### **CHAMPVA Pharmacy Benefits**

### 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.

# What is not covered under the CHAMPVA pharmacy benefit?

- Drug maintenance programs where one addictive drug is substituted for another (such as methadone for heroin)
- 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)
- Smoking cessation medications and products
- · Weight control medications

# What is the impact on my CHAMPVA pharmacy benefits if I have other health insurance?

Other health insurance (OHI) that includes pharmacy coverage will affect your eligibility for CHAMPVA pharmacy benefits. CHAMPVA is the secondary payer and requires a copy of the explanation of benefits or verification of co-payment from the primary insurance. Also, you are *NOT* eligible to use the Meds by Mail (MbM) Program or OptumRx pharmacies if you have other health insurance with pharmacy coverage.

The only exception is Medicare Part D. If you have a Medicare Prescription Drug Plan (Part D), you will not be able to use MbM, but you will be able to use an OptumRx pharmacy. Please notify the VHA Office of Community Care (VHA CC) of any changes in your health insurance coverage by submitting VA Form 10-7959c, CHAMPVA Other Health Insurance (OHI) Certification.

# How do I find a pharmacy that accepts CHAMPVA if I do not have OHI that includes pharmacy coverage?

• Local retail pharmacy (network): CHAMPVA has contracted with OptumRx to provide a network of over

82,000 pharmacies that will electronically submit your claims. The advantage to you is you need only pay your cost share for the medication (after your annual deductible has been met), and there are no claims to file.

\*\*\*\*\*\*\*

• If you have submitted VA Form 10-7959c and do not have another health insurance plan that includes pharmacy coverage (with the exception of Medicare Part D) you can use this network of pharmacies. If you have Medicare Part D, be sure to ask your pharmacy to submit a claim electronically on your behalf.

To obtain information on local pharmacies that are a part of the OptumRx network, visit the OptumRx website at <a href="https://vahac.rxportal.sxc.com/">https://vahac.rxportal.sxc.com/</a> or call 1-888-546-5502.

- 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 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 of the continental United States.

There is no enrollment for Meds by Mail. As long as you meet the CHAMPVA eligibility requirements and don't have OHI with prescription coverage, simply submit a MbM order form to get started. You can also have your physician/provider send your prescription electronically to MbM, through *ePrescribing*.

MbM order forms can be downloaded from the VHA CC website at *http://www.va.gov/purchasedcare/pubs/forms.asp*. Forms can also be requested by calling 1-800-733-8387, and they will be mailed to you.

# 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*). If you do not have other insurance with pharmacy coverage, you will receive



the card. Please can contact OptumRx at 1-888-546-5502 if you do not receive a card.

You may recertify eligibility through the VHA CC 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, please submit the same 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.

### 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: VHA CC at http://www.va.gov/purchasedcare/

### Sample OptumRx pharmacy ID card







PHARMACY

**Department of Veterans Affairs** VHA Office of Community Care (VHA CC)

**RxBIN:** 610593 Copay - 25% Annual Deductible May Apply RxPCN: VA

RxGRP: HAC

Refer to Patient's SSN ID: Name: FIRST-NAME MI LAST-NAME

Present this card with your CHAMPVA ID Card when you fill a prescription at a participating network pharmacy.

#### PHARMACY

Technical Help Desk 888-546-5503

VHA CC Beneficiary Services 800-733-8387 OptumRx Beneficiary Help Desk 888-546-5502

> https://vahac.rxportal.sxc.com http://www.va.gov/purchasedcare

#### Notice to Card Holder

This card is for identification purposes only and is not a guarantee of coverage. At the time of service, you must pay any co-payment/co-insurance or other charges as required by the Plan Sponsor.

> Please forward prescription drug claims to: VHA Office of Community Care PO BOX 469064 Denver, CO 80246-9064