



**CONSORTIUM FOR CITIZENS  
WITH DISABILITIES**

## **Health Care Reform Must Help CHAMPVA Beneficiaries**

### **What is CHAMPVA?**

The Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) is a comprehensive health insurance program in which the VA shares the cost of covered health care services for eligible beneficiaries. Beneficiaries include dependents of veterans with catastrophic service-connected disabilities who are under the age of 23, if enrolled in an accredited school as a full-time student, or under age 18 if not so enrolled. Children who acquire a significant disability before age 18 are not subject to the CHAMPVA age limitation. CHAMPVA was created for those not eligible for the Department of Defense (DoD) TRICARE health care program which serves active duty and retired members of the uniformed services, their families, and survivors.

### **Why Does This Matter to Veterans with Disabilities?**

All commercial health insurance increased the age for covered dependents from 21 years of age to 26 years, in accordance with the provisions of P.L. 111-148, the “Patient Protection and Affordable Care Act”. The National Defense Authorization Act (NDAA) for FY 2011 increased dependent coverage under TRICARE up to age 26 to make it consistent with the Affordable Care Act. As a result, the only dependents that are not covered under a parent’s health insurance policy up to age 26 are those of 100% service connected disabled veterans covered under CHAMPVA.

In the 115<sup>th</sup> Congress legislation has been introduced in the House and Senate that will extend health care coverage under CHAMPVA up to the age of 26. The Senate bill is S. 423, the “CHAMPVA Children’s Care Protection Act” and its House companion bill is H.R. 92.

### **Our Position:**

The CCD Veterans Task Force supports S. 423 and H.R. 92. We believe that these bills should be passed by Congress separately or as part of larger revisions to P.L. 111-148 to ensure that dependent children of veterans with catastrophic disabilities are afforded the same health care protection as all other similar dependents.