

VA Healthcare

VA Healthcare

- ▶ **Eligibility**
- ▶ **Priority Groups**
- ▶ **Costs**
- ▶ **Community Care**
- ▶ **Dental Care**

VA Healthcare ~ Eligibility

- ▶ Discharge: Honorable or Under Honorable Conditions
- ▶ Served prior to 9/7/1980, or
- ▶ Enlisted & entered after 9/7/1980: 24 months of active duty or full period for which called to active duty *
- ▶ Officer & entered after 10/16/1981: 24 months of active duty or full period for which called to active duty *
- ▶ Reserve or National Guard: called to active duty by federal order and completed the full period for which you were called

* This minimum duty requirement may not apply if any of these are true:

You were discharged for a disability that was caused - or made worse - by your active-duty service, or

You were discharged for a hardship or "early out"

VA Healthcare ~ Enhanced Eligibility

At least one of these is true. You:

- ▶ Receive compensation from VA for a service-connected disability
- ▶ Were discharged for a disability resulting from something that happened to you in the line of duty
- ▶ Were discharged for a disability that got worse in the line of duty
- ▶ Are a recently discharged combat Veteran
- ▶ Get a VA pension (not military retirement)
- ▶ Are a former prisoner of war
- ▶ Received a Purple Heart
- ▶ Received a Medal of Honor
- ▶ Get (or qualify for) Medicaid benefits

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VA Healthcare ~ Enhanced Eligibility

You are a Vietnam-era veteran and served:

- ▶ In Vietnam between 1/9/1962 and 5/7/1975

New eligibility beginning October 1, 2022 from PACT Act:

- ▶ In Thailand at a US or Royal Thai base between 1/9/1962 to 6/30/1976
- ▶ In Laos between 12/1/1965 and 9/30/1969
- ▶ In Guam or American Samoa – or their territorial waters – between 1/9/1962 and 7/31/1980
- ▶ On Johnston Atoll, or a ship that called there, between 1/1/1972 and 9/30/1977

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VA Healthcare ~ Enhanced Eligibility

You served:

- ▶ In Southwest Asia during the Gulf War between 8/2/1990 and 11/11/1998
- ▶ At least 30 cumulative days at Camp Lejeune between 8/1/1953 and 12/31/1987

(New eligibility beginning October 1, 2022 from PACT Act)

- ▶ After the Persian Gulf War AND
 - ▶ Earned an expeditionary medal, a campaign-specific medal, or another combat theater award, or
 - ▶ Are a veteran who engaged in combat against a hostile force on or after 11/11/1998

VA Healthcare ~ Income Based

- ▶ Your income falls below the VA threshold & geographically adjusted income limits for where you live

2021 income limits for zip code 02790:

Benefit	Threshold Amount (Veteran)	Threshold Amount (Veteran + 1)
Cost-free meds and travel	\$13,931	\$18,243
Cost-free meds and travel Veteran receiving Housebound benefits	\$17,024	\$21,337
Cost-free meds and travel Veteran receiving A&A benefits	\$23,238	\$27,549
Cost-free medical care	\$34,616	\$41,539
Reduced inpatient co-pays (80% reduction)	\$54,950	\$62,800
New or existing enrollee, agree to pay full inpatient and outpatient co-pays	\$60,445	\$69,080

New or existing enrollee– agree to pay full inpatient and outpatient co-pays	
Veteran	\$60,445
Veteran + 1	\$69,080
Veteran + 2	\$77,715
Veteran + 3	\$86,350
Veteran + 4	\$93,280
Veteran + 5	\$100,210
Veteran + 6	\$107,085
Veteran + 7	\$114,015

VA Healthcare ~ Priority Groups

- ▶ VA assigns enrollees to their applicable priority group
- ▶ Determines how soon you can enroll & how much (if anything) you will have to pay toward cost of your care
- ▶ If you qualify for more than one priority group, you will be assigned to the highest one
- ▶ Based on:
 - ▶ Military service history
 - ▶ Disability rating
 - ▶ Income level
 - ▶ Whether or not you qualify for Medicaid
 - ▶ Other VA benefits you may be receiving

VA Healthcare ~ Priority Groups

▶ Priority Group 1 eligibility:

- ▶ Service-connected disability (SCD) rating of 50% or higher
- ▶ SCD that VA concluded makes you unable to work
- ▶ Received the Medal of Honor

▶ Priority Group 2 eligibility:

- ▶ SCD rating of 30% or 40%

VA Healthcare ~ Priority Groups

▶ Priority Group 3 eligibility:

- ▶ Former POW
- ▶ Received Purple Heart
- ▶ Discharged for disability that was caused by – or got worse because of – your active duty service
- ▶ SCD rating of 10% or 20%
- ▶ Awarded special eligibility classification under Title 38, U.S.C. § 1151 (benefits for individuals disabled by treatment or vocational rehab)

VA Healthcare ~ Priority Groups

▶ Priority Group 4 eligibility:

- ▶ Receiving Aid & Attendance or Housebound benefits
- ▶ Received a VA determination of being catastrophically disabled

▶ Priority Group 5 eligibility:

- ▶ Don't have a SCD, or have a non-compensable SCD rated at 0%, AND have an annual income level that is below VA's adjusted income limits (based on residence zip code)
- ▶ Receiving VA pension benefits
- ▶ Eligible for Medicaid programs

VA Healthcare ~ Priority Groups

▶ Priority Group 6 eligibility:

- ▶ Have a compensable SCD rated at 0%
- ▶ Were exposed to ionizing radiation during atmospheric testing or during the occupation of Hiroshima or Nagasaki
- ▶ Participated in Project 112/SHAD
- ▶ Served in Vietnam between 1/9/1962 and 5/7/1975
- ▶ Served in the Persian Gulf between 8/2/1990 and 11/11/1998
- ▶ Served on active duty at Camp Lejeune for at least 30 days between 8/1/1953 and 12/31/1987
- ▶ Currently or newly enrolled in VA Healthcare AND served in theater of combat operations after 11/11/1998 AND were discharged less than 5 years ago (5 year eligibility, then assigned to highest group qualified for)

VA Healthcare ~ Priority Groups

▶ Priority Group 7 eligibility:

- ▶ Gross household income is below the geographically adjusted income limits for where you live AND
- ▶ You agree to pay co-pays

▶ Priority Group 8 eligibility:

- ▶ Gross household income is above the geographically adjusted income limits for where you live AND
- ▶ You agree to pay co-pays
 - ▶ Eligibility will depend on which subgroup you are placed in

VA Healthcare ~ Priority Groups

Priority Group 8 subgroups:

- ▶ 8a: All of these must be true:
 - ▶ Have a non-compensable SCD rated at 0%
 - ▶ Enrolled in VA healthcare before 1/16/2003
 - ▶ Have remained enrolled since that date and/or were placed in this subgroup because your eligibility status changed
- ▶ 8b: All of these must be true:
 - ▶ Have a non-compensable SCD rated at 0%
 - ▶ Enrolled in VA healthcare on or after 6/15/2009
 - ▶ Have income that exceeds current VA geographical limits by 10% or less

VA Healthcare ~ Priority Groups

Priority Group 8 subgroups:

- ▶ 8c: All of these must be true:
 - ▶ Don't have a SCD
 - ▶ Enrolled in VA healthcare as of 1/16/2003
 - ▶ Have remained enrolled since that date and/or were placed in this subgroup because your eligibility status changed
- ▶ 8d: All of these must be true:
 - ▶ Don't have a SCD
 - ▶ Enrolled in VA healthcare on or after 6/15/2009
 - ▶ Have income that exceeds current VA geographical limits by 10% or less

VA Healthcare ~ Costs

- ▶ There is no co-payment for treatment and prescriptions for service-connected conditions, regardless of priority group
- ▶ Co-pays for treatment for non-service connected conditions are based on priority group
 - ▶ Co-pays may be charged for:
 - ▶ Prescriptions
 - ▶ Inpatient treatment
 - ▶ Outpatient treatment
 - ▶ Geriatric and extended care
 - ▶ Maternity care

VA Healthcare ~ Costs

- ▶ There are no co-pays for:
 - ▶ Readjustment counseling and related mental health services
 - ▶ Counseling and care for issues related to MST
 - ▶ Exams to determine risk of health problems linked to service
 - ▶ Care that may be related to combat service for veterans who served in a theater of combat operations after 11/11/1998
 - ▶ VA claim exams (compensation & pension (or C&P) exams)
 - ▶ Care related to service-connected disability
 - ▶ Care for cancer of head or neck caused by nose or throat radium treatments received in the military

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VA Healthcare ~ Costs

- ▶ There are no co-pays for:
 - ▶ Individual or group programs to help you quit smoking or lose weight
 - ▶ Care that is part of a VA research program (like the Million Veteran Program)
 - ▶ Lab tests
 - ▶ EKGs or ECGs to check for heart disease or other heart problems
 - ▶ VA health initiatives that are open to the public

VA Healthcare ~ Prescriptions

- ▶ No co-pay for Priority Group 1
- ▶ Priority Groups 2 – 8 will have co-pays for non-service-connected conditions

2022 outpatient medication copay amounts

Outpatient medication tier	1-30 day supply	31-60 day supply	61-90 day supply
Tier 1 (preferred generic prescription medicines)	\$5	\$10	\$15
Tier 2 (non-preferred generic prescription medicines and some over-the-counter medicines)	\$8	\$16	\$24
Tier 3 (brand-name prescription medicines)	\$11	\$22	\$33

VA Healthcare ~ Inpatient Treatment

- ▶ Care that requires you to stay one or more days in a hospital
- ▶ No co-pay for veterans with a disability rating of 10% or higher
- ▶ Priority Groups 7 & 8 will either pay the full co-pay rate or a reduced co-pay rate

2022 reduced inpatient care copay rates for priority group 7

Length of stay	Copay amount
First 90 days of care during a 365-day period	\$311.20 copay + \$2 charge per day
Each additional 90 days of care during a 365-day period	\$155.60 copay + \$2 charge per day

2022 full inpatient care copay rates for priority group 8

Length of stay	Copay amount
First 90 days of care during a 365-day period	\$1,556 copay + \$10 charge per day
Each additional 90 days of care during a 365-day period	\$778 copay + \$10 charge per day

VA Healthcare ~ Outpatient Treatment

- ▶ Primary or specialty care that doesn't require an overnight stay
- ▶ No co-pay for veterans with a disability rating of 10% or higher
- ▶ If you don't have a SCD of 10% or higher, you may need to pay a co-pay for conditions not related to your military service

2022 outpatient care copay rates

Type of outpatient care	Copay amount for each visit or test
Primary care services (like a visit to your primary care doctor)	\$15
Specialty care services (like a visit to a hearing specialist, eye doctor, surgeon, or cardiologist)	\$50
Specialty tests (like an MRI or CT scan)	\$50

You won't need to pay any co-pays for X-rays, lab tests, or preventive tests and services like health screenings or immunizations.

VA Healthcare ~ Urgent Care

2022 urgent care copay rates

Priority group	Copay amount for first 3 visits in each calendar year	Copay amount for each additional visit in the same year
1 to 5	\$0 (no copay)	\$30
6	If related to a condition that's covered by a special authority*: \$0 (no copay) If not related to a condition covered by a special authority*: \$30 each visit	\$30
7 to 8	\$30	\$30

VA-approved urgent care near Westport is SouthCoast Health on Route 6 in Dartmouth (near Starbucks and Hannoush Jewelers) and CVS Minute Clinic at Westport CVS

* Special authorities include conditions related to combat service and exposures (like Agent Orange, active duty at Camp Lejeune, ionizing radiation, Project Shipboard Hazard and Defense (SHAD/Project 112), Southwest Asia Conditions) as well as military sexual trauma, and presumptions applicable to certain Veterans with psychosis and other mental illness.

VA Healthcare ~ Geriatric & Extended Care

- ▶ No co-pay for first 21 days in a 12-month period
- ▶ Starting on 22nd day, co-pay based on:
 - ▶ Level of care you are receiving
 - ▶ Financial information provided on application (VA Form 10-10EC)

VA Healthcare ~ Geriatric & Extended Care

Level of Care	Types of care included	Co-pay amount for each day of care
Inpatient	<ul style="list-style-type: none">▪ Short-term or long-term stays in a community living center (formerly called nursing homes)▪ Overnight respite care (in-home or onsite care designed to give family caregivers a break, available up to 30 days each calendar year)▪ Overnight geriatric evaluations (evaluations by a team of health care providers to help you and your family decide on a care plan)	Up to \$97
Outpatient	<ul style="list-style-type: none">▪ Adult day health care (care in your home or at a facility that provides daytime social activities, companionship, recreation, care, and support)▪ Daily respite care (in-home or onsite care designed to give family caregivers a break, available up to 30 days each calendar year)▪ Geriatric evaluations that don't require an overnight stay (evaluations by a team of health care providers to help you and your family decide on a care plan)	Up to \$15
Domiciliary care for homeless veterans	<ul style="list-style-type: none">▪ Short-term rehabilitation▪ Long-term maintenance care	Up to \$5

VA Healthcare ~ Maternity Care

Copayments for Maternity Benefit

	Priority Group 1	Priority Group 2	Priority Group 3	Priority Group 4	Priority Group 5	Priority Group 6	Priority Group 7	Priority Group 8
Breast Pumps and Supplies Through VA	No	No	No	No	No	No	No	No
Education*	No	No	No	No	No	\$15 per Visit*	\$15 per Visit*	\$15 per Visit*
Lab Tests[§]	No	No	No	No	No	No	No	No
Labor and Delivery	No	No	No	No	No	Reduced ^º or Full Copay [‡]	Reduced Copay ^º	Full Copay [‡]
Newborn Care (Day of Birth and 7 Subsequent Calendar Days) - Inpatient and Outpatient	No	No	No	No	No	No	No	No
Postpartum Contraception	No	Tiered Copay [†]	Tiered Copay [†]	Tiered Copay [†]	Tiered Copay [†]	Tiered Copay [†]	Tiered Copay [†]	Tiered Copay [†]
Prenatal and Postpartum Visits[§]	No	No	No	No	No	\$50 per Visit	\$50 per Visit	\$50 per Visit
Prescription Medications** Through VA Pharmacy	No	Tiered Copay [†]	Tiered Copay [†]	Tiered Copay [†]	Tiered Copay [†]	Tiered Copay [†]	Tiered Copay [†]	Tiered Copay [†]
Prosthetics Through VA	No	No	No	No	No	No	No	No
Specialty Consultations (e.g., Maternal Fetal Medicine)	No	No	No	No	No	\$50 per Visit	\$50 per Visit	\$50 per Visit
Termination of Pregnancy	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered	Not Covered
Ultrasound	No	No	No	No	No	\$50 per Test	\$50 per Test	\$50 per Test

*Childbirth, parenting classes, nutrition counseling, and breastfeeding support and lactation classes. Based on type of education provided, copay may apply.

[§] During outpatient visits, Veterans do not need to pay any copays for X-rays, lab tests, or preventive tests and services like health screenings or immunizations.

^º 20% of VA's inpatient copayment rate for hospital stay.

[‡] Veterans living in high cost areas may qualify for a reduced inpatient copayment rate.

** Some Veterans may qualify for reduced or no-cost prescriptions based on special eligibility factors. Veterans who have a service-connected rating of 40% or less, and whose income is at or below the applicable national income thresholds may wish to complete a medication copayment exemption test.

[†] If 50% service-connected or more, you will have no copayment. If you are less than 50% service-connected, the amount you'll pay for these medications will depend on the "tier" of the medication and the amount of medication you're getting, which we determine by days of supply. There is an annual medication copayment cap of \$700 for Veterans in Priority Groups 2 through 8. The medication copayment cap goes by calendar year (January 1–December 31).

For information on Copayment Rates, see fact sheet [IB 10-430](#), and Enrollment Priority Groups, see fact sheet [IB 10-441](#).

VA Healthcare ~ Community Care

- ▶ MISSION Act
- ▶ Provides health care for veterans from providers in your local community outside of VA
- ▶ Veterans may be eligible to receive care from a community provider when VA cannot provide the care needed.
- ▶ Provided on behalf of and paid for by VA
- ▶ Available to veterans based on certain conditions and eligibility requirements, and in consideration of a veteran's specific needs and circumstances
- ▶ Must be first authorized by VA before a veteran can receive care
- ▶ Veterans must either be enrolled in VA health care or be eligible for VA care without needing to enroll to be eligible for community care.

VA Healthcare ~ Community Care

Qualifying criteria:

- 1) Veteran needs a service not available at a VA medical facility
 - 2) Veteran lives in a state without a full-service VA medical facility
 - 3) VA cannot provide care within certain designated standards:
 - Primary care, mental health, and non-institutional extended care services (including adult day health care)
30 minute average drive time or 20 day wait time for appointment *
 - Specialty care:
60 minute average drive time or 28 day wait time for appointment *
- * unless the veteran agrees to a later date in consultation with their VA health care provider
- 4) Is in the veteran's best medical interest
 - 5) VA service line does not meet quality standards

VA Healthcare ~ Urgent Care

- ▶ Eligibility (call 800-698-2411 (options 1, 3, 1) to check eligibility)
 - ▶ Enrolled in VA Healthcare
 - ▶ Received care from VA within past 24 months
- ▶ Care for minor illnesses and injuries
 - ▶ Colds, minor injuries, skin and ear infections, pink eye, strep throat
 - ▶ Diagnostic services like X-rays, some lab testing and some medications
 - ▶ Vaccines when required for the treatment of certain covered conditions
- ▶ No limit to how many times you can use urgent care, including through VA's network of approved community care providers
- ▶ Co-pay is not paid at time of visit; will be billed by VA
- ▶ No co-pay for flu shot, regardless of priority group

VA Healthcare ~ Emergency Care

Qualifying criteria:

1) You must be enrolled in the VA health care system or have a qualifying exemption from enrollment.

2) A VA health care facility or other federal facility with the capability to provide the necessary emergency services must not be feasibly available* to provide the emergency treatment.

*Emergency treatment is only covered until you can be safely transferred to a VA or other federal facility. If you refuse to be transferred to a VA or other federal facility after your emergency condition is stabilized, you may be liable for the cost of care beyond the point of stabilization. The single exception to this rule is if VA is contacted and unable to accept the transfer. If this happens, it is important that any attempt to transfer you be documented by the community emergency treatment facility.

3) The medical situation is of such a nature that a prudent layperson would reasonably expect that a delay in seeking immediate medical attention would be hazardous to life or health.

4) The claim is timely filed (72 hour notice to report care to VA 844-724-7842)

VA Healthcare ~ Dental Care

▶ Eligibility:

- ▶ 100% service-connected disability rating
- ▶ Compensable disability rating for a dental condition
- ▶ Former POW
- ▶ Non-compensable disability rating for a dental condition
 - ▶ Any dental care needed to make sure you have and can keep a functioning dentition (a working set of teeth)

VA Healthcare ~ VADIP

- ▶ You may be able to buy dental insurance at a reduced cost through the VA Dental Insurance Program if you meet at least one of the requirements listed below. You:
 - ▶ Are signed up for VA health care
 - ▶ Are signed up for our Civilian Health and Medical Program (also called CHAMPVA, a health insurance program for dependents of Veterans)
- ▶ Delta Dental
- ▶ Met Life

Resources

- ▶ VA Healthcare: www.va.gov/health-care/
- ▶ VA Priority Groups: www.va.gov/health-care/eligibility/priority-groups/
- ▶ VA co-pay rates: www.va.gov/health-care/copay-rates/
- ▶ VA long-term care:
www.va.gov/health-care/about-va-health-benefits/long-term-care/
- ▶ VA community care: www.va.gov/COMMUNITYCARE/programs/veterans/index.asp
- ▶ VA urgent care:
www.va.gov/COMMUNITYCARE/programs/veterans/Urgent_Care.asp
- ▶ VA emergency care:
www.va.gov/COMMUNITYCARE/programs/veterans/Emergency_Care.asp
- ▶ VA dental care: www.va.gov/health-care/about-va-health-benefits/dental-care/