

Contra Costa County Veterans Service Office

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CHAMPVA Eligibility

(Civilian Health and Medical Program of the Department of Veterans Affairs)

CHAMPVA is a program whereby the VA shares the cost of certain health care services and supplies with eligible beneficiaries.

CHAMPVA Eligibility

To be eligible for CHAMPVA, the beneficiary cannot be eligible for Tricare. CHAMPVA provides coverage to the spouse or widow(er) and the children of a Veteran who:

- Is permanently and totally disabled (P&T) because of a service-connected disability, or
- Died as a result of a service-connected disability or who at the time of death was rated P&T due to a service-connected condition, or
- Died while in an active duty status and in the line of duty, not due to misconduct. The term "Active Duty" may include periods of inactive duty for training.

Effective October 1, 2001 CHAMPVA benefits were extended to beneficiaries age 65 and older. To be eligible, you must also meet the following conditions:

- If the beneficiary was 65 or older prior to June 5, 2001 and was otherwise eligible for CHAMPVA, and was entitled to Medicare Part A coverage, then the beneficiary will be eligible for CHAMPVA without the need for Medicare Part B.
- If the beneficiary turned 65 before June 5, 2001, and had Medicare Parts A & B, the beneficiary must keep both Medicare Parts A & B.
- If the beneficiary turned age 65 on or after June 5, 2001, the beneficiary must be enrolled in Medicare Parts A & B to be eligible.
- If the beneficiary is entitled to Medicare Part A, the beneficiary must carry Part B to be eligible.

CHAMPVA Eligibility Terminates

Children's eligibility ends when:

- A child turns 18, unless they are enrolled in an accredited school as a full-time student, or
- A child, who has been a full-time student, turns 23, or
- A child marries (as of midnight on the date of marriage), or
- A stepchild no longer lives in the household of the sponsor.

The eligibility of a child is not affected by the divorce or remarriage of the spouse, except in the case of a stepchild. When a stepchild leaves the sponsor's household, the child is no longer eligible for CHAMPVA.

CHAMPVA Eligibility Terminates

Spouse eligibility ends:

- When the marriage to a qualified sponsor is terminated by divorce or annulment.

Widow(er) eligibility ends:

- When the remarriage prior to the age of 55.

Remarriage after the Age 55

- Effective February 4, 2003, Public Law 107-330, authorized the VA to allow benefits to a CHAMPVA qualifying surviving spouse who remarried after the age of 55. A widow(er) who met the criteria for a CHAMPVA beneficiary, who remarried before the enactment of the legislation, and was 55 years old when they remarried, but until December 31, 2004, to apply for CHAMPVA benefits.

Termination of Remarriage

- A widow(er) of a qualifying sponsor who remarries and the remarriage is later terminated by death, divorce, or annulment may establish CHAMPVA eligibility. The beginning date of eligibility is the 1st day of the month after the termination of the marriage or December 1, 1999 whichever date is later. Copies of the marriage certificate and death, divorce, or annulment documents must be provided.

CHAMPVA eligibility terminates at midnight on the date of dissolution, annulment, or divorce

The eligibility of a child is not affected by the divorce or remarriage of the spouse, except in the case of a stepchild. When a stepchild leaves the sponsor's household, the child is no longer eligible for CHAMPVA.

CHAMPVA and Helpless Children

- A child who, before the age of 18, becomes permanently incapable of self-support and was rated as a helpless child by the VA Regional Office, is eligible for CHAMPVA with no age limitation.