

# Basic Eligibility for VA Health Care

If you served in the active military, naval or air service and were separated under any condition other than dishonorable, you may qualify for VA health care benefits. Current and former members of the Reserves or National Guard who were called to active duty (other than for training only) by a Federal Order and completed the full period for which they were called or ordered to active duty, may also be eligible for VA health care.

## Minimum Duty Requirements

Most Veterans who enlisted after September 7, 1980, or entered active duty after October 16, 1981, must have served 24 continuous months or the full period for which they were called to active duty to be eligible. This minimum duty requirement may not apply to Veterans who were discharged for a disability incurred or aggravated in the line of duty, were discharged for a hardship, or received an “early out.” Since there are many other exceptions to the minimum duty requirements, VA encourages all Veterans to apply to determine their enrollment eligibility.

## Returning Servicemembers (OEF/OIF/OND)

Every VA medical facility has a team ready to welcome OEF/OIF/OND Servicemembers and help coordinate their health care and other services. For more information about the various programs available for recently returned Servicemembers, visit the Post-9/11 Transition and Case Management site at [www.va.gov/post911veterans/](http://www.va.gov/post911veterans/).

Veterans who served in a theater of combat operations after September 11, 2001, have a special period of health care eligibility for up to 10 years after their discharge. In the case of multiple deployments, the 10-year enrollment period begins on the most recent discharge date. This special eligibility includes costfree health care services and nursing home care for conditions possibly related to military service and enrollment in Priority Group 6 for 10 years from their date of discharge or release from active duty, unless they are eligible for enrollment in a higher priority group.

Combat Veterans who enroll with VA during the 10 years after their discharge will continue to be enrolled even after their enhanced eligibility period ends, although they may be shifted to a lower Priority Group, depending upon their income level, and be required to make applicable copayments.

Additionally, for care not related to combat service, copayments may be required, depending on their financial assessment and other special eligibility factors. Combat

Veterans who do not enroll during their enhanced period of eligibility may qualify for VA health care enrollment based on a VA-rated service-connected condition, other special eligibility factors, or means testing. VA encourages all Veterans to apply to determine their enrollment eligibility.

## **Expansion of Health Care Eligibility**

The PACT Act of 2022, (Public Law 117-168) Section 103, expanded health care for three specific cohorts of toxic-exposed Veterans, and Veterans supporting certain overseas contingency operations.

**Cohort 1:** Veterans who participated in a toxic exposure risk activity (TERA), as defined by law, while serving on active duty, active duty for training, or inactive duty training. To view a list of military exposures that may have occurred during your military service, visit [www.publichealth.va.gov/exposures/](http://www.publichealth.va.gov/exposures/).

**Cohort 2:** Veterans who performed active military, naval, air, or space service while assigned to a duty location in (including airspace above) during specific periods listed below: On or after August 2, 1990, in the following countries: Bahrain, Iraq, Kuwait, Oman, Qatar, Saudi Arabia, Somalia, or the United Arab Emirates. On or after September 11, 2001, in the following countries: Afghanistan, Djibouti, Egypt, Jordan, Lebanon, Syria, Yemen, Uzbekistan, or any other country determined relevant by VA. Note: VA has not determined any other country relevant at this time under this cohort.

**Cohort 3:** Veterans who were deployed in support of Operation Enduring Freedom, Operation Freedom's Sentinel, Operation Iraqi Freedom, Operation New Dawn, Operation Inherent Resolve, and Resolute Support Mission. Under this new authority, eligible Veterans will be assigned to Priority Group 6, unless eligible for assignment to a higher priority group. Eligible Veterans can receive medical care and services (including mental health services and counseling), and nursing home care through VA.

**NOTE:** To qualify for VA health care benefits, Veterans must meet the minimum duty requirements. Enrolling in VA Health Care

## **Benefits of Enrolling**

VA offers a variety of health care services from basic primary care to nursing home care for eligible Veterans. Refer to Medical Benefits Package on 25 for a list of benefits and services. VA is America's largest integrated health care system, serving more than 6 million Veterans each year. Services VA is unable to provide in-house or timely may be referred to an in-

network community provider in which your cost, if any, will be the same as if you had been seen by VA providers.

## Reasons to Enroll?

- VA health care meets the minimum essential coverage requirements under the Affordable Care Act (ACA).
- Medical care rated among the best in the U.S.
- No open season or waiting period for health care coverage. Veterans can apply for VA health care enrollment at any time.
- No enrollment fee, monthly premiums, or deductibles. Many Veterans have no out-of-pocket costs. Some Veterans may have to pay copayments for health care or prescription drugs.
- More than 1,700 VA medical facilities are available. Enrolled Veterans who are traveling or spending time away from their preferred facility can obtain care at any VA health care facility across the country without having to reapply.
- Freedom to use other plans with your VA health care, including Medicare, Medicaid, or private insurance. TRICARE and CHAMPVA can also be used for VA services, if electing to be seen under that benefit.
- VA offers a comprehensive medical benefits package that is generally available to all enrolled and eligible Veterans. High Quality Care VA is committed to providing the high quality, effective health care Veterans have earned and deserve. VA has established a record of safe, exceptional care that is consistently recognized by independent reviews, accreditation organizations and experts.

VA improves the quality of health care by leveraging new technologies, research and relationships with other health care organizations. For more information, visit [www.accesstocare.va.gov](http://www.accesstocare.va.gov).

## Medical Care Abroad for Veterans with Service-Connected Disability

Veterans with a VA-rated service-connected condition, or disability associated with and held to be aggravating a VA-rated service-connected disability; or receiving certain care to participate in a rehabilitation program under 38 U.S.C., chapter 31, can receive treatment for that condition, even in a foreign country (refer to Getting Care Abroad for your Service-Connected Conditions on 38).

## Enrolling in VA Health Care

There are numerous ways you can enroll in VA health care. Online Veterans can fill out the application online at [www.va.gov/health-care/apply/application/](http://www.va.gov/health-care/apply/application/) and electronically submit it to VA for processing. VA will search for your military service information through its electronic information systems and contact you for supporting documents if unable to verify your military service. By Phone Veterans can complete applications for enrollment in VA health care by telephone.

**To apply, call 877-222- VETS (877-222-8387)** Monday through Friday between 8:00 a.m. and 8:00 p.m. ET.

VA staff members will collect the necessary information and process the application for an enrollment determination.

### By Mail

The application form can be downloaded from [www.va.gov/health-care/how-to-apply/](http://www.va.gov/health-care/how-to-apply/). Once completed and signed, mail the form to: Health Eligibility Center Enrollment Eligibility Division PO Box 5207 Janesville, WI 53547-5207

### In Person

You can apply at any VA health care facility. To find a facility near you, visit VA's directory at [www.va.gov/directory](http://www.va.gov/directory). Select Where You Want to Receive Your Care As part of the enrollment process, Veterans will be given the opportunity to select the VA Health Care System or Community Based Outpatient Clinic (CBOC) where they prefer to be seen.

To find a facility near you, visit VA's directory at [www.va.gov/directory](http://www.va.gov/directory).

## Financial Reporting Requirements

While many Veterans qualify for enrollment and cost-free health care services, based on a compensable service-connected condition or other qualifying factors, certain Veterans will be asked to complete a financial assessment at the time of enrollment to determine their eligibility for cost-free medical care, medications and/or travel benefits. The assessment is based on the previous calendar year's gross household income of the Veteran, spouse, and dependents, if any. This financial information may also be used to determine the Veteran's enrollment priority group placement. Some Veterans may be required to pay a copayment for treatment of their nonservice-connected conditions and care that requires a stay of one or more days in a VA medical facility.

For more information, visit Your Health Care Costs at [www.va.gov/health-care/about-va-health-benefits/cost-of-care/](http://www.va.gov/health-care/about-va-health-benefits/cost-of-care/), call 877-222-VETS (877-222-8387) Monday through Friday between 8:00 a.m. and 8:00 p.m. ET or contact the Enrollment Coordinator at your local VA medical facility.

**Note:** Enrolled Veterans are not required to provide their financial information on an annual basis. Once enrolled, VA uses information from the Internal Revenue Service (IRS) and Social Security Administration (SSA) to keep your enrollment financial information up-to-date. This reduces the burden on you to provide this information annually.

## **Enrolling in VA Health Care**

### **Enrollment Priority Groups:**

What are they and how do they work? VA administers its medical benefits through a patient enrollment system. The enrollment system is based on Priority Groups (PGs) to ensure health care benefits are readily available to all enrolled Veterans. If a Veteran is eligible for more than one PG, VA will always place them in the highest priority group that they are eligible for.

#### **Priority Group 1**

- Veterans with combined service-connected disabilities rated by VA as 50% or more disabling.
- Veterans determined by VA to be unemployable due to service-connected disabilities.
- Veterans who have been awarded the Medal of Honor (MOH).

#### **Priority Group 2**

- Veterans with combined service-connected disabilities rated by VA as 30% or 40% disabling.

#### **Priority Group 3**

- Veterans who are former Prisoners of War (POWs).
- Veterans who have been awarded a Purple Heart medal.
- Veterans whose discharge was for a disability incurred or aggravated in the line of duty.

- Veterans with service-connected disabilities rated by VA as 10% or 20% disabling.
- Veterans whose disability compensation is suspended due to the receipt of military retired pay.
- Veterans receiving compensation at the 10% rate based on multiple non compensable serviceconnected disabilities that clearly interfere with normal employability
- Veterans who have been awarded special eligibility classification under Title 38, U.S.C., 1151, “benefits for individuals disabled by treatment or vocational rehabilitation.”

#### **Priority Group 4**

- Veterans who receive aid and attendance (A&A) or housebound benefits from VA.
- Veterans who have been determined by VA to be catastrophically disabled.

#### **Priority Group 5**

- Veterans with an annual household income below VA’s national and geographically-adjusted income limit who are non-service-connected (NSC) or non compensable 0% service-connected (SC).
- Veterans who receive VA pension benefits.
- Veterans who are eligible for Medicaid programs.

#### **Priority Group 6**

- Veterans with a compensable 0% service-connected disability. • Radiation exposed Veterans.
- Vietnam-era Herbicide Veterans.
- Toxic-exposed Veterans.
- Toxic-exposed risk activity Veterans.
- World War II Veterans.
- Persian Gulf Veterans.

### **Health Care Benefits Overview 2025**

- Camp Lejeune Veterans
- “Covered Veterans” under 38 U.S.C. § 1119(c).

- **Combat-Theater Veterans Note:** Combat Veterans will be assigned to PG 6 for an enhanced enrollment period of up to 10 years, then placed in the appropriate priority group.

### **Priority Group 7**

- Veterans with gross household income below the geographically-adjusted VA income limit for their residence.

### **Priority Group 8**

- Veterans with gross household incomes above the VA income limits and the geographically-adjusted income limits for their residence.
- Veterans eligible for enrollment: Veterans who are rated with a non-compensable 0% serviceconnected disability and are:
  - Sub-priority a: enrolled as of January 17, 2003, and who have remained enrolled since that date and/or were placed in this sub-priority due to changed eligibility status.
  - Sub-priority b: enrolled on or after June 15, 2009, and whose income exceeds the current VA income limits or the geographically-adjusted VA income limits by 10% or less.
- Veterans eligible for enrollment: Veterans who are nonservice-connected and:
  - Sub-priority c: enrolled as of January 17, 2003, and who have remained enrolled since that date and/or were placed in this sub-priority due to changed eligibility status.
  - Sub-priority d: enrolled on or after June 15, 2009, and whose income exceeds the current VA income limit and geographic income limit by 10% or less.
- Veterans not eligible for enrollment: Veterans whose income exceeds VA's income limit by more than 10%:
  - Sub-priority e: non-compensable 0% service-connected Note: May receive care for their SC condition.
  - Sub-priority g: nonservice-connected.

## **Appealing Decisions**

Veterans may appeal any decision regarding VA health care benefits or other VA services by providing new evidence or information for reconsideration. For more information regarding Appeals and options under the Appeals process, visit [www.va.gov/decision-reviews](http://www.va.gov/decision-reviews) or call 800-827-1000.

## **Dual-Eligibility**

Some enrolled Veterans may also be eligible for health care benefits through TRICARE or CHAMPVA. The Dual-Eligible Veteran must elect which benefit is being used for a date of service and will sign an affirmation form prior to care if electing to use their TRICARE or CHAMPVA benefit. If TRICARE is selected, there will be no copayment but cost shares may apply. If CHAMPVA is selected, no cost shares or copayments apply, if seen within VA