

Affordable Care Act: The VA may have you covered

New health insurance marketplaces came online recently to ensure the general public has access to what most veterans already have – access to health care coverage.

However the Department of Veterans Affairs statistics reveal that only 7.8 million of the eligible 23.8 million veterans nationwide are enrolled in the VA health care system. The remaining 16 million veterans may be uninsured, over insured or underinsured. If all eligible veterans were enrolled by the 2014 deadline, the VA would be the largest integrated health care system in the world.

The VA has recently attempted to reach out to all those veterans to inform them that recent health care legislation has not affected their access to VA health care. The Affordable Care Act (ACA) was created to expand access to coverage, control health care costs and improve health care quality and care coordination. In general, the ACA does not appear to affect current VA health care benefits, eligibility or cost to beneficiaries.

The ACA includes an individual mandate that requires most uninsured people to purchase insurance with the help of subsidies and tax credits if they meet certain income thresholds. Veterans enrolled in the VA health care system meet the minimum essential coverage requirements of ACA.

There is no enrollment fee or monthly premium to be part of the VA health care system, although some priority groups may have a co-payment per visit and may pay for some prescription medications. The current health care law does not change the VA health benefits or out-of-pocket expenses.

Veterans not currently enrolled in VA health care program can apply for enrollment at any time. VA offers health care benefits for certain family members of Veterans through programs such as the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) and the Spina Bifida program.

This VA coverage can replace the healthcare coverage you have now, but it is recommended that you keep your existing coverage and use both health care programs as I do. Or, ensure that the VA program is meeting all of your medical needs before using only VA healthcare. The one big advantage to VA coverage is that it may provide free hearing aids to veterans, while most other programs do not have this benefit. Other advantages of VA healthcare could be grants to provide home modifications to make the home handicap accessible.

The application process is free, and it is simple. Any veteran may apply online at VA.gov, call **1 877-222-VEETS** or visit the Solano County Veteran Services Office for assistance. Within five to seven business days after the application has been received and processed by the VA health care eligibility center, the veteran will receive written notification of his/her health care enrollment category.

This letter will have specific information, including:

- confirmation of your enrollment status;
- how to obtain a veteran's health care identification card;
- details on your enrollment priority group assignment;
- your co-pay status; and
- instructions on how to appeal the decision if you do not agree with it.

To be eligible for enrollment in the VA health care system, veterans will need to meet certain military service requirements. There is also a financial means test used to help determine the veteran's priority group status. A veteran must have been separated, discharged or retired under other than dishonorable circumstances. Veterans, military cadets, members of the Guard or Reserves who were discharged for a medical condition will most likely qualify for VA health care and are encouraged to complete an enrollment form. Active duty members must have had at least 24 months of active duty service after 1980.

The bottom line is the VA wants all veterans to get health care that improves their health and well-being.

Ted Puntillo is director of Veteran Services for Solano County. Reach him at 784-6590 or TEPuntillo@SolanoCounty.com. The Solano County Veteran Services Office, 675 Texas St. in Fairfield, is open from 9 a.m. to noon and 1 to 4 p.m. Monday through Friday.