



State Surgeon Brief Members Training 2025

Healthcare and You



**THERE ARE 4 MAIN HEALTHCARE OPTIONS
FOR VETERANS AND DEPENDENTS**

VA HEALTHCARE

TRICARE

CHAMPVA

OTHER HEALTH INSURANCE

ELIGIBILITY:

- ❖ All Veterans who meet basic service (24 months of continuous service or more), discharge requirements and those exposed to toxins and other hazards while serving at home or overseas.
- ❖ Minimum duty is waived if you were discharged for a disability caused or worsened by your service or discharged for a hardship or if you served prior to September 7, 1980.
- ❖ Reservist/National Guard who was called to active duty by a federal order and completed the full period. Training purposes does not count.
- ❖ You're a combat Veteran discharged or released on or after 9/11/21.
- ❖ Former POW
- ❖ Purple Heart/Medal of Honor recipient
- ❖ Vietnam War (location and date specific)
- ❖ Medicaid eligible.... plus more!

HOW TO APPLY



Online: (Fastest Option)

<https://www.va.gov/health-care/apply-for-health-care-form-10-10ez/introduction>

Phone:

Call: 1877-222-8387, M-F, 8am to 8pm EST

Mail: Print, fill out and mail VA Form 10-10EZ to: (Slowest option)

Health Eligibility Center

Enrollment Eligibility Center

PO Box 5207

Janesville, WI 53547-5207

In Person:

Visit your nearest VA Medical Center or Clinic

VA COPAYS



The VA is comprised of Priority Groups 1-8. Your priority group determines if and what you will pay.

- Veterans rated 50% disabled or higher, do NOT pay copays (Priority Group 1)
- If you have a service-connected disability rating of 10% or higher, you do NOT have an outpatient care copay. (Routine Primary/Specialty care) regardless of connection to service conditions.
- If you don't have a service-connected rating of 10% or more, you may have copays for outpatient care of conditions not related to your service. [More reason to get with your VFW service officers!](#)

2025 Copay Rates Examples:

Primary Care: \$15

Specialty Care: \$50

Specialty Tests (MRI, CT scan): \$50

More details on copays can be found at:

<https://www.va.gov/health-care/copay-rates/>

URGENT CARE



- Veterans who are enrolled in VA Healthcare AND have received care at a VA or in-network provider in the past 24 months, can take advantage of urgent care service.
- Urgent care services covered include but are not limited to:
 - minor injuries/illness such as strep throat, pink eye, sprained muscles, skin and ear infections.
 - Diagnostic services like x-rays and some types of lab tests
 - Some types of medicines and vaccines
- Find in-network urgent cares:
<https://www.va.gov/find-locations/>
- What to bring:
 - VA healthcare ID
 - copy of the VA urgent care assistance card

DO NOT PAY A COPAY!

CONFIRM PROVIDER IS AN IN-NETWORK PROVIDER WITH THE VA!

FILL OUT PROVIDER'S INTAKE FORM !

TELL PROVIDER YOU WANT TO USE VA URGENT CARE BENEFIT !

WOMENS SPECIALTY CARE



The Center for Women Veterans was created to provide elaborate, tailored service to our women Veterans.

- A dedicated Women Veteran Call Center is available via call, text or chat online. The number is 855-829-6636.
- Representatives are available M-F, 8am to 10pm EST, Saturdays 8am to 6:30pm EST.
- Website: <https://www.womenshealth.va.gov/>

Specialty and primary care services include:

- MST treatment
- Mental health services
- Women-specific reproductive health care and menopause
- Gynecologic and fertility treatment
- Recently expanded maternity care and fertility care to include up to 1 year postpartum care rather than 7 days pp.
- Sensory aids, prosthetics, post-mastectomy needs
- Radiology, neurology, cardiology, etc.
- Female providers available upon request

Tricare is broken down to different categories. The main ones are:

a.) Tricare Prime

- mandatory for active duty servicemembers, optional for family members
- similar to HMOs (closed network)
- military hospitals and clinics, TRICARE network providers
- managed by a PCP

b.) Tricare Select

- similar to a PPO (open network)
- allows eligible beneficiaries to choose their own TRICARE-authorized provider and manage their own healthcare.
- lower out of pocket costs if care is provided by a TRICARE network provider.
- no referrals needed or pre-authorizations in most cases

Continued



Tricare for Life

- Tricare Prime/Select automatically converts to Tricare for Life once you become Medicare eligible, either by age 65 or by obtaining your SSDI due to being 100% disabled for 2 years or more. (Must apply with Social Security)
- In order to keep your Tricare for Life, you **MUST** enroll in Parts A and B of Medicare when you become eligible. Which means your social security check will be deducted a premium each month. If you opt out of Part B, you will **LOSE** your Tricare coverage.
- Medicare is the primary payer and Tricare is the secondary payer. No need to worry about copays or coinsurance at any provider who accepts Medicare.
- Overseas, TFL becomes primary payer since Medicare doesn't provide coverage.
- You can also obtain care from military hospitals and clinics, but are not obligated to do so. TFL paired with Medicare provides open network access.

Additional Information



PLANS COME WITH BUILT-IN PRESCRIPTION DRUG COVERAGE

Prescriptions can be filled at military pharmacies, retail in-network pharmacies via Express Scripts, non-network pharmacies and via home delivery (Meds by Mail)

-Costs depends on plan you are enrolled in and status (reservist, retiree, sponsor, etc.)

- Learn more at www.tricare.mil/pharmacy, tricare.mil/costs, tricare.mil/publications

Tricare Plus

- only offers primary care at some military hospitals and clinics.
- only for hospital/clinic you're enrolled in
- doesn't guarantee specialty care
- very limited and a lot of times not necessary
- often used when TFL recipients lose access to on-base military medical care

CHAMPVA



CHAMPVA is for the spouse/dependents of a service member who meets one of these criterias:

- is rated permanently and totally disabled due to a service-connected disability.
- was rated 100% P&T due to a service-connected disability at time of death.
- died of a service-connected disability
- died on active duty and the dependents are not eligible for Tricare benefits.

If you're eligible for CHAMPVA, you are NOT eligible for TRICARE.

-Ex. Veteran is a military retiree and rated 100% P&T, dependent/spouse can only enroll in TRICARE or CHAMPVA, not both.

Once Medicare-eligible due to age 65 or disability SSDI approval, you MUST enroll in Parts A&B to maintain coverage.

-At this point, Medicare becomes primary payer and CHAMPVA pays secondary

-Built-in prescription drug coverage via retail pharmacies within the Optum RX network and Meds by Mail

OTHER HEALTH INSURANCE (OHI)



VA Healthcare and OHI:

- Does not interfere or coordinate with one another.
- Utilized as something in your back pocket if needed for things like a second opinion, plan extras, cost savings, prescription formulary options and access to more providers outside of the VA.
- Copays and coinsurance are not covered by VA, you are responsible for these payments, if applicable.
- Examples include Medicare Advantage plans, employment medical plans, etc.
- Although, Part B is not needed in order to enroll in VA healthcare, it is highly recommended to obtain once you turn 65 or become Medicare eligible due to disability.
 - If you opt out, during the initial enrollment period, you will incur a penalty of 10% per year you are without Part B coverage.

Continued



Tricare and OHI:

- Extra coverage options
- OHI pays first, Tricare pays secondary
- Must inform your Tricare contractors and providers of OHI to coordinate benefits, effectively
- Ensure you are going to in-network providers for your OHI to avoid possible out of pocket costs.
- Ensure providers are billing OHI first and Tricare secondary.
- If you don't follow the rules of your OHI, Tricare may deny your claim
- If you end your OHI coverage, ensure to update your contractors.

CONTINUED



CHAMPVA AND OHI:

- Same as above
- No contractors, simply CHAMPVA

Scenario Example:

-Veteran is a 34 y/o with a 100 % P&T rating, obtains medical and dental care at VA

-Spouse is a civilian who opts into a family medical plan via his federal employment.

-Spouse and 3 young dependents are covered by federal medical family plan (OHI) AND CHAMPVA.

-All medical copays and coinsurance due after OHI pays, is picked up by CHAMPVA

-Veteran, spouse and dependents have all healthcare and dental needs by combining OHI and CHAMPVA.

-In the event there is no OHI, CHAMPVA has an outpatient deductible of \$50 per person up to \$100 per family per calendar and a cost share of 25% up to the catastrophic cap of \$3,000 per year.

Healthcare Resource List



Tricare for Life Contractor/Wisconsin Physician Services (WPS)/Express Scripts

Wisconsin Physician Services (WPS):

- WPS Customer Service Number - 866.773.0404
- Reimbursement Form - www.esd.whs.mil/Portals/54/Documents/DD/forms/dd/dd2642.pdf

Express Scripts for TFL beneficiaries:

- TFL Express Scripts Customer Service Number - 877.363.1303
- General Info - <https://militaryrx.express-scripts.com/>
- Network Pharmacy Locator - <https://militaryrx.express-scripts.com/find-pharmacy>

Tricare West/TRIWEST (Prior to Medicare): (as of January 2025)

- Customer Service Number - 844.866.9378
- <https://www.tricare-west.com/>

Resources Continued



VA HEALTHCARE: Web Links and Phone Numbers

- Customer Service Number - 800.827.1000
- VA general Information - www.va.gov/health-care/
- VA Forms - <https://www.va.gov/health-care/apply/application/id-form>
- **Complaint line available 24/7: 1855-948-2311, option 2.**

NOTE: you will need to provide full SSN, name, DOB and email address to create a case.

CHAMPVA: Web Links and Phone Numbers

Benefits, General Phone Number and web links:

- Customer Service Number - 800.733.8387
- CHAMPVA general Information - www.va.gov/health-care/family-caregiver-benefits/champva/
- CHAMPVA Forms - www.va.gov/communitycare/pubs/forms.asp

Resources Continued



- **CHAMPVA & Medicare Fact Sheet -**

www.va.gov/COMMUNITYCARE/docs/pubfiles/factsheets/FactSheet_01-12.pdf

Prescription coverage links and phone numbers:

- Automated Prescription Refill Line - 888.370.1699

Prescription coverage/Meds by Mail (Maintenance Meds)

- East – 866.229.7389
- West – 888.385.0235

Meds by Mail

-www.va.gov/COMMUNITYCARE/programs/dependents/pharmacy/meds_by_mail.asp

Pharmacy locator - www.optumrx.com/oe_vah/pharmacy-locator

VAVS PROGRAM



Veteran Affairs Voluntary Service or better known as VAVS, is the federal government's largest volunteer program. The VFW has been involved since it's inception in 1946.

As a Department, we are in dire need of VAVS representatives across the state. There are many opportunities to assist.

Types of Representatives



- **VFW VAVS Representative** – Lead liaison between medical facility and organization in all matters related to the local VAVS programs. Attends and provides input at CDCE (VAVS) meetings.
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- **VFW VAVS Deputy Representative** – Performs duties as assigned by VFW VAVS Rep. Attends and participate in CDCE meetings, serves on sub-committees and task groups.
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- **VFW VAVS Associate Representative** – Duties as delegated by participating adjacent VFW Department/VFW VAVS Rep. Attends CDCE meetings.

VAVS Representatives

- Each VA Medical/community affiliated facility can **have only one (1) VFW VAVS Representative** and no more than three (3) VFW VAVS Deputy Representatives.

- VFW VAVS Associate Representatives can be assigned by an adjacent VFW Department that has state veterans using the nearby VA medical facility.

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***Note:** Associate Reps do not have any VAVS Committee voting privileges.

What does it entail?



- Complete orientation & training to become a volunteer
- Assist with improving the VAVS program
- Provide input/feedback to VA staff & VAVS Committee
- Recruit volunteers
- Promote donations of financial & material goods
- Advise & inform VFW Department/Post leadership of VAVS and VA issues and concerns
- Attend and participate in VAVS Committee meetings
- Serve on subcommittees and task groups
- Maintain organization's records (hours, donations)
- Coordinate facility activities and projects
- Conduct Annual Joint Reviews
- Identify gaps and needs that your local VA needs and see how the VFW can assist and best support.

What types of duties can volunteers do?



- Patient Ambassador/Red Vest Volunteer
- Patient Escort
- Volunteer Drivers (DAV / VTN & Parking Lot Shuttle)
- Clerical Positions
- Information Desks / Guest Relations / Concierge Programs
- Chaplain Service
- Recreation Therapy
- Nursing Service / Hospice / Palliative Care
- Pharmacy Service
- Waiting Room Attendants
- Patient Meal Assistants
- Respite Care

How do I sign up?



1. Contact me so we can discuss your goals with the VAVS program.
 2. I will provide you with the VFW application and links to the VA's volunteer application.
 3. Send the application back to me and I will submit to National.
 4. National sends a letter to the CDCE Director at your VA facility confirming your VAVS designation.
- *** Keep in mind background checks, fingerprints and other administrative asks are often required by the VA.

Also, don't forget to share your volunteer reports with me and photos of any work you're doing to highlight you in the monthly newsletter!

Why Volunteer?



VA VOLUNTEER PROGRAMS



VFW is seeking volunteers for VA
Volunteer Service Programs

(VFW Membership not required)

Volunteer Opportunities

(In-person or Online) Compassionate

Contact Corps

Corporate Volunteerism

Physician Ambassador Program

Student Volunteer Program /

James H. Parke Memorial Scholarship

Volunteer Transportation Network

Voter Assistance

Join a Legacy of Service

Volunteer once, occasionally, or regularly
— your assistance and time are priceless to
the VFW, Department of Veterans Affairs
(VA), and our Nations Veterans.

No Computer? No Problem.

**Call 1-800-VFW-1899 for assistance
today!**

- To gain work experience
- To learn new skills
- To meet new people
- To give something back
- To be of service to others
- Social interaction
- To further our VFW mission and solidify our relationship with the VA



**Contact me with
any questions!**

Andrea Ortiz
State Surgeon
andrea.ortiz.vfw@gmail.com