

— FWD ASSIST HQ —

FIELD GUIDE

The CHAMPVA Guide for Survivors

Find out if CHAMPVA fits, keep Medicare in place, and apply with free help.



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A FWD Assist HQ Field Guide

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This guide is education, not representation. It explains how part of the VA system works so you can handle your own business with confidence. It is not legal or claims advice, and reading it does not create any representative relationship between you and the author. The author is not affiliated with the Department of Veterans Affairs, and nothing here is endorsed by the VA.

This guide prints no live VA dollar figures and no rating percentages on purpose, because they change. Before you make a decision based on any number, check the current figure at va.gov. No book can promise you a rating; the evidence in your file decides the result. Help from an accredited Veterans Service Officer is always free.

The CHAMPVA Guide for Survivors

Find out if CHAMPVA fits, keep Medicare in place, and apply with free help.

Companion to *What to Do When a Veteran Dies*.

BEFORE YOU READ ONE MORE LINE

If grief or anything else has you in crisis, stop and call the **Veterans Crisis Line: dial 988, then press 1**. You can also text 838255. It's free and confidential, it's open 24 hours a day, and it serves veterans and their loved ones.

This is general education, not legal or claims advice, and not guidance for your specific claim. It cannot promise you a rating or an outcome, and no one can. For help with your own claim, see a free accredited representative (see [the back of this guide](#)). Nothing here creates a representative relationship.

Current as of October 2026. Rules, forms, and figures change. Check current details at va.gov.

THE BEST WAY TO USE THIS GUIDE

The strongest position is to be your own informed advocate and to work with a free accredited representative. An accredited Veterans Service Organization, such as the DAV, VFW, American Legion, or a county or state veterans office, helps at no charge. Accredited claims agents and attorneys can help too. They can't charge for work done before VA issues its initial decision on your claim, and after that they may charge a fee within the limits of 38 CFR 14.636. This guide is here so you understand your own situation and can work with them as a full partner instead of handing it over blind. If you'd rather handle this yourself, and you're comfortable doing that, the guide walks you through every step. Either way, you stay in control.

The Outcome and What You Need Before You Start

The outcome: By the end of this guide you'll know whether CHAMPVA is the right program to ask about and you'll have your Medicare in order. You'll also have sent a complete CHAMPVA application.

This guide prepares you for the task. It doesn't and can't promise an outcome, and it won't tell you whether you qualify. VA decides that from the evidence in the file.

WHAT YOU NEED BEFORE YOU START

- ☐ Your veteran's VA rating decision letters, or any VA letter that granted DIC.
- ☐ A certified copy of the death certificate.
- ☐ Your marriage certificate, or each child's birth certificate if you're applying for a child.
- ☐ Every health insurance card you hold, front and back, including Medicare and any Part D card.
- ☐ Your veteran's DD214, and their military retiree ID or papers if they retired from the military.
- ☐ For a child age 18 to 23, a letter from the school confirming enrollment.

When to start: As soon as a card stops working or a plan that came through your veteran is ending. Coverage gaps are easier to prevent than to fix.

Start Here: The Basics

CHAMPVA is the Civilian Health and Medical Program of the Department of Veterans Affairs. VA shares the cost of covered health care for eligible family members and survivors. It isn't needs-based. It turns on your veteran's VA status. It's also not TRICARE. TRICARE is the Defense Department's program for service members, military retirees, and their families, and anyone who can get TRICARE can't get CHAMPVA.

If you have Medicare, CHAMPVA works behind it. Medicare and any other insurance pay first, and CHAMPVA pays last.

Where this sits on the clock: the first 90 days, sooner if a card stops working.

IF YOU'RE HELPING A PARENT

If you're the son or daughter handling a parent's coverage from far away, start with Medicare. Confirm in writing which Medicare parts your parent has before anyone changes a plan. Dropping Part B can cost a survivor CHAMPVA. And guard your parent's Medicare and Social Security numbers like cash.

Where this is written down: 38 U.S.C. § 1781; 38 CFR § 17.270, 17.271(a), 17.276(d).

The Steps

STEP 1

Find out exactly which coverage ended, and when.

Call the member services number on each card in your wallet. Ask whether the plan is still active, who the plan holder was, and the exact end date if it's ending. Write each answer down with the date of the call.

Done when you have a list of every plan, whether it's active, and any end date.

STEP 2

Rule TRICARE in or out first.

If your veteran retired from the military, or died while on active duty, you may be eligible for TRICARE as a survivor. Check on the [TRICARE website](#) or with the military personnel office that handles survivors.

If you're eligible for TRICARE, **then** CHAMPVA isn't open to you, and TRICARE is the program to work on. **If** you aren't, **then** go on to Step 3.

Where this is written down: 38 U.S.C. § 1781(a); 38 CFR § 17.271(a).

Done when you know whether TRICARE applies to you.

STEP 3

Check your veteran's VA status.

A surviving spouse or child can be eligible in three situations. VA had rated your veteran permanently and totally disabled from service-connected conditions at the time of death. Or your veteran died from a service-connected condition. Or the service member died on active duty in the line of duty, and you aren't eligible for TRICARE. Look for "permanent and total" in the rating letters, or a VA letter that ties the death to service.

If the rating letters say "permanent and total," **then** CHAMPVA may fit even if DIC doesn't. CHAMPVA doesn't use DIC's time rules. **If** the death may be service-connected but VA hasn't decided that yet, **then** ask your representative about filing for DIC with VA Form 21P-534EZ. That's the decision CHAMPVA would rest on.

Where this is written down: 38 U.S.C. § 1781(a)(2), (a)(3); 38 CFR § 17.271(a)(2), (a)(3), and the note to § 17.271.

Done when you've found the letter that shows your veteran's VA status, or asked your representative to find it.

STEP 4

Check the spouse and child rules.

A surviving spouse who remarries on or after age 55 keeps CHAMPVA. Remarrying before 55 ends it on the date of the marriage, but if that marriage ends, you may qualify again from the first day of the next month. A child is generally covered until 18, until 23 while enrolled in school, or longer if they became unable to support themselves before 18. Marriage ends a child's coverage.

Where this is written down: 38 U.S.C. § 101(4)(A), 103(d)(2); 38 CFR § 17.270(b).

Done when you know the rules fit and you have the papers that show them.

STEP 5

Keep your Medicare Part A and Part B in place.

If you're eligible for Medicare, you must have Part A and Part B to get or keep CHAMPVA. A Medicare Advantage plan (Part C) also meets the rule. If you're 65 or older and can't get Medicare Part A, you'll send Social Security's "notice of disallowance" instead.

Do not drop Part B, or switch Medicare plans, to save a premium without first asking how it affects CHAMPVA. Dropping Part B can end CHAMPVA.

Where this is written down: 38 U.S.C. § 1781(d); 38 CFR § 17.271(b).

Done when you've confirmed in writing which Medicare parts you have, and you're keeping Part A and Part B or an Advantage plan.

STEP 6

Gather the supporting documents.

Copy the front and back of every health insurance card, including your Medicare card and any Part D card. A copy of your marriage certificate, or a child's birth certificate, helps VA process the application faster. Add a school letter for a child 18 to 23, and papers that ended a remarriage if that applies.

Done when every copy is in one envelope or one folder on your computer.

STEP 7

Complete VA Form 10-10d.

The form is the Application for CHAMPVA Benefits. If you have any other health insurance, including Medicare, also complete VA Form 10-7959c, the CHAMPVA Other Health Insurance (OHI) Certification. If you apply online, you can enter that information and upload your documents as part of the application.

Do not leave the other-insurance information out because you aren't sure how to fill it in. Ask your representative or call CHAMPVA at 800-733-8387. A missing piece sends the file back for more information.

Done when the 10-10d, and the 10-7959c if you have other insurance, are complete and signed.

STEP 8

Send the application and keep a copy.

Apply online through va.gov, or mail the forms and documents to VHA Office of Community Care, CHAMPVA Eligibility, PO Box 137, Spring City, PA 19475. You can also fax them to 303-331-7809. Keep a complete copy and write the date you sent it on your folder.

Do not pay anyone to "enroll" you, and never give a Medicare number, Social Security number, or bank details to someone who called you. Applying is free, and accredited Veterans Service Organizations help at no charge. If a call worries you, hang up and call CHAMPVA back at 800-733-8387.

Done when the application is sent and you have a dated copy.

STEP 9

Once you're enrolled, learn how claims work.

VA mails a welcome letter and a CHAMPVA ID card. Show your providers every card. Medicare and other insurance pay first, then CHAMPVA. If a provider doesn't file with CHAMPVA for you, file the claim yourself on VA Form 10-7959a, the CHAMPVA Claim Form, with the other insurer's explanation of benefits.

Do not sit on a bill. A claim generally has to be filed within one year of the date of care, or one year after discharge for a hospital stay.

Where this is written down: 38 CFR § 17.276.

Done when your ID card is with your other cards and you know the one-year claim rule.

STEP 10

If VA says no, read the reason before you do anything else.

A denial letter names the reason. It's often about your veteran's VA status, a remarriage, or TRICARE. The letter also explains your review options and the deadline. Bring it to a free accredited representative, along with your folder.

If the denial turns on whether the death was service-connected, **then** the DIC decision usually comes first. Ask your representative how the two connect.

Done when you understand the reason and your deadline, and the letter is with your representative.

Recap Checklist

- ☐ I found out which coverage ended, and when.
- ☐ I ruled TRICARE in or out.
- ☐ I found the letter that shows my veteran's VA status.
- ☐ I checked the spouse and child rules.
- ☐ I'm keeping Medicare Part A and Part B, or an Advantage plan.
- ☐ I gathered copies of my cards and supporting documents.
- ☐ I completed VA Form 10-10d, and 10-7959c if I have other insurance.
- ☐ I sent the application and kept a dated copy.
- ☐ I know how CHAMPVA claims work and the one-year claim rule.
- ☐ If VA said no, I read the reason and took the letter to my representative.

Reminder: rules and rates change. Check any current figure at va.gov. Help from an accredited Veterans Service Organization is free. Accredited claims agents and attorneys can't charge for work done before VA issues its initial decision on your claim. After that, they may charge a fee within the limits of 38 CFR 14.636. This guide prepared you for the task. The evidence in your file decides the result.

Get Free, Accredited Help

For anything about your own claim, talk to an accredited representative. Help from an accredited Veterans Service Organization is free. Accredited claims agents and attorneys can't charge for work done before VA issues its initial decision on your claim. After that, they may charge a fee within the limits of 38 CFR 14.636. Free help is available through Veterans Service Organizations such as the DAV, VFW, and American Legion, and through county and state veterans offices.

To find one near you, visit va.gov/get-help-from-accredited-representative. Representation begins only when you sign VA Form 21-22 (for a Veterans Service Organization) or 21-22a (for an individual agent or attorney). With one rare exception for a single unpaid case, only accredited people can represent you before the VA, and only an accredited agent or attorney can charge you a fee. Nothing in this guide creates that relationship.

A warning about claim sharks. Anyone who offers to file your initial claim for a fee, or who guarantees you a rating or a percentage, is selling something you shouldn't buy. Accredited Veterans Service Organizations help at no charge, and accredited claims agents and attorneys may charge only after VA issues its initial decision, within the limits of 38 CFR 14.636. Report predatory companies to the VA Office of Inspector General at 1-800-488-8244.

Keep Going: The Full Guide

This field guide is the short, do-this-now companion to the book *What to Do When a Veteran Dies*. See every FWD Assist HQ title that is out now at fwdassisthq.com/books.

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About the Author

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J. Erickson is a service-disabled Air Force veteran. He served as a military firefighter and as a veteran service officer, where he spent years walking veterans through the same claims process he writes about now. He holds an MBA and writes plain-language guides for veterans who want to understand the system without a translator.

He writes the For the Rest of Us series at fwdassisthq.com. This guide is published by FWD Assist HQ as a veteran education resource. It is not affiliated with or endorsed by the Department of Veterans Affairs.