

VA



U.S. Department
of Veterans Affairs

What you should know about VA Health Care and the Affordable Care Act



What is the Affordable Care Act?

The Affordable Care Act, also known as the health care law, was created to expand access to affordable health care coverage to all Americans, lower costs, and improve quality and care coordination. Under the health care law, people will have:

- health coverage that meets a minimum standard (called "minimum essential coverage");
- qualify for an exemption; or
- make a payment when filing their taxes if they have affordable options but remain uninsured.

In 2014, Health Insurance Marketplaces will be a new way to find health coverage. On the Marketplaces, some people may be eligible for lower costs on premiums and out-of-pocket costs based on their income.

At a glance

- VA wants all Veterans to get health care that improves their health and well-being.
- If you are enrolled in VA health care, you don't need to take additional steps to meet the health care law coverage standards.
- The health care law does not change VA health benefits or Veterans' out-of-pocket costs.
- If you are not enrolled in VA health care, you can apply at any time.

If I'm enrolled in a VA health care program, do I meet the requirement for health care coverage?

Yes. If you are enrolled in any of VA's programs below, you have coverage under the standards of the health care law:

- Veterans' health care program
- Civilian Health and Medical program (CHAMPVA)
- Spina bifida health care program



Outpatient Clinic Extended Hours

*extended hours are in red

Please note: All patient care is by appointment only – no walk-in care at our clinics.

VA Medical Center, La Jolla Clinics

Primary Care

Monday – Thursday	7:30 a.m. – 5:30 p.m.
Friday	7:00 a.m. – 5:30 p.m.
Saturday	7:30 a.m. – 12:30 p.m.

Mental Health

Monday, Wednesday – Friday	8:00 a.m. – 4:00 p.m.
Tuesday	7:00 a.m. – 6:00 p.m.
Saturday	8:00 a.m. – 12:00 p.m.

Mission Valley Clinic

Primary Care

Monday, Wednesday – Friday	8:00 a.m. – 4:00 p.m.
Tuesday	7:00 a.m. – 5:00 p.m.
Saturday	8:00 a.m. – 12:00 p.m.

Mental Health

Monday, Wednesday – Friday	8:00 a.m. – 4:00 p.m.
Tuesday	7:00 a.m. – 6:00 p.m.
Saturday	8:00 a.m. – 12:00 p.m.

Oceanside Clinic

Primary Care

Monday, Wednesday – Friday	7:30 a.m. – 4:00 p.m.
Tuesday	7:00 a.m. – 5:30 p.m.
Saturday	7:30 a.m. – 12:30 p.m.

Mental Health

Monday, Wednesday – Friday	8:00 a.m. – 4:00 p.m.
Tuesday	7:00 a.m. – 6:00 p.m.
Saturday	8:00 a.m. – 12:00 p.m.

VA Health Benefits vs. Covered California Coverage

Key Benefits (covered Ca Plan - 10)	VA Service-connected covered care (2013)	VA Veterans Affairs (2014)	VA on new annual income of \$19,224 (2014)	Covered CA Preferred (2014)	Selected CA Gold (2014)	Covered CA Silver (2014)	Covered CA Bronze (2014)
Continual portion of Monthly Premium for VA Beneficiary	No cost	None	None	No deductible	No deductible	\$18 - \$170	>
Preventive care (2014)	No cost	Only may apply if you have a chronic condition	None	No cost - at least 1 yearly visit	Minimum of 1 visit 1 yearly visit	\$2,000 medical deductible	\$2000 medical K-Group Coverage
Primary Care Visit Copay	No cost	\$15 Copay Priority 2-9	No cost	\$20	\$20	No cost - at least 1 yearly visit	No cost - at least 1 yearly visit
Specialty Visit Copay	No cost	\$50 Copay	No cost	\$40	\$50	\$40	\$70
Urgent Care Visit Copay	No cost	NA	NA	\$40	\$40	\$40	\$120
Generic Prescription Copay (on VA formulary)	No cost	\$50 - \$100 per day supply of 30 day supply (not more than 1 year)	No cost	\$5	\$20	\$25	\$75
Generic Prescription Copay (off VA formulary)	No cost	See above for any supply of 30 day supply (not more than 1 year)	No cost				
Lab Testing Copay	No cost	No cost	No cost	\$10	\$30	\$45	10%
X-ray Copay	No cost	No cost	No cost	\$40	\$60	\$65	30%
Emergency Room Copay, High costs and Informative services (e.g. Hospital Over-ride, Outpatient Surgery)	No cost	\$70 copay \$100 for up to 17 days & up to \$200 for 18-30 days & up to \$700 for 31-90 days & up to \$200 for priority	No cost	\$0	\$70	\$250	\$200
Inpatient (MRI, CT, PET Scan)	No cost	No cost	No cost	\$200	\$250	\$250	\$0
Brand medications may be eligible for generic drug deductible before you pay the copay	Prescription deductible covered by VA	\$10 - \$20 for 30 day supply (deductible based on priority level)	No cost	No deductible	No deductible	\$70 deductible (then pay 40%)	\$90 - \$75 after existing deductible
Professional board member Dr. g Deductible (if any)	NA	NA - see above	No cost	\$15	\$20	\$70	\$50
Maximum out-of-pocket amount				\$4,000	\$6,400	\$6,400	\$6,700

Covered California is a subset of the Covered CA (see table page)

*Eligible for health care benefits for a limited number of copays, according to November 11, 1993 and/or discharge from active duty over the 10 year 2009.

**You may only apply for this plan if you are a resident of California.

VA Health Benefits vs. Covered California Coverage

if Married Vet Household: \$16,324

Exempt from copay:

- Low Income: If Veteran Income (single Veterans) is less than \$30,925 or their household income and net worth is \$90,000.
- Received a Purple Heart Medal
- Former Prisoner of War
- Compensable VA service-connected disabilities, or (P) 100% service-connected (pay base copay test to determine)