

### What is the law regarding CHAMPVA eligibility when a widow(er) remarries?

Prior to February 4, 2003, CHAMPVA benefits terminated when a widow(er) remarried, regardless of the age of the widow(er). The *Veterans Benefit Act of 2002*, Public Law 107-330, authorizes the Department of Veterans Affairs (VA) to provide benefits to a CHAMPVA-eligible widow(er) who remarries at age 55 or older.

### What is the criteria to be a CHAMPVA-eligible widow(er)?

CHAMPVA beneficiaries cannot be eligible for TRICARE benefits and must have a qualifying sponsor. To be a qualifying CHAMPVA sponsor, the Veteran must have met one of the following conditions:

- Veteran was permanently and totally disabled (P&T) because of an adjudicated service-connected disability, *or*
- Veteran died as a result of an adjudicated service-connected disability or who, at the time of death, was rated P&T due to a service-connected condition, *or*
- Veteran died while in an active duty status and in the line of duty, not due to misconduct. The term “active duty” may include periods of inactive duty for training.

Widows(ers) who meet the criteria of CHAMPVA beneficiary and remarry at age 55 or older are eligible for CHAMPVA. You are not eligible if you remarry before you turn 55 years old.

### I was the spouse of a Veteran who was rated as P&T, and I divorced the Veteran and remarried. Do I qualify for CHAMPVA?

No. The *Veterans Benefit Act of 2002* only provides CHAMPVA coverage for the widows(ers) of Veterans who meet the criteria to be a CHAMPVA-eligible widow(er).

### Will I qualify for CHAMPVA if I was TRICARE eligible, but lost that eligibility when I remarried?

If you meet the criteria of a CHAMPVA-eligible widow(er), are not eligible for TRICARE benefits, and remarried after your 55th birthday, you qualify for CHAMPVA.

### How do I apply for CHAMPVA if I remarry after age 55?

If you remarried after your 55th birthday and after February 4, 2003, and have been a CHAMPVA beneficiary, submit a copy of your marriage license/certificate for your

current marriage and an updated VA Form 10-7959c, *CHAMPVA Other Health Insurance (OHI) Certification*.

If you remarried after your 55th birthday and after February 4, 2003, and prior to the remarriage you were receiving TRICARE benefits, you must submit the following documents:

- VA Form 10-10d, *Application for CHAMPVA Benefits*
- VA Form 10-7959c, *CHAMPVA Other Health Insurance (OHI) Certification*
- A copy of your Medicare card, if you are also eligible for Medicare *or* if you are over 65 years old and do not have Medicare entitlement, a copy of the Medicare disallowance of benefits
- A copy of the marriage license/certificate to the Veteran
- A copy of the marriage license/certificate for the current marriage
- A copy of your birth certificate
- The VA rating decision or casualty report for the Veteran sponsor. (*If you do not have this information, we will contact the VA Regional Office to obtain it.*)

The same documents listed above are required to apply for CHAMPVA if you were remarried after your 55th birthday, but *prior* to February 4, 2003.

### Where do I send my application?

Send your completed application packet to:

VHA Office of Community Care (VHA CC)  
CHAMPVA Eligibility  
PO Box 469028, Denver CO 80246-9028

Forms can be requested via the Interactive Voice Response System at 1-800-733-8387, 24 hours a day, 7 days per week. You may also download forms from the VHA CC website.

### How do I get more information?

- Mail: VHA Office of Community Care  
CHAMPVA  
PO Box 469063, Denver, CO 80246-9063
- Phone: 1-800-733-8387, Monday-Friday  
8:05 a.m. to 7:30 p.m., Eastern Standard Time
- Email: Follow the directions for submitting email via IRIS at <https://iris.custhelp.com/app/ask>
- Website: <http://www.va.gov/purchasedcare/>