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# **Health Insurance for the Military, Veterans, and Their Families**

If you, your spouse, or your child's other parent is or was a military service member, or if your spouse or your child's parent died or was disabled in the line of duty, you may qualify for health coverage from a source different from your job or your state health insurance Marketplace.

## **Veterans benefits**

If you were ever on active duty in the military, you might qualify for Veterans Administration (VA) health benefits.

Service-connected health problems are generally covered, although there may be some deductibles. Veterans' benefits change often, and the number of veterans' medical facilities has been declining in recent years. To learn more visit [www.va.gov/health/](http://www.va.gov/health/)<sup>1</sup>

## **What You Need to Know About Veterans Benefits**

- For people who served in the military and meet the definition of veteran
- The VA looks at how long you served, type of discharge received, disability, income, availability of VA services in your area, and other factors to decide if you are eligible.
- Service-connected problems generally are covered.
- May require some deductibles
- Veterans' benefits change often; the number of veterans' medical facilities has been declining

## TRICARE

TRICARE is the Department of Defense's health insurance program for those in the military, as well as some family members, survivors, and retirees. It offers a number of different plan options to cover people in the US and overseas, and includes family plans as well as plans for certain reservists. Pharmacy plans, dental plans, and other special services are available for some beneficiaries.

Contact TRICARE for complete and current information on TRICARE benefits for those who have been in the military and their families, including eligibility, plan details, and cost, as well as how to find providers in your area. You can find this information online, including the number to call in your area, at [www.tricare.mil](http://www.tricare.mil)<sup>2</sup>.

## CHAMPVA

Another program called Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) is available to certain spouses, widows, or widowers and children who are not eligible for TRICARE.

The program is administered by the VA Health Administration Center. You can find out more about CHAMPVA, including things like eligibility, benefits, finding a provider, and filing claims by calling 1-800-733-8387, or visiting their website, [www.va.gov](http://www.va.gov)<sup>3</sup>.

### What You Need to Know About CHAMPVA

- Cannot be eligible for TRICARE benefits
- VA shares the cost of covered health care services and supplies with eligible beneficiaries.
- Service member must meet all requirements for disability or death in the line of duty

## Hyperlinks

1. <https://www.va.gov/health/>
2. <https://www.tricare.mil>
3. <https://www.va.gov/communitycare/programs/dependents/champva/index.asp>

## Additional resources

**Department of Veterans Affairs** Toll-free number: 1-800-827-1000Website: [www.va.gov](http://www.va.gov)

- For information on Veteran’s medical benefits and whether you qualify for them  
Toll-free number: 1-877-222-8387  
Website: [www.va.gov/healthbenefits/apply/veterans.asp](http://www.va.gov/healthbenefits/apply/veterans.asp)<sup>4</sup>

**VA Health Administration Center (CHAMPVA)** Toll-free number: 1-800-733-8387Website: [www.va.gov/hac](http://www.va.gov/hac) (select CHAMPVA under “Special Programs”)

- For Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA)— who lost a military spouse or parent, and spouses and children of military service members family members with service-related disabilities

**TRICARE** Website: [www.tricare.mil](http://www.tricare.mil)

- Learn about eligibility, plan details, and cost for the health insurance program for military service members, retirees, families, and survivors. You can find information online, learn how to find providers nearby, and get the phone number to call in your area.

**Medicare – US Department of Health and Human Services** Toll-free number: 1-800-633-4227 TTY: 1-877-486-2048 Website: [www.medicare.gov](http://www.medicare.gov)

- Answers questions, provides literature, and gives referrals to state Medicare offices and local HMO’s with Medicare contracts.

**US Department of Labor, Employee Benefits, Security Administration (EBSA)** Toll-free number: 1-866-444-3272 Website: [www.dol.gov/ebsa](http://www.dol.gov/ebsa)

- Information on employee benefit laws and requirements of employer-based health coverage. Special information for military reservists who must leave their private employers for active duty can be found at: [www.dol.gov/elaws/vets/userra/mainmenu.asp](http://www.dol.gov/elaws/vets/userra/mainmenu.asp)<sup>5</sup>

## References

TRICARE Management Activity. *Popular topics*. Accessed at [www.tricare.mil](http://www.tricare.mil) on April 19, 2019.

US Department of Veterans Affairs. *Community care*. Accessed at <https://www.va.gov/communitycare/> on April 19, 2019.

US Department of Veterans Affairs. *Federal benefits for veterans, dependents, and survivors*. Accessed at: [www.va.gov/opa/publications/benefits\\_book.asp](http://www.va.gov/opa/publications/benefits_book.asp) on April 19, 2019.

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