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## Health Insurance for the Military, Veterans, and Their Families

If you, your spouse, or your child's other parent is or was a military service member, or if your spouse or your child's parent died or was disabled in the line of duty, you may qualify for health coverage from a source different from your job or your state health insurance Marketplace.

- [VA health benefits](#)
- [What you need to know about VA mental health services](#)
- [VA PACT ACT](#)
- [TRICARE](#)
- [CHAMPVA](#)

[Questions about health insurance?](#) <sup>1</sup>

Contact the ACS cancer helpline to get answers and information.

[Search for resources](#) <sup>2</sup>

Find free or low-cost resources from ACS and other organizations.

### **VA health benefits**

The Veterans Health Administration is a part of the US Department of Veterans Affairs (VA) that supplies health care benefits to US veterans.

### **Am I eligible for VA benefits?**

If you were ever on active duty in the military, you might qualify for Veterans Administration (VA) health care if:

**You enlisted after September 7, 1980, or entered active duty after October 16, 1981**

You must have served 24 continuous months or the full period for which you were called to active duty, unless any of the descriptions below are true for you.

**This minimum duty requirement may not apply if any of these are true:**

You were discharged for a disability that was caused—or made worse—by your active-duty service, **or**

[Learn more about getting VA mental health services.](#)<sup>4</sup>

**For more information on VA health benefits and how to apply:**

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## Am I eligible for TRICARE?

TRICARE health benefits are offered to:

- Active duty or retired service member and their families
- Members of the National Guard/Reserve and their families
- Medal of Honor recipients and their families
- Survivors
- Others registered in the Defense Enrollment Eligibility Reporting System (DEERS)

Family members applying for TRICARE benefits must be registered in the Defense Enrollment Eligibility Reporting System (DEERS).

### For more information on TRICARE

- [TRICARE website](#)<sup>9</sup>

## CHAMPVA

The Civilian Health and Medical Program of the Department of Veteran's Affairs (CHAMPVA) is a government health benefits program. VA shares the cost of certain health care services and supplies with certain family members of veterans who are deceased or disabled due to their service.

## Am I eligible for CHAMPVA?

To be eligible for CHAMPVA benefits:

- You cannot be eligible for TRICARE benefits.
- You are a spouse, surviving spouse, or child of a veteran with disabilities or who has died and meets certain criteria.
- For people ages 65 and older, you must have Medicare Parts A and B.
- Children become ineligible once they turn 18 years of age unless they are enrolled in an accredited school. If enrolled, coverage continues until they are 23 years of age.

### For more information on CHAMPVA

- [CHAMPA website](#)<sup>10</sup>

Call CHAMPVA Help Line: 800-733-8387

### Need more information?

Here are other organizations that might have helpful information for veterans.

**Medicare – US Department of Health and Human Services** Toll-free number: 1-800-633-4227 TTY: 1-877-486-2048 Website: [www.medicare.gov](http://www.medicare.gov)<sup>11</sup>

Answers questions, provides literature, and gives referrals to state Medicare offices and local HMO's with Medicare contracts.

**US Department of Labor, Employee Benefits, Security Administration (EBSA)** Toll-free number: 1-866-444-3272 Website: [www.dol.gov/ebsa](http://www.dol.gov/ebsa)<sup>12</sup>

Information on employee benefit laws and requirements of employer-based health coverage. Special information for military reservists who must leave their private employers for active duty can be found at: [www.dol.gov/elaws/vets/userra/mainmenu.asp](http://www.dol.gov/elaws/vets/userra/mainmenu.asp)

### Hyperlinks

1. [www.cancer.org/about-us/what-we-do/providing-support.html](http://www.cancer.org/about-us/what-we-do/providing-support.html)
2. [www.cancer.org/support-programs-and-services/resource-search.html](http://www.cancer.org/support-programs-and-services/resource-search.html)
3. [www.veterantraining.va.gov/](http://www.veterantraining.va.gov/)
4. [www.va.gov/health-care/health-needs-conditions/mental-health/](http://www.va.gov/health-care/health-needs-conditions/mental-health/)
5. [www.va.gov/health-care/](http://www.va.gov/health-care/)
6. [www.va.gov/disability/eligibility/hazardous-materials-exposure/specific-environmental-hazards/](http://www.va.gov/disability/eligibility/hazardous-materials-exposure/specific-environmental-hazards/)
7. [www.va.gov/disability/file-disability-claim-form-21-526ez/introduction](http://www.va.gov/disability/file-disability-claim-form-21-526ez/introduction)
8. [www.va.gov/resources/the-pact-act-and-your-va-benefits/](http://www.va.gov/resources/the-pact-act-and-your-va-benefits/)

9. [www.tricare.mil/](http://www.tricare.mil/)
10. [www.va.gov/COMMUNITYCARE/programs/dependents/champva/index.asp](http://www.va.gov/COMMUNITYCARE/programs/dependents/champva/index.asp)
11. [www.medicare.gov/](http://www.medicare.gov/)
12. [www.medicare.gov/](http://www.medicare.gov/)

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Veterans Affairs. Exposure to hazardous chemicals and materials. Published April 30, 2020. Accessed July 27<sup>th</sup>, 2023, at <https://www.va.gov/disability/eligibility/hazardous-materials-exposure/>

Veterans Affairs. PACT act toxic exposure screenings and your VA benefits. Published April 6, 2023. Accessed July 27, 2023. <https://www.va.gov/new-jersey-health-care/programs/communications-and-outreach/pact-act-toxic-exposure-screenings-and-your-va-benefits>.

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Our team is made up of doctors and oncology certified nurses with deep knowledge of cancer care as well as journalists, editors, and translators with extensive experience in medical writing.

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