



Frequently Asked Questions

INFORMATION ABOUT VA HEALTH CARE AND THE AFFORDABLE CARE ACT

What is the Affordable Care Act (ACA)?

The Affordable Care Act (referred to as ACA) represents comprehensive reform of the U.S. health care delivery system and intends to expand access to coverage, control health care costs, improve health care quality and care coordination.

What are the key provisions of ACA?

Under ACA, most individuals are required to have health insurance coverage by Jan. 1, 2014 or face a tax penalty. In addition, certain individuals, based on their income, may be eligible for tax credits and cost sharing assistance to defray the cost of health insurance premiums.

When does ACA take effect?

ACA provisions started to phase-in soon after the law was passed in 2010. ACA will be fully implemented in January 2014 when the requirement for most individuals to have health insurance starts.

Will ACA affect VA health care services for Veterans and other beneficiaries?

ACA does not change VA-administered health care programs and services or benefits available to currently enrolled Veterans and other beneficiaries.

Does enrollment in VA health care programs meet the ACA requirement for health insurance coverage?

Yes. Veterans and other beneficiaries who are currently enrolled in the following programs meet the ACA health insurance requirement:

- Veterans health care program
- VA Civilian Health and Medical Program (CHAMPVA)
- Spina bifida health care benefits program

If a Veteran or other beneficiary is enrolled in any of these three programs, they are not required to obtain additional coverage in order to meet the ACA requirement for health insurance coverage.

How can Veterans and other beneficiaries who are not enrolled in VA health care programs apply for VA health care programs?

Veterans and beneficiaries may apply for enrollment in the VA health care system at any time. There are no monthly or annual enrollment premiums, deductibles or cost shares. Some Veterans may be assessed copays for certain health care services.

To apply for enrollment, Veterans should visit www.va.gov/healthbenefits to submit an online Application for Health Benefits or download an application form. In addition, Veterans may call 1-877-222-VETS (8387) to enroll over the phone or request an enrollment application be mailed to them. Veterans may also apply in person at their local VA health care facility.

Spouses, surviving spouses, children, and certain primary caregivers of certain Veterans may be eligible for VA Civilian Health and Medical Program (CHAMPVA) Health Benefits under certain conditions. For more information call 1-800-733-VETS (8387) or visit <http://www.va.gov/hac/forbeneficiaries/champva/champva.asp>.

VA provides cost-free health care benefits to certain children of Vietnam Veterans and Veterans of covered service in Korea who have been determined eligible by the Veterans Benefits Administration for a stipend related to the diagnosed condition of spina bifida. For more information call 1-888-820-1756 or visit <http://www.va.gov/hac/forbeneficiaries/spina/spina.asp>.



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What is a Health Insurance Marketplace?

Formerly known as Health Insurance Exchanges, the Health Insurance Marketplace (referred to as the Marketplace) is a way for individuals and small businesses to shop for and purchase private health insurance (for example, health coverage other than VA health care programs) that meets the requirement of ACA. Individuals choosing to purchase insurance through the Marketplace may be eligible for a tax credit to help with the cost of health insurance premiums.

How will a Veteran or other beneficiary know if he/she is eligible for a tax credit?

VA cannot make this determination. If a non-enrolled Veteran or other beneficiary decides to purchase other health insurance through the Marketplace, that is when the determination for the tax credit will be made.

Can a Veteran or other beneficiary remain enrolled in VA health care and get the tax credit?

No. According to ACA, if an individual has health insurance coverage (such as VA health care), he/she is not eligible for a tax credit to purchase additional health insurance coverage.

If a Veteran is enrolled in VA health care, would the Veteran's family members (who are not receiving VA health care) be eligible for a tax credit to purchase health coverage through the Marketplace?

Yes. In accordance with ACA, if a Veteran is enrolled in VA health care, his/her family members would still be eligible for a tax credit to purchase health insurance coverage.

Currently, Veterans and other beneficiaries use VA health care as well as other federal health programs (for example, Medicare, Medicaid and TRICARE). Will ACA have an impact on their ability to continue using multiple federal health programs?

ACA will not impact the ability of Veterans and other beneficiaries to continue using multiple Federal health programs.

Can a Veteran or other beneficiary use VA health care and other insurance coverage?

Yes. VA will continue to bill health insurance providers for care provided Veterans' non-service-connected conditions.

What is VA doing regarding ACA?

Since ACA was enacted, VA has been involved in understanding the law's impact on VA and Veterans while making sure VA is in full compliance with the law. Currently, VA is working with other Federal agencies and at the state level to identify opportunities to engage on issues that may affect VA and Veterans.

Where can I find additional information about VA health care and ACA?

You can visit www.va.gov/healthbenefits or call 1-877-222-VETS (8387).