Live page: https://www.va.gov/manage-va-debt/

Word count: 952

[Meta description] Review your current VA benefit debt or copay bill balances online, and find out how to make payments or request help now.

[H1] Manage your VA debt for benefit overpayments and copay bills

[Intro] Review your current VA benefit debt or copay bill balances online. Find out how to make payments or request help now.

[Alert] Update on suspended pension debt

We’ve decided not to collect certain pension debts related to a June 2022 income verification match. If we sent you a letter telling you that we had suspended collection on your pension debt, we’ll send you another letter soon with your updated balance.

[Learn what to do if you got a letter about suspended pension debt (in English)](https://www.va.gov/resources/what-should-i-do-if-i-got-a-letter-about-suspended-pension-debt/)

[H2] Review your benefit debt and copay bills online

[h3] Sign in to manage your VA debt

Sign in with your existing Login.gov, ID.me, DS Logon, or My HealtheVet account. If you don’t have any of these accounts, you can create a free Login.gov or ID.me account now.

[Sign in or create an account](https://www.va.gov/manage-va-debt/?next=loginModal)

[H3] Who can sign in to manage debt online

At this time, only Veterans and service members can use this tool to review their benefit overpayments and copay bills online.

[H3] What you can do when you sign in

Check the amount and status of your VA debt related to VA disability compensation, non-service-connected pension, or education benefits

* Check the amount and status of copay bills at each VA health facility where you receive care
* Find out how to make payments or request help
* Download copay billing statements

[H2] Make a payment now

Avoid late charges, interest, or collection actions. Pay your full balance or request help by the due date on your collection letter or billing statement.

[H3]Make a payment online

[H4] For VA benefit debt

Benefit debt includes debt related to VA disability compensation, non-service-connected pension, or education benefits.

[Repay your VA benefit debt at Pay.va.gov (in English)](https://www.pay.va.gov/)

Information you’ll need to repay benefit debt online

**Here’s what you’ll need:**

* Your VA file number or Social Security number
* Your deduction code for each debt
* Your credit card, debit card, or bank account information

You’ll find your VA file number or deduction code in your online debt information or paper payment remittance stubs or collection letters.

**Note:** Are you paying a full debt balance? Or do you get monthly VA benefits? Call us first at 800-827-0648 (or 1-612-713-6415 from overseas)(TTY: 711). We’re here Monday through Friday, 7:30 a.m. to 7:00 p.m. ET. We’ll confirm the amount you owe so you don’t overpay.

[H4] For copay bills

Copay bills include bills for services at VA health facilities or in-network community providers.

[Pay your copay bill at Pay.gov (in English)](https://www.pay.gov/public/form/start/25987221)

Information you’ll need to pay copay bills online

**Here’s what you’ll need:**

* Your account number
* Your credit card, debit card, or bank account information

You’ll find your account number by signing in to manage your VA debt online. You’ll also find this number on your paper billing statement.

[H3]Other ways to make a payment

[accordion] How to repay benefit debt by phone or mail

You can also repay debt related to VA disability compensation, non-service-connected pension, or education benefits in any of these 3 ways:

* **Pay by phone:** Call us at 800-827-0648 (1-612-713-6415 from overseas)(TTY: 711). We’re here Monday through Friday, 7:30 a.m. to 7:00 p.m. ET.
* **Pay by mail:** Send a separate check or money order for each debt, payable to “U.S. Department of Veterans Affairs.” On each, print your full name, VA file number or Social Security number, and deduction code. Include your payment stubs or a note with the amount you’re paying on each debt.

Mail to this address:

U.S. Department of Veterans Affairs

Debt Management Center

PO Box 11930

St. Paul, MN 55111

[accordion] How to pay copay bills by phone, mail, or in person

You can also pay your VA copay bills in any of these 3 ways:

* **Pay by phone**: Call us at 888-827-4817 (TTY: 711).
* **Pay by mail:** Send your payment stub and a check or money order made payable to “VA” to the address listed here. Include your account number on the check or money order.

Department of Veterans Affairs

PO Box 3978

Portland, OR 97208-3978

* **Pay in person:** Go to the VA health facility that sent the bill. Ask for the agent cashier’s office. Bring your payment stub, along with a check or money order made payable to “VA.” Include your account number on the check or money order.

[Find your VA health facility (in English)](https://www.va.gov/find-locations/)

[H2] Request financial help or dispute charges

If you’re struggling to pay your VA benefit debt or copay bills, we’re here to help. We’ll work with you to find a repayment plan or other option. If you think your debt is an error, you can dispute it.

[Request help with VA debt for overpayments and copay bills (in English)](https://www.va.gov/manage-va-debt/request-debt-help-form-5655/)

[H2]What to do if you have questions about your VA debt

[H3]For questions about benefit overpayments

Call our Debt Management Center at 800-827-0648 (TTY: 711). If you’re outside the U.S., call +1-612-713-6415. We’re here Monday through Friday, 7:30 a.m. to 7:00 p.m. ET.

[H3]For questions about copay bills

Call our Health Resource Center at 866-400-1238 (TTY: 711). We’re here Monday through Friday, 8:00 a.m. to 8:00 p.m. ET.

[H2] More helpful information

VA debt management

Get answers to common questions about managing debt related to VA disability compensation, non-service-connected pension, and education benefits.