



CHAMPVA Pharmacy Benefits

Q1. What does CHAMPVA cover?

CHAMPVA does not have a formulary (a list of covered/noncovered medicines). You should always check the CHAMPVA guide and/or policy manual for pharmacy coverage and exclusions.

Q2. What is not covered under the CHAMPVA pharmacy benefit?

- Experimental or investigational drugs that are not approved by the FDA for commercial marketing
- Group C drugs for terminally ill cancer patients (these medications are available free from the National Cancer Institute through its registered physicians)
- Over-the-counter medications that do not require a prescription (except for insulin and diabetic-related supplies, which are covered even when a physician's prescription is not required under state law)
- Weight control medications

Q3. What is the impact on my Meds by Mail (MbM) pharmacy benefits if I have other health insurance?

If you have any other health insurance (OHI) that includes pharmacy coverage you will not be able to use Meds by Mail (MbM) pharmacy benefits.

Please notify VHA Veteran and Family Member Programs (VFMP) of any changes in your health insurance coverage by submitting VA Form 10-7959c, CHAMPVA Other Health Insurance (OHI) Certification.

Q4. What is the impact on my OptumRx (retail) pharmacy benefits if I have other health insurance?

If you have OHI with pharmacy coverage, you can use the OptumRx network of retail pharmacies. CHAMPVA always pays secondary to OHI and requires a copy of the explanation of benefits or verification of co-payment from the primary insurance; which will be submitted electronically from your pharmacy.

If you have multiple OHI, you will need to submit a paper claim for reimbursement.

Please notify VHA Veteran and Family Member Programs (VFMP) of any changes in your health insurance coverage by submitting VA Form 10-7959c, CHAMPVA Other Health Insurance (OHI) Certification.

Q5. How do I find a pharmacy that accepts CHAMPVA?

Local retail pharmacy (network): VHA VFMP has contracted with OptumRx to provide a network of over 66,000 pharmacies that will electronically submit your claims.

If you do not have OHI with pharmacy coverage, you will only pay your cost share for the medication (after your annual deductible has been met). There are no paper claims to file.

If you have OHI with pharmacy coverage (including Medicare Part D), you may not have a cost share if the medication is covered by your primary insurance as well as CHAMPVA. Be sure to ask your pharmacy to submit a secondary claim electronically on your behalf.

To obtain information on local pharmacies that are a part of the OptumRx network, visit the OptumRx website or https://www.optumrx.com/oe_vah/pharmacy-locator call 888-546-5502.

Local retail pharmacy (non-network): If the pharmacy you choose does not participate in the OptumRx network, you can still use that pharmacy. You will pay the entire amount of the prescription, or the cost share from your other insurance, and then submit a VA form 10-7959a, CHAMPVA Claim Form, to be reimbursed for the claim.

Meds by Mail: If you have a current VA Form 10-7959c on file which shows you do not have another health insurance plan with pharmacy coverage, you can use MbM for your nonurgent, maintenance medication needs. Prescribed maintenance medication will be mailed to your home.*

**Refrigerated medications cannot be delivered to a post office box or outside the continental United States.*

There is no enrollment for Meds by Mail. If you meet the CHAMPVA eligibility requirements and don't have OHI with prescription coverage, simply have your physician/provider send your prescription electronically to MbM through ePrescribing by selecting Meds by Mail CHAMPVA in their ePrescribing system. You can also submit a paper MbM order form, which takes more time.

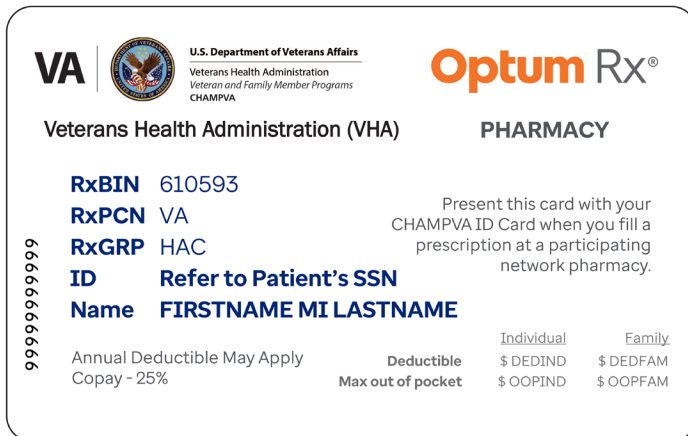
MbM order forms can be downloaded from the VHA VFMP website at <https://www.va.gov/find-forms/about-form-10-0426/>. Forms can also be requested by calling 800-733-8387, and they will be mailed to you.



Q6. How does my pharmacy know I'm eligible for CHAMPVA?

Every CHAMPVA beneficiary eligible to participate in the network of OptumRx pharmacies will receive a pharmacy ID card from OptumRx (see sample). Please contact OptumRx at 888-546-5502 if you do not receive a card.

Sample OptumRx pharmacy ID card



Q7. How do I get more information?

- Mail: VHA Office of Community Care
CHAMPVA
PO Box 469063
Denver, CO 80246-9063
- Phone: 800-733-8387
Monday–Friday 8:05 a.m. to 7:30 p.m.
Eastern Time
- Online: Create a profile and message us securely using [Ask VA \(AVA\)](#).
- Website: VHA OCC at the following link
<http://www.va.gov/communitycare/>



You may recertify eligibility through the VHA VFMP customer service center by talking to an agent or by using your phone's touch pad to input the patient's ID number into our Interactive Voice Response system.

To help us process claims in a timely manner, submit your name to your health care provider exactly as it is shown on your CHAMPVA identification card. If different names are used, it will cause a delay in the handling of claims and/or the rejection of claims could cause you to receive claims directly from your health care provider.