

SPECIAL REPORT

Enrolling in Veterans Health Care

For most veterans, entry into the VA health care system begins by applying for admission. Application is submitted through VA Form 10-10EZ – Application for Health Benefits – which may be obtained from any VA health care facility or regional benefits' office, or by calling 1-877-222-VETS (8387). The veteran must also submit a copy of his or her service discharge form. Once enrolled, veterans can receive services at VA facilities anywhere in the country.

During enrollment, veterans are assigned to one of the priority groups VA uses to balance demand with resources.

Group 1: Veterans with service-connected disabilities rated 50 percent or more and/or veterans determined by VA to be unemployable due to service-connected conditions.

Group 2: Veterans with service-connected disabilities rated 30 or 40 percent.

Group 3: Veterans with service-connected disabilities rated 10 and 20 percent, veterans who are former Prisoners of War (POW) or

were awarded a Purple Heart, veterans awarded special eligibility for disabilities incurred in treatment or participation in a VA Vocational Rehabilitation program, and veterans whose discharge was for a disability incurred or aggravated in the line of duty.

Group 4: Veterans receiving aid and attendance or housebound benefits and/or veterans determined by VA to be catastrophically disabled. Some veterans in this group may be responsible for co-pays.

Group 5: Veterans receiving VA Pension benefits or eligible for Medicaid programs, and non service-connected veterans and non compensable, zero percent service-connected veterans whose annual income and net worth are below the established VA means test thresholds.

Group 6: Veterans of the Mexican border period or World War I; veterans seeking care solely for certain conditions associated with exposure to radiation or exposure to herbicides while serving in Vietnam; for any illness associated with combat service in a war after the Gulf War or during a period of hostility after Nov. 11, 1998; for any illness associated with

participation in tests conducted by the Defense Department as part of Project 112/Project SHAD; and veterans with zero percent service-connected disabilities who are receiving disability compensation benefits.

Group 7: Non service-connected veterans and non-compensable, zero percent service-connected veterans with income above VA's national means test threshold and below VA's geographic means test threshold, or with income below both the VA national threshold and the VA geographically based threshold, but whose net worth exceeds VA's ceiling (currently \$80,000) who agree to pay co-pays.

Group 8: All other non service-connected veterans and zero percent, non-compensable service-connected veterans who agree to pay co-pays. (Note: Effective Jan. 17, 2003, VA no longer enrolls new veterans in priority group 8).

Prior to 2003 VA allowed veterans to apply for medical coverage with any income level who were not required to meet means testing. These are veterans classified as priority 8. VA will no longer grant enrollment from these veterans. As the demand for services grows faster than funding, VA, in the future, may also exclude priority 7 veterans from enrolling in the system.

Although there are exceptions, as a general rule, veterans in priority categories 2 through 6 do not have to pay co-pays for the following services

- ◆ inpatient services,
- ◆ outpatient services or
- ◆ long-term care services.

In other words these services are free.

Veterans in priority categories 7 and 8 generally do have to pay co-pays but there are some exceptions if the veteran meets VA's mean test or the geographic means test.

The most important thing to remember about co-pays and enrollment is that a veteran receiving VA Pension – **regardless of that veteran's income** – is classified a priority 5 veteran. Priority 5 veterans can enroll in the system and receive free; inpatient care, outpatient care and long term care. They have no copayments for medical services. The priority 5 veteran must pay VA prescription drug co-pays unless that veteran has a household income below the current Pension maximum income rate.

For more information about veterans benefits please contact Oast & Hook at 757-399-7506 or visit our website at www.oasthook.com.

Oast & Hook, P.C.
www.oasthook.com

521 Middle Street Mall
Portsmouth, Virginia 23704
Tel: 757-399-7506
Fax: 757-397-1267

295 Bendix Road, Suite 170
Virginia Beach, Virginia 23452
Tel: 757-399-7506
Fax: 757-397-1267