



CHAMPVA: what your billing office needs

This patient has CHAMPVA, the VA health program for spouses, survivors and children of certain disabled Veterans. Your office can bill it. There is no CHAMPVA network and no contract to sign.

PAGE 1 OF 2
FOR THE OFFICE

Patient name _____ Date of birth _____ Patient phone _____

1 Who pays first

CHAMPVA pays **after** any other health insurance, including Medicare. Bill the other plan first, then send CHAMPVA the claim with that plan's explanation of benefits (EOB). CHAMPVA pays first only for four things: Medicaid, Indian Health Service, State Victims of Crime Compensation programs, and CHAMPVA supplemental policies.

If the patient has Medicare, Medicare sends its processed claim to CHAMPVA electronically. With a Medigap plan, CHAMPVA processes the rest after it gets the Medigap EOB.

2 What you are paid

CHAMPVA's allowable amount is generally the same as Medicare's. A provider who accepts the patient accepts that allowable as payment in full and may bill the patient only the deductible and cost share, not the difference. Hospitals that take Medicare, and the professionals who work for them, must accept CHAMPVA for inpatient hospital services.

3 Check eligibility

By phone, 24 hours a day **888-820-1756**
Have the patient's Social Security number and your tax ID ready.

By computer (270 inquiry) Real-time payer ID **VAHAC**

4 Send the claim

Electronic payer ID, medical	84146 (dental: 84147), through the VA clearinghouse, Optum Insight
Claim form	CMS-1500 or UB-04, itemized
Paper claims	VHA Office of Integrated Veteran Care CHAMPVA Claims, PO Box 30750 Tampa, FL 33630-3750
Optum Insight help	866-678-8646 , Monday to Friday, 8 a.m. to 8 p.m. ET

- Use the patient's legal name exactly as on the CHAMPVA card. The member number is the patient's Social Security number.
- Nine-digit tax ID, with no extra digits or letters. Show the street address where care was given, not a PO Box.
- Bill each service and each date of service on its own line. Send professional and facility fees on separate claims.
- Other insurance: attach its EOB showing payment or denial for every billed service.

5 Deadlines and payment

- **File within 1 year** of the date of service, or 1 year of the discharge date for inpatient care. Late claims are denied.
- **Resubmitting?** Attach the CHAMPVA EOB. A claim number alone slows it down.
- **Direct deposit is required.** Enroll in EFT through the VA Financial Services Center portal (help desk 877-353-9791) or payments pause.

Advance approval (preauthorization)

Most care needs none. The VA requires it for dental care, organ and bone marrow transplants, and most mental health and substance use services. To ask, or to check whether something needs it, call **833-930-0816**. Questions about anything on this page: CHAMPVA customer service **800-733-8387**, Monday to Friday, 8 a.m. to 7:30 p.m. Eastern.



CHAMPVA: for the family

Keep this page for yourself. It shows what you pay, what to bring, and what to ask a new doctor's office.

PAGE 2 OF 2
FOR THE FAMILY

What you pay when CHAMPVA is your only coverage

Cost	Amount
Yearly deductible, office visits and most outpatient care	\$50 per person, \$100 per family
After the deductible	You pay 25%, CHAMPVA pays 75% of the allowable amount
Yearly cap on what your family pays	\$3,000, then CHAMPVA pays 100%
Preventive care, such as an annual physical and vaccines	No deductible, no cost share
Hospital stay	No deductible, and a different cost share

The calendar year resets on January 1. You do not pay the deductible up front: CHAMPVA credits it when it processes your first claims of the year. Do not mail CHAMPVA a deductible payment.

If you have other insurance

Your other plan pays first, and CHAMPVA pays after it. In most cases you then pay nothing. When there is a cost to you, it is most often because the other plan denied the service. Tell CHAMPVA about every plan (VA Form 10-7959c) and any change.

Turning 65, or on Medicare earlier

To keep CHAMPVA you need both Medicare Part A and Part B. A Medicare Advantage plan counts. Send CHAMPVA a copy of your Medicare card with Form 10-7959c. You do not need Part D.

Numbers for families

CHAMPVA customer service	800-733-8387 , Monday to Friday, 8 a.m. to 7:30 p.m. Eastern. Online: ask.va.gov
Mail your own claim to	CHAMPVA Claims, PO Box 500, Spring City, PA 19475
Applications and school letters to	CHAMPVA Eligibility, PO Box 137, Spring City, PA 19475
Other health insurance changes	Form 10-7959c, online at va.gov or by mail

There is much more in the **CHAMPVA Family Kit**: a 35 page plain-English handbook with worksheets, a phone script, a claim tracker and a sample letter. See champvadoctors.com/champva-family-kit/

What to bring

- ☐ Your CHAMPVA ID card
- ☐ A photo ID
- ☐ Cards for any other health insurance, including Medicare
- ☐ This sheet, so the billing office has the numbers

Ask before your first visit

- ☐ "Do you accept CHAMPVA, and will you accept its allowable amount as payment in full?"
- ☐ "Will your office file the claim with CHAMPVA for me?"
- ☐ "Is a visit like mine one that needs advance approval?"

"I have CHAMPVA through the VA. It is a federal program that pays like Medicare. Can your billing office tell me if you will bill it?"

Ask for billing, not just the front desk. If the office has never heard of CHAMPVA, ask them to call **800-733-8387**. The VA says it will give them the information they need.

If the office does not accept CHAMPVA

You can still see them, but you pay the whole bill at the visit and may be charged more than CHAMPVA allows. You then file a claim (VA Form 10-7959a) and CHAMPVA pays 75% of its allowable amount. You have 1 year from the date of service.