

Understanding Your Health Insurance and Care at VA Health Facilities

The impact and benefits of sharing health insurance coverage held by you or your spouse

VA Copayment Out-of-Pocket Responsibility

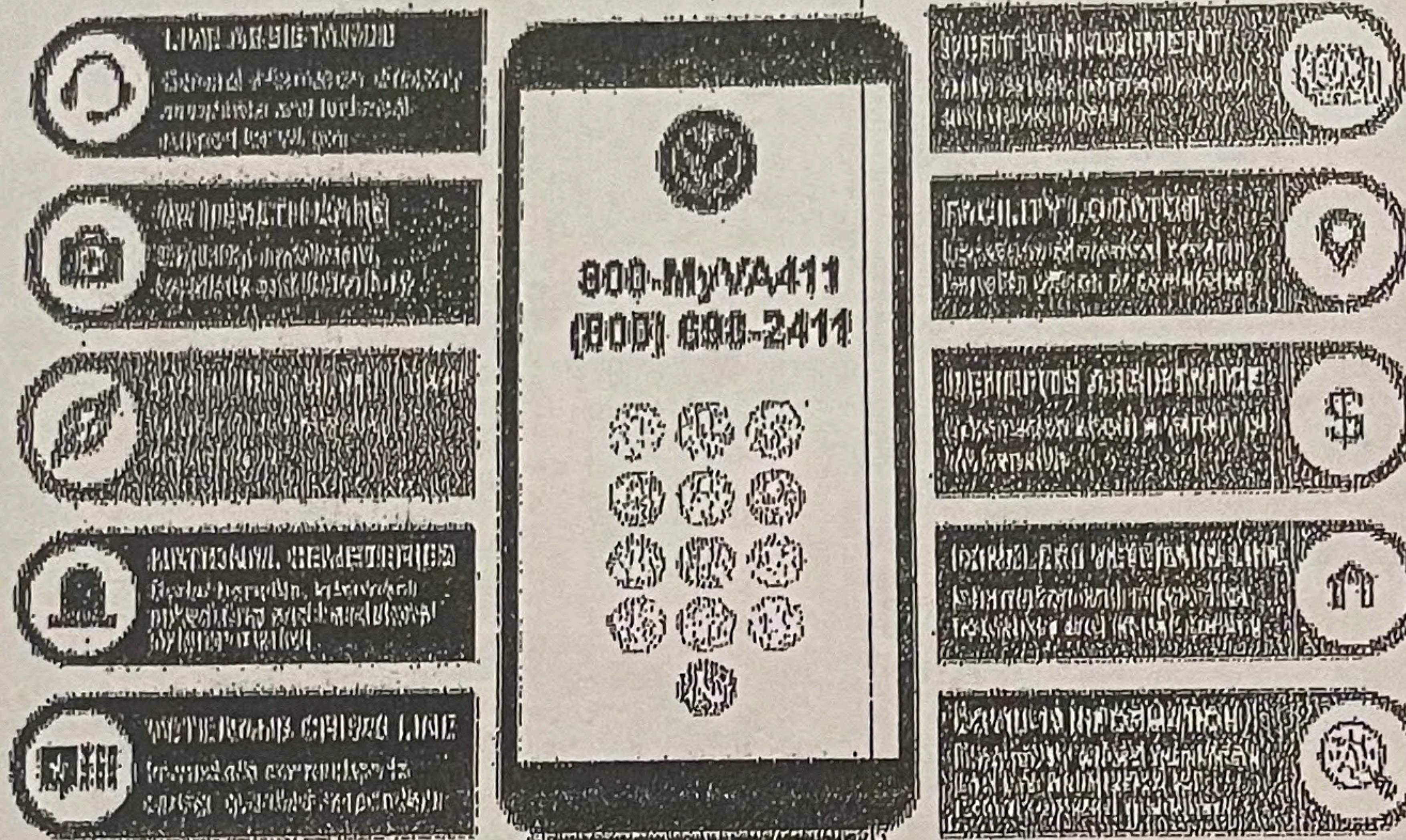
- ✓ Patients are not responsible to pay for any unpaid balance the third-party health insurance carrier does not cover.
- ✓ Depending on Veteran's Priority Group, you may be required to pay a VA copayment for non-service connected care.
- ✓ Payments made to VA by health insurance carrier may allow VA to **reduce your balance and offset part or all of this VA copayment**.
- ✓ Many carriers **apply VA healthcare charges toward the annual deductible** even though VA does NOT bill a Veteran for the third-party deductible balance.

- All VHA patients (Veterans, Dependents and Active-duty) are required by law to provide health insurance coverage information, including coverage provided under policies of their spouses.
- VA does NOT seek reimbursement for treatment or medications related to service-connected conditions.
- Insurance coverage or lack of coverages does not determine eligibility for treatment at a VA health care facility.
- Health insurance information held by patient or patient's spouse is captured by VA solely for the purpose of billing medical care, supplies and prescriptions associated with non service-connected conditions as required by law.
- VA does not bill Medicaid or Medicare, but can bill Medicare supplemental health insurance for covered services therefore, Medicare information is captured as well.

Always bring your insurance and Medicare cards with you when visiting your local VA medical facility to provide the facility with your current information. Money collected from health insurance reimbursements is returned directly to the medical centers and used to enhance health care services provided to Veterans, Dependents and Active-duty.

VA is here for you.

1-800-MyVA411 (800-698-2411) is always the right number.



Veterans Crisis Line: 1-800-273-8255 and press 1, Chat, or Text 838255 Homeless Veteran Resources: 1-877-424-3838 or Chat White House VA Hotline: 1-855-948-2311

How to Refill Your Medicine

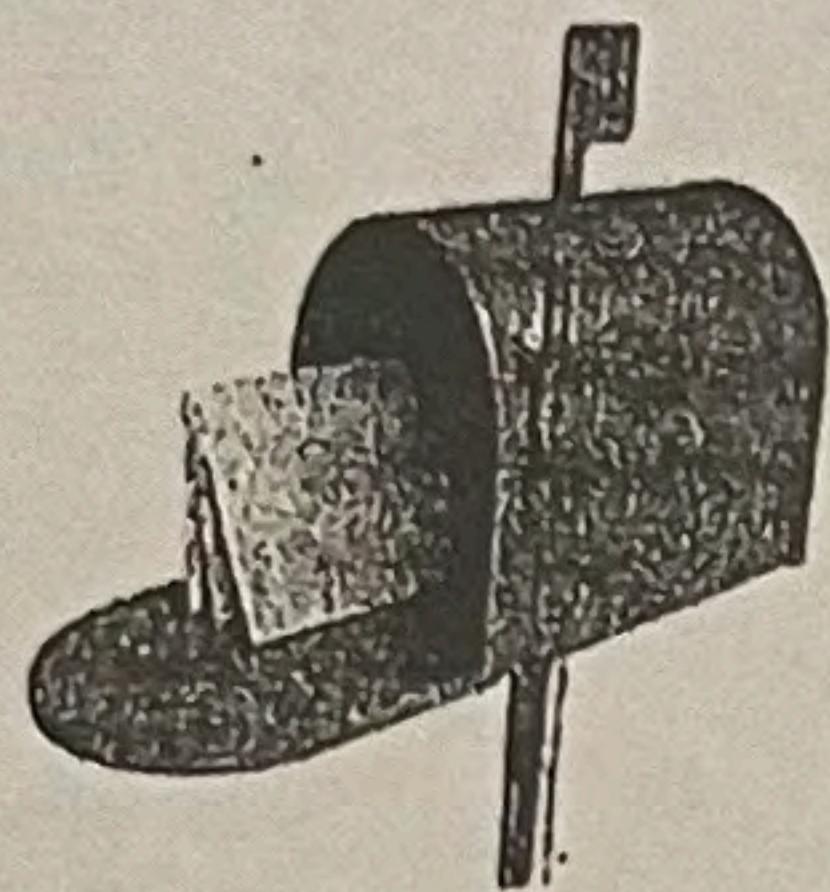
There are 3 different ways you can refill your medicine



Refill by phone:

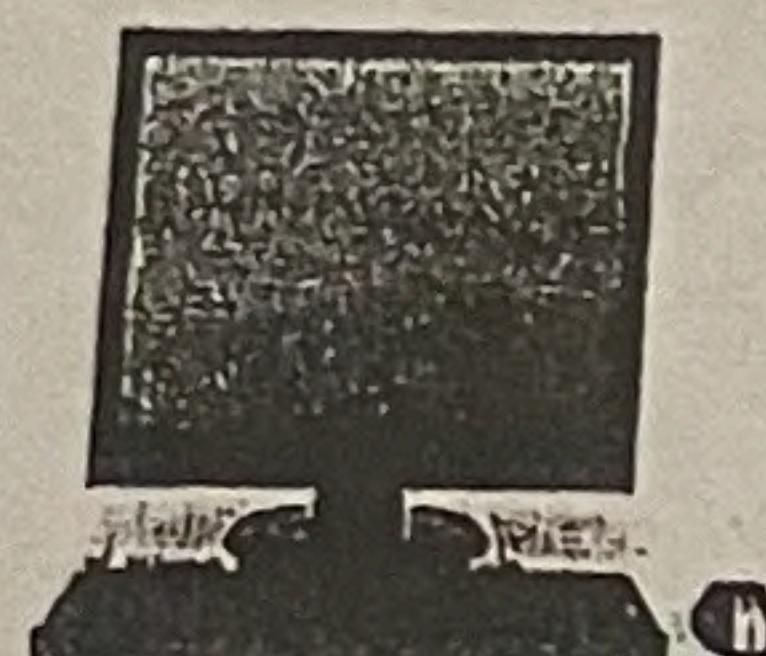
Available 24 hours per day, 7 days per week

- Call 314-289-7666 or 800-228-5459
- Have your prescription number ready
- Your medicine will be ready in 7-10 days



Refill by mail:

- Mail in your refill notice attached to your medicine
- Your medicine will be mailed in 7-10 days



Refill by computer:

Registered users of MyHealtheVet can refill most meds online

- Go to www.myhealth.va.gov
- Select the **Pharmacy** tab
- Select **Rx Refill** tab
- Select **Refill My Prescriptions** tab
- Allow 8-10 days for each refill
- *Note-you must have an **advanced or premium account**



*Ask your health care team how to sign up for MyHealtheVet

PLEASE BE AWARE OF THE FOLLOWING

**IF YOU PRESENT TO A NON-VA EMERGENCY
ROOM, IT IS YOUR RESPONSIBILITY TO CALL THE
FOLLOWING NUMBER WITHIN 72 HOURS.**

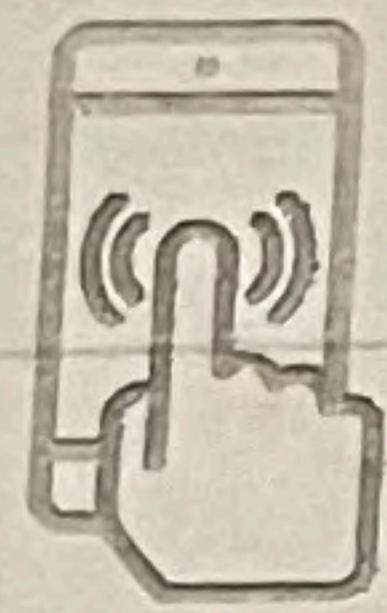
844-724-7842

Consultation Cancellation Avoidance

About your upcoming appointment with a Specialty Clinic.

If a consult has been placed with one of our Specialty Clinics, please be aware that the Specialty Clinic Scheduler will be calling you within the next few days. Please stay close to your phone. The phone number that appears on your caller ID may be the main St. Louis VA phone number or may state "US Government". The Specialty Clinic Scheduler usually calls once and then may send a letter. If you miss the call, please return the call ASAP to schedule your appointment and avoid cancellation of the consult. If you do not hear from that clinic within 7 business days, please call that clinic and ask to schedule your appointment.

Thank you for your cooperation!



VEText

Text Message Appointment Reminders & Cancellation System

Forgot to mark your next appointment on
your calendar?

With text message appointment reminders,
never miss an appointment again!

Something came up?

Automatically cancel your appointment
through the text message system.

*Make sure we have your cell phone #
listed.*



Innovators
Network



LOCAL URGENT CARE AND PHARMACY

**PLEASE CALL MISSION ACT TO SEE IF
YOU QUALIFY. PHONE 844-698-2311
SELECT OPTION 1 THEN OPTION 3 OR,
CONTACT CALL CENTER RN TO BE
TRIAGE. PHONE 314-652-4100 EXT.**

51526

A0.2 miles

SSM HEALTH EXPRESS CLINIC

890 WASHINGTON CORS
WASHINGTON, MO 63090-4603

Get directionsto SSM HEALTH EXPRESS CLINIC

Main number: 314-687-2724

Call to confirm services and hours

In-network urgent care benefit

B0.3 miles

TOTAL ACCESS URGENT CARE

1717 MADISON AVE
WASHINGTON, MO 63090-4921

Get directionsto TOTAL ACCESS URGENT CARE

Main number: 636-244-6950

Call to confirm services and hours

In-network urgent care benefit

C0.4 miles

MERCY URGENT CARE

555 WASHINGTON SQUARE SHOPPING
WASHINGTON, MO 63090-5343

Get directionsto MERCY URGENT CARE

Main number: 855-420-7900

Call to confirm services and hours

In-network urgent care benefit

D13.6 miles

MinuteClinic IN CVS PHARMACY

2120 W Osage St
Pacific, MO 63069

Get directionsto MinuteClinic

Main number: 866-389-2727

Call to confirm services and hours

In-network urgent care benefit

VAU.S. Department
of Veterans Affairs

Urgent Care Assistance Card for Regions 2-6

All states/areas except
CT, DC, DE, MA, MD, ME, NC, NH, NJ, NY, PA, RI, VA, VT, WV

****Please Bring This Card to Urgent Care Provider****

For Veterans

- Call **844-MyVA311 (844-698-2311)** and select option 1 and then option 3 to verify eligibility for urgent care services, or for general questions related to the urgent care benefit.
- Use the **VA Facility Locator** to find in-network urgent care locations (<https://www.va.gov/find-locations/>). To find in-network pharmacies, visit https://www.va.gov/COMMUNITYCARE/programs/veterans/Urgent_Care.asp.
- Bring a valid, government-issued photo ID to the in-network urgent care location/pharmacy. Ask and verify the urgent care provider/pharmacy is in VA network.
- Call **866-620-2071 for assistance** if you have difficulty receiving urgent care or filling your urgent care prescription.
- **DO NOT pay a copayment** at the time of urgent care visit.

For Providers

- Call **833-4VETNOW (833-483-8669)** to confirm Veteran's eligibility for urgent care services.
- Ensure **14-day Rx is on VA Urgent/Emergent Formulary** (<https://www.pbm.va.gov/PBM/NationalFormulary.asp>) if prescribing an urgent care prescription.
- Make sure you have activated Veteran's pharmacy benefit by calling to check their eligibility.
- **DO NOT charge a copayment** to Veteran.
- File **urgent care claim within 30 days** with TriWest.
- Submit **medical documentation** to the Veteran's home VA medical center (VAMC) based on the ZIP code of the Veteran's residence. Submit documentation within 30 calendar days of the date of service. Find a VAMC at <https://www.va.gov/find-locations/>.

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VAU.S. Department
of Veterans Affairs

Urgent Care Assistance Card for Regions 2-6

All states/areas except
CT, DC, DE, MA, MD, ME, NC, NH, NJ, NY, PA, RI, VA, VT, WV

****Please Bring This Card to Urgent Care Provider****

For Pharmacists

- Maximum day supply for a Veteran's initial fill is 14 days (7 days or fewer for opioids). No refills.
- Medication must be on VA Urgent/Emergent Formulary (<https://www.pbm.va.gov/PBM/NationalFormulary.asp>).
- **DO NOT charge Veteran a copayment** for dispensed medications.
- Instruct Veteran to fill prescriptions in the same state as their urgent care visit.
- Enter VA pharmacy claims using the following information:
Step 1: Enter BIN: 003858
Step 2: Person Code: 01
Step 3: Enter PCN: A4
Step 4: Enter Rx Group: VAPC3RX
Step 5: Enter 9-digit member ID: Patient SSN
Step 6: Enter Veteran's date of birth (YYYYMMDD format)
- If a non-contracted pharmacy is used, Veteran must pay out-of-pocket for the prescription and then file a claim for reimbursement with their local VA facility's Office of Community Care.
- If the Veteran is not eligible, but has an urgent care prescription, call TriWest at **866-620-2071 (24/7)**.
- For questions, please call the Express Scripts Pharmacy Help Desk at **800-922-1557 (24/7)**.

Updated on 3/17/2020

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Health Benefits Explorer (<https://www.va.gov/healthbenefits/apps/explorer/>)

VA Call Center: 877-222-VETS (8387)
Monday through Friday, 8:00 a.m. – 8:00 p.m. ET

Urgent Care

Outpatient Care

Inpatient Care

Medications

Geriatrics and Extended Care

Resources

Urgent Care (Community Care)

Veterans may be charged a copayment for urgent care that is different from other VA medical copayments.

- Copayments depend on the Veteran's assigned priority group and the number of times an urgent care provider is visited in a calendar year.
- Copayment charges are billed separately by VA as part of VA's billing process. There is no limit to the number of times a Veteran can go to an urgent care provider. For more information, visit the OCC Urgent Care page.

OCC Urgent Care page (https://www.va.gov/COMMUNITYCARE/programs/veterans/Urgent_Care.asp)

Copayment rates for urgent care

Veteran Priority Groups	Copayment Amount
1-5	<ul style="list-style-type: none">• First three visits (per calendar year): \$0• Fourth and greater visits (per calendar year): \$30
6	<p>If related to a condition covered by a special authority:</p> <ul style="list-style-type: none">• First three visits (per calendar year): \$0• Fourth and greater visits (per calendar year): \$30 <p>If not related to a condition covered by a special authority: \$30 per visit</p>
7-8	\$30 per visit
1-8	\$0 copay for visit consisting of only a flu shot

Outpatient Care

Outpatient care is defined as primary or specialty care that does not require an overnight stay. Copayments for outpatient care are listed in the table.

Copayments are required for each prescription, including each 30-day (or less) supply of maintenance medications dispensed on an outpatient basis for nonservice-connected conditions. This copayment may change based on your own.

NOTE: 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).

Brochure: *Medication Copayments—Fact You Should Know*
(/COMMUNITYCARE/docs/pubfiles/brochures/Med_Copay_Brochure.pdf#)

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.

VA National Income Limits
(<https://www.va.gov/HEALTHBENEFITS/apps/explorer/AnnualIncomeLimits/HealthBenefits>)

VA Financial Assessment information (https://www.va.gov/HEALTHBENEFITS/cost/financial_assessment.asp)

Tiered medication copayment rates effective January 1, 2018

Veteran Priority Groups	Copay			
Priority Group 1 Veterans	No copayment			
Priority Group 2-8 Veterans	Prescription Drug Tier	Days of Supply		
Veterans with VA-rated service-connected disabilities 50% or more disabling or Veterans determined by VA to be unemployable due to service-connected conditions or Medal of Honor recipients.	1-30	31-60	61-90	
Required to pay for each 30-day or less supply of medication for treatment of nonservice-connected condition (unless otherwise exempt). Limited to \$700 annual cap.	Tier 1: Preferred generics	\$5	\$10	\$15
IMPORTANT: Some Veterans may qualify for reduced or no-cost prescriptions based on special eligibility factors.	Tier 2: Non-preferred generics and some OTC medications	\$8	\$16	\$24
	Tier 3: Brand-name	\$11	\$22	\$33

View the Tier 1 Copay Medication List (http://www.pbm.va.gov/PBM/Tiered_Copay/Tier_1_CO-PAY_MEDICATION_LIST.pdf#)

View the Tiered Medication List (http://www.pbm.va.gov/PBM/Tiered_Copay/TierCopayExcelPPSN.xlsx#)

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Geriatrics and Extended Care

Copayments for health care for older Veterans are based on three levels of care—Inpatient, outpatient, and domiciliary (see below). Copayment rates will vary from Veteran to Veteran depending upon financial information submitted on VA Form 10-10EC, *Application for Extended Care Services*.

NOTE: Copayments for long-term care services start on the 22nd day of care during any 12-month period. There is no copayment requirement for the first 21 days.

Geriatrics and extended care copayment rates

Inpatient Care

Copay

Community Living Centers (formerly known as nursing homes)

Up to \$97/day

VA Community Living Centers are long-term care services provided to Veterans who need a skilled environment for short-term and long-term stays.

Respite Care

Up to \$97/day

Respite Care is a service that pays for someone to come to a Veteran's home or for a Veteran to go to a program while your family caregiver takes a break. Respite Care services may be available up to 30 days each calendar year.

Geriatric Evaluation

Up to \$97/day

A multidisciplinary team consisting of a doctor, nurse, and several other health providers conduct an evaluation to promote, preserve, or restore a Veteran's health. The information gained from the Geriatric Evaluation helps you and your family decide what type of services and support would best meet your needs and preferences.

Outpatient Senior Care

Copay

Adult Day Health Care

Up to \$15/day

Adult Day Health Care is a program Veterans can go to during the day for social activities, peer support, companionship, and recreation. Adult Day Health Care is for Veterans who need skilled services, case management, and assistance with activities of daily living (e.g., bathing and getting dressed); instrumental activities of daily living (e.g., fixing meals and taking medicines); and/or are isolated or your caregiver is experiencing burden. Adult Day Health Care can provide respite care for your family caregiver and can also help you and your caregiver gain skills to manage your care at home.

Respite Care

Up to \$15/day

Respite Care is a service that pays for someone to come to a Veteran's home or for a Veteran to go to a program while your family caregiver takes a break. Respite Care services may be available up to 30 days each calendar year.

Geriatric Evaluation

Up to \$15/day

A multidisciplinary team consisting of a doctor, nurse, and several other health providers conduct an evaluation to promote, preserve, or restore a Veteran's health. The information gained from the Geriatric Evaluation helps you and your family decide what type of services and support would best meet your needs and preferences.

NOTE: Veterans who have a service-connected rating of 10% or higher are not required to pay a copayment for outpatient medical care.

Copay rates for outpatient care

Examples of Outpatient Care

Primary Care Services

Specialty Care Services: Services such as outpatient surgery, dermatology, audiology, optometry, cardiology and specialty tests like MRI or CAT scan.

Copay

\$15 per visit

\$50 per visit

Inpatient Care

Inpatient care occurs when a patient's condition requires admission to a hospital. There are two inpatient copayment rates: the full rate and the reduced rate. Veterans living in high cost areas may qualify for a reduced inpatient copayment rate. Copayment rates for an inpatient hospital stay are listed in the table below.

NOTE: Veterans who have a service-connected disability rating of 10% or higher are not required to pay a copayment for inpatient medical care.

Copay rates for an inpatient hospital stay

Veteran Priority Groups	Copay (2021)	Period of Service/Care
Priority Group 7 Veterans Veterans with gross household incomes below the geographically-adjusted VA income limits for their resident location and who agree to pay copayments.	\$296.80 \$148.40 \$2	First 90 days of care during a 365-day period Each additional 90 days of care during a 365-day period Per day charge
Priority Group 8 Veterans Veterans with gross household incomes above the geographically-adjusted VA income limits for their resident location, who agree to pay copayments, and meet other specific enrollment and service-connected eligibility criteria.	\$1,484 \$742 \$10	First 90 days of care during a 365-day period Each additional 90 days of care during a 365-day period Per day charge

Medications

Domiciliary Care for Homeless Veterans

Copay

Copay

Up to \$5/day

VA offers two types of Domiciliary Care: short-term rehabilitation and long-term health maintenance care. This program provides clinically appropriate levels of care for homeless Veterans whose health care needs are not severe enough to require more intensive levels of treatment.

Resources

877-222-VETS (8387)

Monday – Friday

8 a.m. – 8 p.m. EST

Health Benefits Explorer (<https://www.va.gov/healthbenefits/apps/explorer/>)

Fact Sheet: *Billing and Payments* (/COMMUNITYCARE/docs/pubfiles/factsheets/VA-FS_Billing-and-Payment-MISSION.pdf#)

Fact Sheet: *Copayments for Maternity Benefit*

(https://www.va.gov/healthbenefits/resources/publications/IB10_1488_Copayments_for_Maternity_Benefit.pdf#)

VA Geriatrics and Extended Care Resources

VA Form 10-10EC, *Application for Extended Care Services*

(https://www.va.gov/vaforms/form_detail.asp?FormNo=10EC)

- VA Geriatrics and Extended Care (<https://www.va.gov/geriatrics/>)
- VA Community Living Centers
(https://www.va.gov/GERIATRICS/Guide/LongTermCare/VA_Community_Living_Centers.asp)
- Respite Care (https://www.va.gov/GERIATRICS/Guide/LongTermCare/Respite_Care.asp)
- Adult Day Health Care
(https://www.va.gov/GERIATRICS/Guide/LongTermCare/Adult_Day_Health_Care.asp)
- Domiciliary Care for Homeless Veterans Program (<https://www.va.gov/homeless/dchv.asp>)

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A Guide for Direct Scheduling

Direct scheduling is now available in VA Specialty Clinics and departments as listed. There is no need for referral from your Primary Care Provider for routine appointments.

VA Call Center:	314-652-4100 Ext 57600
	Pharmacy 51528
	RN 51526
JC/JB Optometry:	314-652-4100 Ext 66590 JB, 56409 or 54642 JC.
JB Optical Shop:	314-652-4100 Ext 615721
JB/JC Audiology/Hearing Aids:	314-652-4100 JC Ext 56341, 66696 JB
Hearing Aid Batteries:	303-273-6200
JC/JB Podiatry:	314-652-4100 Ext 66587 JB, 55092 JC
VA Nutrition:	314-286-7600 Washington, MO 314-286-6988(Press 2, then 4)
MOVE Weight Loss:	314-289-6503
Smoking Cessation:	314-289-6503
Pharmacy Auto Refill:	1-800-858-8072, Help Desk: 314-652-4100 Ext 61759
Pharmacy Fax:	314-894-5731
Billing:	314-652-4100 Ext 63427; Outside Bill Help: 877-881-7618 Optum: 844-839-6108
Covid Call Center:	314-289-7039 email:stlcovidvetvaccine@va.gov
CPAP/02	314-652-4100 Ext, 66223 JB; 53062 JC
Decedent Affairs:	314-652-4100 Ext 56522; Fax 314-289-6491
Eligibility:	314-652-4100 Ext 65036 JB; 54165 and 57022 JC
Franklin County DAV:	314-478-3144
JC ER:	314-652-4100 Ext 56410
Lab:	314-652-4100 Ext 66529 JB; 56352 JC

Outside Hospital 72 hour notice: 1-844-724-7842 email:VHAemergency/Notification@va.gov

Patient Advocate: 314-894-5712 JB; 314-289-6373/7051 JC

Radiology: 314-652-4100 Ext 66663 JB; 56319 JC

Cat Scan: 314-289-7011(Requires Referral from PCP)

Regional Office: 1-800-827-1000

Senior Vet Clinic: 314-652-4100 Ext 66552

Travel: 314-652-4100 Ext 64450 JB; 56415 or 54172 JC