

# Health Benefits for Veterans

Most veterans can get health care at Veteran Administration (VA) facilities. The VA also offers some services to veterans' family members.

## Who can get VA health care services?

Veterans are eligible for VA care if they have:

- Served at least 2 years (or any amount of time if your service was before 9/7/1980), and
- Have an honorable discharge.

## Are National Guards and reservists eligible?

Yes, if they were active duty (not just training).

## Do I have to sign up for VA benefits?

Yes. You can get an application from any VA office.

Or sign up online at:

<https://www.1010ez.med.va.gov/sec/vha/1010ez>

## Is VA health care free?

Yes, if you are:

- Low-income,
- Disabled (because of your service),
- Received a Purple Heart, or
- A former POW.

## Can Veterans also get Medicare coverage?

Yes, if you are eligible for both programs you can get care from both programs. But if you use a VA facility, the VA pays. And if you use non-VA services, Medicare will pay up to the allowable amounts.

## What if I have a Fee Basis card?

You can get treated anywhere you want, and the VA will pay for your treatment. If the amount that VA pays is less than what Medicare would have paid, the provider can bill Medicare after billing the VA.

*Caution:* It takes much longer for providers to get paid when both VA and Medicare are billed.

## What if I have private insurance?

The VA will bill your insurance company for the services you receive.

## What if I am not low-income?

The VA will ask you for financial information. They will also look at your "priority." Vets with higher income, higher priority numbers, and conditions not related to their military service usually have copays. But private health insurance often covers those copays.

## What are the copays?

Preventive care.....	Free
Basic Services .....	\$15 per day*
Specialized Services (radiology, cardiology, etc.).....	\$50 per day*
Prescription drugs (not related to the service condition).....	\$8 for 30-day supply
Hospital stay (up to 90 days) ...	\$1,100 per year
Nursing Home.....	\$97 per day

\*Even if you get more than one service per day, you still only pay 1 copay. So it's a good idea to schedule your services on the same day, if you can.

## Do I have to go to the closest VA facility?

No. You can get health care at *any* VA facility.

## Will the VA cover all of the services I need?

Maybe. The VA covers the care you need to keep or make you healthy. But they do not cover everything.

Some services not covered by the VA include:

- Private duty nursing, and
- Care not provided or ordered by medical professionals.

Ask the VA if you are covered *before* you get the care. Call the VA: **1-877-222-VETS**. Or search for *General Exclusions* at the VA website: [www.va.gov](http://www.va.gov).

To see exactly what is covered, click on the standard *Medical Benefits Package* at:

[www.va.gov/healtheligibility/coveredservices/](http://www.va.gov/healtheligibility/coveredservices/)

## Can I get mental health services?

Yes. If you need to talk to a counselor or think you may have PTSD, **do not wait!** You and your family can go to any *Vet Center* for screening and counseling. To find one, visit: [www.vetcenter.va.gov](http://www.vetcenter.va.gov).

The Veterans Suicide Prevention Hotline is open 24/7. Call **1-800-273-TALK**, then 1.

## What if the VA cannot provide the service I need?

If the VA cannot provide a covered service, you can get it at another hospital. The VA will pay the VA amount, and Medicare will pay the Medicare amount.

## What if I need help?

Call the VA: **1-877-222-VETS** or visit: [www.va.gov](http://www.va.gov).

Visit the Iraq and Afghanistan Veterans Association: [www.iaava.org](http://www.iaava.org).

Or contact your local Legal Aid office. [*LSA url finder*]