

Understanding VA Health Care



VA Health Care is health care offered by the Department of Veterans Affairs. There are over 1,200 VA medical facilities located throughout the United States at which veterans can receive treatment.

Who is eligible for VA Health Care?

VA Health Care is open to individuals who served on active duty in the U.S. military and did not receive a dishonorable discharge.

More specifically, it is available to those who enlisted after September 7, 1980, or entered active duty after October 16, 1981, and served for at least 24 months or their full tour of active duty. Those who were discharged due to a disability caused by active duty service, a disability made worse due to active duty service, or a hardship or “early out” may be exempt from active duty requirements, as well as those who served in the military before September 7, 1980.

In some cases, VA Health Care may be accessed by [spouses, dependents, and caregivers of veterans](#).

If you are a veteran in crisis and need emergency mental health care, you can go directly to your nearest VA medical center, regardless of your discharge status or VA Health Care enrollment status.

How do you apply for VA Health Care?

You can apply for VA health care in one of five ways.

1. **Online:** You can apply online [here](#).
2. **By phone:** Call 877-222-8387 to apply by phone. Representatives are available Monday through Friday, 8:00 a.m. to 8:00 p.m. EST.
3. **By mail:** Submit a completed [VA Form 10-10EZ](#) to:



Health Eligibility Center
2957 Clairmont Road, Suite 200
Atlanta, GA 30329

4. **In person:** Visit a nearby VA medical center or clinic or your state's Department of Veterans Affairs to apply in person. You will be required to bring a completed [VA Form 10-10EZ](#).
5. **With help from a VSO representative, attorney, or claims agent.** Navy Mutual is an accredited Veterans Service Organization and our VSO representatives can help you apply for health care and other VA benefits.

It is important to note that VA Health Care is a separate benefit from VA Disability Compensation. Each must be applied for separately.

Once the VA receives your health care application, they will assign you a priority group based on your service history, disability rating, income, and other factors. There are eight priority groups, with Group 1 being the highest priority, and Group 8 being the lowest. Priority groups affect how soon you may be enrolled in VA Health Care and how much you may have to pay for medical benefits.

Does everyone who applies for VA Health Care receive it?

No. However, your chances for receiving VA Health Care benefits are higher if:

- You have a service-connected disability and receive payments from the VA for said disability
- You were released from service due to a disability that was incurred during or worsened by active duty service
- You served during Operation Enduring Freedom in Afghanistan or Operation Iraqi Freedom or Operation New Dawn in Iraq and separated from the military within the past five years
- You receive a VA pension
- You are a former prisoner of war
- You are a Purple Heart or Medal of Honor recipient
- You qualify for Medicaid
- You were stationed at Camp Lejeune for at least 30 days between August 1, 1953, and December 31, 1987
- You served in one of the following:
 - Vietnam between January 9, 1962, and May 7, 1975, *or*
 - Southwest Asia during the Gulf War between August 2, 1990, and November 11, 1998

What does VA Health Care cover?

What health care services are covered by VA Health Care varies by veteran.

All veterans will receive preventative care, inpatient hospital care, and urgent care and emergency services from in-network providers. Prescriptions written by VA providers are also covered. Some veterans may receive vision or dental benefits.

Eligible veterans should be aware that not every VA medical facility provides every specialty. Veterans should check with their local medical center to determine the specialties available at their facility and whether their local clinic can meet their needs.

Emergency services received outside of a VA facility may not be covered, depending on the nature of the condition. Home health care and assisted living services are available, but are dependent on program



availability and a veteran's income level, meaning that not everyone who needs such care is guaranteed to receive it.

Certain services, including cosmetic surgery and health club memberships, are not covered by VA Health Care.

For additional information on VA Health Care or other veteran's benefits, or for help with an application or filing a claim, contact our [Education and Veterans Services Department](#) at [\(888\) 298-4442](#).