

Contra Costa County Veterans Service Office

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CHAMPVA For Life

CHAMPVA For Life (CFL) is not separate from CHAMPVA, its simply an extension of benefits to certain individuals over age 65. CFL was signed into law on June 5, 2001 by President Bush as part of the Veterans' Survivor Benefits Improvements Act of 2001, Public Law 107-14.

CFL Eligibility

To be eligible for CFL benefits over age 65, you cannot be eligible for TRICARE/ CHAMPUS and you must be in one of these categories:

the spouse or child of a veteran who has been rated 100% permanently and totally disabled for a service connected disability by a VA regional office, or the surviving spouse or child of a veteran who died from a VA-rated service connected disability, or who was at the time of death rated 100% permanently and totally disabled, or the surviving spouse or child of a military member who died in the line of duty, not due to misconduct (in most of these cases, these family members are eligible for TRICARE, not CHAMPVA).

You must also meet the following conditions:

if you turned 65 before June 5, 2001, and only have MEDICARE Part A, you will be eligible for CHAMPVA without having to have MEDICARE Part B coverage. if you turned 65 before June 5, 2001 and have MEDICARE Parts A and B, you must keep both Parts to be eligible if you turn age 65 on or after June 5, 2001, you must be enrolled in MEDICARE Parts A and B to be eligible.

CFL and Helpless Children

CFL provides benefits if your son or daughter is determined to be a Helpless Child by a VA Regional Office and if they also meet all other eligibility criteria.

CFL and MEDICARE

Both CHAMPVA and MEDICARE are Federal benefits programs. CFL is always the last payer after the claims are paid by MEDICARE and any other health insurance.

CFL Starts on October 1, 2001

Benefits begin for services received on or after October 1, 2001, for all eligible beneficiaries except for individuals who are not eligible for MEDICARE Part A who continue to be eligible for CHAMPVA (See "What happens if I am not eligible for MEDICARE?").

CFL Application Process CFL

If you are already covered by CHAMPVA, we will contact you by mail with instructions. You will be asked to complete an Other Health Insurance Certification and provide a copy of your MEDICARE card.

If you are not already covered by CHAMPVA, request an application from the Heath Administration Center (information at the bottom of the page).

Applications for CFL will be accepted prior to October 1, 2001. In fact, beneficiaries are encouraged to get their applications in as soon as possible.