue Office at the VA health care facility where you received your care.

You must contact the facility where you received the care to request one of these options or call VA at 1-877-222-VETS (8387) between the hours of 8:00 AM and 8:00 PM ET, Monday - Friday.

Four possible options for Veterans unable to pay assessed copay charges

Hardship Determination	If a Veteran's current year income is substantially reduced from the prior year, the Veteran may be eligible for exemption from medical and hospital care copays for a determined period of time (See your local Enrollment Coordinator for Hardship consideration).
Waiver	If there has been a significant change in income or significant expenses for medical care for Veteran or other family members, funeral arrangements or Veteran educational expenses. Waiver is for past debts only. See your local Revenue staff for additional information
Offer in Compromise	Offer for past debts only and acceptance of a partial payment in settlement and full satisfaction of debt. See your local Revenue staff for additional information
Repayment Plans	Payment of past debt over a period of 36 months. See your local Revenue staff for additional information

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