https://www.va.gov/health-care/family-caregiver-benefits/champva/

**Word count: 1,670**

Meta: Learn about CHAMPVA benefits, which cover the cost of health care for the spouse or child of a Veteran who has disabilities or is deceased. Find out about CHAMPVA eligibility, and how to submit an application for the Civilian Health and Medical Program of the Department of Veteran Affairs.

**CHAMPVA benefits**

Are you the spouse or surviving spouse of—or a child of—a Veteran with disabilities or a Veteran who has died? If you don’t qualify for TRICARE (the Department of Defense’s health care program for active-duty and retired service members and their families), you may be able to get health insurance through the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA). Through this program, we cover the cost of some of your health care services and supplies. This is called cost sharing. Find out if you qualify for CHAMPVA and how to apply.

**Am I eligible for health care through CHAMPVA?**

You may only be eligible for health care through CHAMPVA if you don’t qualify for TRICARE and at least one of these descriptions is true for you.

**At least one of these must be true:**

* You’re the spouse or child of a Veteran who’s been rated permanently and totally disabled for a service-connected disability by a VA regional office, **or**
* You’re the surviving spouse or child of a Veteran who died from a VA-rated service-connected disability, **or**
* You’re the surviving spouse or child of a Veteran who was at the time of death rated permanently and totally disabled from a service-connected disability, **or**
* You’re the surviving spouse or child of a service member who died in the line of duty, not due to misconduct (in most of these cases, family members qualify for TRICARE, not CHAMPVA).

A service-connected disability is a disability that we’ve concluded was caused—or made worse—by the Veteran’s active-duty service. A permanent disability is one that’s not expected to improve.

**Note:** A Veteran who’s the qualifying CHAMPVA sponsor for their family may also qualify for the VA health care program based on their own Veteran status. If 2 spouses are both Veterans who qualify as CHAMPVA sponsors for their family, they both may now qualify for CHAMPVA benefits. Each time they need medical care, they may choose to get care through the VA health care program or using their CHAMPVA coverage.

**What else might affect whether I can get CHAMPVA benefits for myself or a family member?**

There are other factors that may affect whether you or other family members qualify for CHAMPVA. Please click on the description that matches your status to learn more:

**A new or expectant parent**

If you’re expecting a baby, you’ll need to take the 2 steps listed here before you can apply for CHAMPVA for your newborn:

* You’ll need to get a Social Security number for your baby by applying at the nearest Social Security Administration office, **and**
* You’ll need to set up the baby’s status as a dependent of the Veteran sponsor by contacting your nearest VA regional office.

Medical claims can’t be paid until you sign your baby up under CHAMPVA, so please get them a Social Security number and set their status as a dependent as soon as possible.

[Find a Social Security office near you](https://secure.ssa.gov/ICON/main.jsp) (in English)

[Find a VA regional office near you](https://www.va.gov/find-locations/?facilityType=benefits) (in English)

**A surviving spouse who’s currently remarried**

**If you’re the surviving spouse of a qualifying CHAMPVA sponsor and you remarry before age 55,** you no longer qualify for CHAMPVA as of midnight on the date of your remarriage.

**If you remarry on or after your 55th birthday,** you can keep your CHAMPVA benefits.

**A surviving spouse whose remarriage has ended by death, divorce, or annulment**

If you’re the surviving spouse of a qualifying CHAMPVA sponsor and you remarry, but the remarriage ends by death, divorce, or annulment, you may qualify again for CHAMPVA.

The first date that you qualify again is the first day of the month after your remarriage ends or December 1, 1999—whichever date is later. You’ll need to provide us with copies of your marriage certificate and death, divorce, or annulment documents (as appropriate).

**An 18-to-23-year-old dependent child of a Veteran**

If you’re covered under CHAMPVA and you turn 18 years old, you’ll need to send us proof that you’re enrolled in college or another educational institution to keep getting benefits.

[Download our fact sheet on school enrollment certification requirements for CHAMPVA benefits (PDF)](https://www.va.gov/COMMUNITYCARE/docs/pubfiles/factsheets/FactSheet_01-15.pdf) (in English)

**A Veteran’s stepchild who leaves the Veteran’s household**

If you were covered under CHAMPVA as the stepchild of a Veteran, and you leave the Veteran’s household because of a divorce or remarriage, you no longer qualify for CHAMPVA.

**A primary family caregiver of a Veteran with injuries and/or disabilities**

**If you’re a family member caring for a Veteran with disabilities,** and you’re not entitled to care or services through another health plan, you may qualify for CHAMPVA.

[Download a fact sheet on CHAMPVA for primary family caregivers (PDF)](https://www.caregiver.va.gov/pdfs/FactSheets/CHAMPVA-Fact-Sheet_FINAL_508c.pdf) (in English)

[Get more information about CHAMPVA for primary family caregivers](https://www.va.gov/COMMUNITYCARE/programs/caregiver/index.asp) (in English)

If the Veteran you are caring for sustained or aggravated a serious injury (or illness) in the line of duty in the active military, naval or air service during any service era, you may qualify for health care benefits and other caregiver support through the Program of Comprehensive Assistance to Family Caregivers.

[Find out if you qualify for this program and how to apply](https://www.va.gov/family-member-benefits/comprehensive-assistance-for-family-caregivers)

**A CHAMPVA beneficiary who’s 65 years old or older—or who qualifies for Medicare at any age**

CHAMPVA is always the second payer to Medicare. Here are some requirements you need to know:

**If you’re under 65 years old,** you’re eligible for CHAMPVA if you meet both of these requirements.

**Both of these must be true:**

* You have both Medicare Parts A and B, **and**
* You’re otherwise eligible for CHAMPVA

**If you’re 65 years old or older,** you’re eligible for CHAMPVA if you’re eligible for Medicare. If you turned 65 before June 5, 2001, and you’re entitled to either Medicare Part A or B, you’ll also need to enroll in Medicare Part B to be eligible for CHAMPVA.

**Note:** You don’t need to enroll in Medicare Part D to qualify for CHAMPVA.

[Download a fact sheet on Medicare and CHAMPVA (PDF)](https://www.va.gov/COMMUNITYCARE/docs/pubfiles/factsheets/FactSheet_01-12.pdf) (in English)

**What benefits do I get with CHAMPVA?**

With CHAMPVA, you’ll be covered for services and supplies when we determine they are medically necessary and were received from an authorized provider. When providers are performing services within the scope of their license or certification, we consider them to be authorized.

**Covered services include:**

* Ambulance service
* Ambulatory surgery
* Durable medical equipment (DME)
* Family planning and maternity
* Hospice
* Inpatient services
* Mental health services
* Outpatient services
* Pharmacy (prescription medicines)
* Skilled nursing care
* Transplants

When you’re signed up for CHAMPVA, you’ll get a copy of the CHAMPVA Program Guide. This guide will tell you more about covered and non-covered services and supplies.

[Download the CHAMPVA Program Guide (PDF)](https://www.va.gov/COMMUNITYCARE/docs/pubfiles/programguides/CHAMPVA-Guide.pdf) (in English)

[Download fact sheets on CHAMPVA benefits](https://www.va.gov/COMMUNITYCARE/pubs/factsheets.asp#champva) (in English)

**How do I get CHAMPVA benefits?**

You’ll need to apply for these benefits.

**To apply, submit these required documents:**

[Application for CHAMPVA Benefits (VA Form 10-10d)](https://www.va.gov/find-forms/about-form-10-10d) (in English), **and**

[Other Health Insurance Certification (VA Form 10-7959c)](https://www.va.gov/find-forms/about-form-10-7959c) (in English), **and**

* Documents related to your Medicare status:
  + **If you qualify for Medicare for any reason,** you’ll need to submit a copy of your Medicare card.
  + **If you’re 65 years old or older and don’t qualify for Medicare,** you’ll need to send us documentation from the Social Security Administration that confirms you don’t qualify for Medicare benefits under anyone’s Social Security number.

**To speed up the processing of your application, you can also send copies (not originals) of these optional documents:**

* The page from the VBA rating decision showing your Veteran is permanently and totally disabled (or the death rating if you’re a survivor)

Your Veteran’s DD214 (Certificate of Release or Discharge from Active Duty)—or, if the Veteran was a World War II or Korean War Veteran, the Report of Separation. If you don’t have a copy of the necessary form, you can request it by submitting a Standard Form 180, Request Pertaining to Military Records, from the National Archives.  
[Find out how to request military service records online, by mail, or by fax](https://www.archives.gov/veterans/military-service-records) (in English)

* Documents related to any dependent children you’re including in your application:
  + A copy of each child’s birth certificate or adoption papers
  + School certification of enrollment for children ages 18-23.  
    [Download our fact sheet on school enrollment certification requirements (PDF)](https://www.va.gov/COMMUNITYCARE/docs/pubfiles/factsheets/FactSheet_01-15.pdf) (in English)

**If you’re a surviving spouse who remarried but is once again single,** also send a copy of the legal document that ended your marriage. This may be a divorce decree, death certificate, or annulment decree.

Be sure to sign and date your application. If your Veteran is applying for you as a spouse, be sure to also include the date of the marriage on the application.

Mail your application to:

VHA Office of Community Care  
CHAMPVA Eligibility  
PO Box 469028  
Denver, CO 80246-9028

Or fax it to: [303-331-7809](tel:303-331-7809)

**What happens after I apply?**

Once we get your application, we’ll review it to be sure it’s complete and includes all required forms. If it’s not complete, we’ll return it to you with more instructions.

**How long will it take to hear back about my application?**

If you send us all required and optional documents—and if your application is complete—it’ll take about 6 weeks after we get your package until you get your CHAMPVA ID card and related materials.

If you send us only the required documents, it may take 2 to 8 months since we’ll need to confirm your information with other federal agencies.

**Get more information**

[Get answers to frequently asked questions about CHAMPVA](https://www.va.gov/COMMUNITYCARE/programs/dependents/champva/CHAMPVA-faq.asp) (in English)

[Find out how to file a CHAMPVA claim](https://www.va.gov/COMMUNITYCARE/programs/dependents/champva/champva-claim.asp) (in English)

[Find out if you can get care at a local VA medical center when you’re covered under CHAMPVA](https://www.va.gov/COMMUNITYCARE/programs/dependents/champva/CITI.asp) (in English)