

VA HEALTH CARE ENROLLMENT

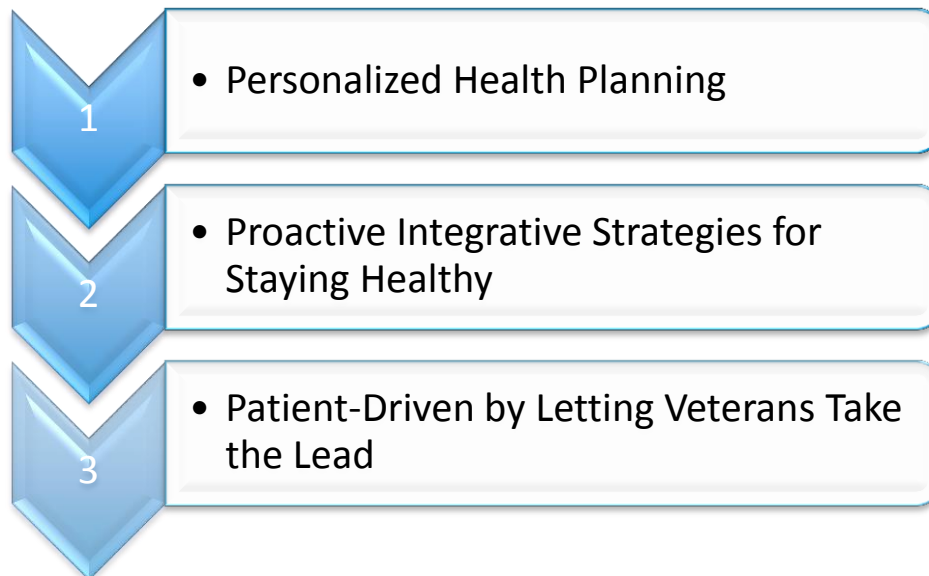
Department of Veterans Affairs
New York Harbor HealthCare System

Veterans Health Administration

Honoring Those Who Served

VA's health care system is patient-centered and focused on promoting, preserving or restoring a Veterans' health and well-being

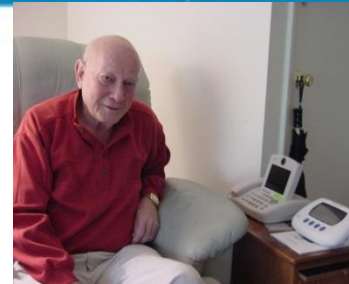
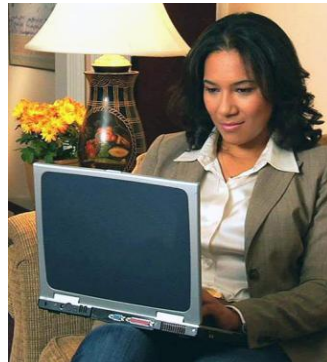
Key Components



The Face of VA



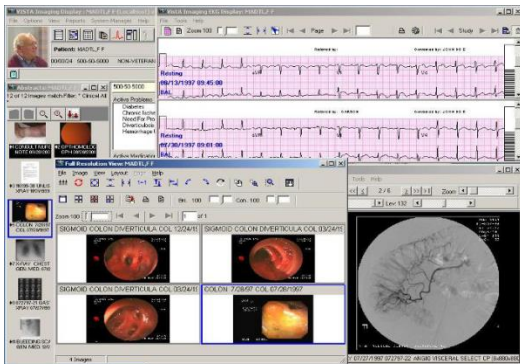
VA's Mobile Health Apps improve the health of Veterans.



Get care without leaving home using VA's Telehealth program.

Through MyHealtheVet:

- Maintain your personal health journal.
- Communicate with your doctor by email.
- Order Prescription refills for home delivery.



Traveling? Your electronic health record is accessible at any VA medical facility.



Women Veterans receive complete primary care from one provider at one site, including:

- Preventive health services
- Care for acute and chronic illness
- Reproductive health services
- Mental Health services

Access to VA Health Care

***Access to VA health care benefits
and services begins with enrollment***



Key Points of VA Health Care Enrollment

- ❖ Veterans generally must be enrolled to receive VA Health Care.
- ❖ Enrollment assures Veterans that comprehensive health care services will be available when they are needed.
- ❖ Health care benefits are completely portable throughout the entire VA system.

Military Service Qualifications for VA Health Care

1. Service Episode

- Active military, naval or air service;
- Former Reservist with full-time activation under Title 10; or
- Former National Guard member mobilized by a Federal order.

2. Character of Service

- Honorable;
- General, under Honorable Conditions; or
- Other than Honorable – with VA determination not a bar to benefits.

3. Minimum Duty Requirements - No length in service requirement for members who enlisted prior to 9/7/80

For enlistments after 8/7/1980, or duty entry after 10/16/1981

- At least 24 continuous months active service; or
- Full period called to active duty
- Exceptions:
 - Discharged for a disability incurred or aggravated in line of duty;
 - Discharged for a hardship; or
 - Early Out.
- Reservists/National Guard Members – Only eligible if activated on a **Federal Order** and served the **full period for which called to Active Duty** (exempt from length in service requirement)

*excludes active duty for training purposes

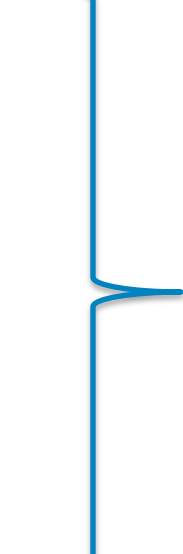
Overview of VA Health Care Enrollment

- VA's enrollment system designates Veterans by priority groups.
 - Higher priority groups – Service-connected Veterans who have received a VA disability rating.
 - Lower priority groups – Denote other eligibilities generally based medical conditions, combat status, environmental exposures and income.
- All enrolled Veterans receive VA's comprehensive Medical Benefits Package which includes preventive, primary and specialty care, diagnostic, inpatient and outpatient care services.
 - Veterans may be receive additional benefits, such as dental care depending on their unique qualifications.
- VA is unable to enroll certain higher income Veterans without any qualifying eligibility factors such as medical conditions, certain combat service or environmental exposures. For financial thresholds see:
http://www.va.gov/healthbenefits/cost/income_thresholds.asp

Enrollment Priority Groups

| Priority Group | Characteristics |
|------------------|--|
| 1 | Veterans service-connected (SC) disabled 50% or more; Unemployable due to SC conditions |
| 2 | Veterans SC 30 or 40% disabled |
| 3 | Former POWs, Purple Heart and Medal of Honor recipients; Veterans SC disabled 10 or 20%; Veterans discharged for a disability incurred/aggravated in line of duty |
| 4 | Veterans receiving aid and attendance or housebound benefits from VA; Veterans determined by VA to be catastrophically disabled; Veterans awarded 38 USC 1151 benefits |
| 5 | Veterans with low income including Medicaid-eligible; VA pension recipients |
| 6 | Veterans with certain environmental exposures while in military; SC 0% compensable |
| 7 | Veterans with income above the VA national income threshold and below the geographically adjusted income threshold for their residence and agree to pay copays; Veterans with 0% SC non-compensable conditions |
| 8 - Enrolled | Veterans with income above VA national and geographic income thresholds by 10% or less |
| 8 - Not Enrolled | Veterans with income more than 10% above VA national and geographic income thresholds |

Special Enrollment Benefits for Combat Veterans

- Vietnam Veterans
 - service in the Republic of Vietnam
1/9/1962 – 5/7/1975
 - Persian Gulf War Veterans
 - service in Southwest Asia theater of operations 8/2/1990 – 11/11/1998
 - OEF/OIF/OND Veterans
 - service in a theater of operations after 11/11/1998 and within 5 years of discharge
- 
- **Eligible for VA health care enrollment regardless of income**
 - **No out-of-pocket costs for VA medical care and medications for treatment of conditions related to service**

Medical Benefits Package

- Preventive Care Services
- Primary and Specialty Care
- Inpatient and Outpatient Diagnostic and Treatment
 - Includes Durable Medical Equipment, e.g., wheelchairs, braces
- Prescription Services (prescribed by VA Physician)
- Long Term Care
 - Geriatric Evaluations, Adult Day Health Care, Respite Care, Home Health, Hospice and Palliative Care
- Limited Benefits
 - Ambulance Service
 - Eyeglasses and Hearing Aids
 - Non-VA Care
 - Dental Care
 - Nursing Home and Domiciliary Care
 - VA Foreign Medical Program

Medically related travel reimbursement, is an additional benefit enjoyed by many Veterans.

Out-of-Pocket Costs

- VA has no enrollment fees, monthly premiums or cost shares
- Most Veterans are provided **cost-free** medical care and medications
- Some Veterans are charged modest copays which may be offset by their health insurance reimbursements to VA

Did You Know?

The average out-of-pocket costs in 2012 for a Veteran who paid both medical care and medication copays

\$422

Out-of-Pocket Costs

| Care Setting | Coverage | Out of Pocket Costs |
|---|---------------------------------|--|
| Outpatient Only one copay is charged per day, regardless of the number of appointments | Primary Care | \$15 |
| | Specialty Care | \$50 |
| Medications | Up to 30 day supply | \$8 or \$9 |
| Inpatient Care Veterans living in high cost areas may qualify for reduced inpatient copay rates | First 90 days of care | Up to Medicare Deductible (\$1184) |
| | Each subsequent 90 days of care | Up to 50% of Medicare Deductible (\$592) |
| | Per Diem | Up to \$10/day |

No copays are charged for care of Service-connected conditions, durable medical equipment, preventive screenings, lab tests and certain radiology studies and EKG's. Additional copay exempt services are listed on www.va.gov/healthbenefits/cost/copays.asp

Locations of Care

- With over 1700 locations of care, VA is likely to have a hospital or clinic close to most Veterans' homes.
- Coverage goes with Veterans as they travel or move.
- Find near-by locations of care at www.va.gov/directory.
- NYH Medical Center and Community Living Center



Affordable Care Act (ACA)

The Affordable Care Act, also known as the health care law, was created to expand access to affordable health care coverage to all Americans, lower costs, and improve quality and care coordination. Under the health care law, people will have:

- health coverage that meets a minimum standard by January 1, 2014;
- qualify for an exemption; or
- make a payment when filing taxes if they have affordable options but remain uninsured.

Starting October 2013, Health Insurance Marketplaces will be a new way to find health coverage. On the Marketplaces, some people may be eligible for lower costs on premiums and out-of-pocket costs based on income.

For more information on ACA and the Marketplace, visit www.healthcare.gov.

VA Health Care, ACA and Veterans

- VA wants all Veterans to get health care that improves their health and well-being.
- Enrollment in VA health care, CHAMPVA and Spina Bifida programs meet the health care law's coverage standards.
 - Enrolled Veterans do not need to take any additional steps to meet the health care law coverage standards.
 - The health care law does not change VA health benefits or Veterans' out-of-pocket costs.
- VA will continue to provide Veterans with high quality, comprehensive health care and benefits they earned through their service.
- Enrolled Veterans can use VA and other federal health care coverage including Medicare, Medicaid, TRICARE or private health insurance.

Considering Health Care with VA

- **Finding out about your benefits is easy** – visit www.va.gov/aca for VA's Health Benefits Explorer
 - ***Veteran Advocates, Affordable Care Act Enrollment Navigators and Assistants***
 - use the Explorer to assist Veterans in determining their VA enrollment eligibility, benefits package and out of pocket costs
 - ***Veterans***
 - use the Explorer to find out what benefits you may be eligible for and any copay responsibilities
- **Applying for VA health benefits online is quick and secure!**
 - With one click, go from the Health Benefits Explorer to the Enrollment application

Veteran Family Members

- Veterans and family members not eligible for VA health care are encouraged to use the Health Insurance Marketplace to get coverage.
- They may get lower costs on monthly premiums or out-of-pocket costs or be eligible for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP).
- Starting October 1, 2013, family members can submit an application for health care coverage through the Marketplace and learn the amount of assistance they are eligible for. For more information, visit www.healthcare.gov

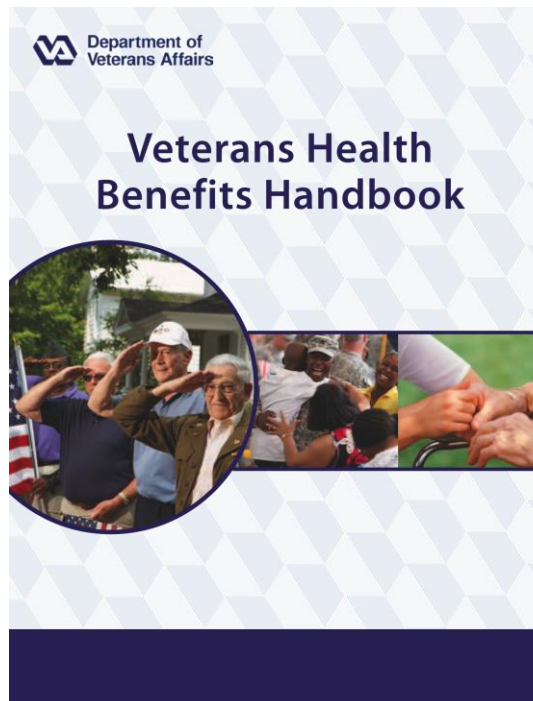


Applying for VA Health Benefits Enrollment

- VA encourages all Veterans to apply for VA health care benefits.
- Multiple convenient ways to apply.
 - Online at <https://www.va.gov/healthbenefits/enroll>
 - Need assistance? Call us or use Webchat.
 - Apply by Phone
 - 877-222-VETS (8387)
 - Mail an application to VA's Health Eligibility Center
 - 2957 Clairmont Road, Atlanta, GA 30329
 - Apply in person at a local VA Medical Center
- No proof of military service, e.g., DD214 is required with the application.

Once Enrolled in the VA Health Care System...

- Once a Veteran enrolls in the VA health care system, they remain enrolled. There are no yearly re-enrollment requirements.
- Enrolled Veterans receive a tailored patient handbook detailing their VA medical services and benefits.



Once Enrolled in the VA Health Care System...

- Enrolled Veterans receive a Veterans' Health Identification Card for use at VA Medical Facilities.



Newly enrolled and need an appointment?

- Veterans may request an appointment on the application form when they apply.
- Veterans will be contacted to schedule an appointment at a time that is convenient for them. Many locations offer evening and weekend appointments.



For more information



1-877-222-VETS (8387)

www.va.gov/aca

(webchat is available)

Monday through Friday

8 a.m. to 10 p.m. , Eastern

Saturday

11 a.m. to 3 p.m.