



Putting Families First: Strengthening CHAMPVA for Survivors and Dependents

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Statement of

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For the Record

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Committee on Veterans' Affairs
Subcommittee on Health

With Respect To

Putting Families First: Strengthening CHAMPVA for Survivors and Dependents

Washington, D.C.

Chairwoman Miller-Meeks, Ranking Member Brownley, and members of the subcommittee, on behalf of the men and women of the Veterans of Foreign Wars of the United States

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(VFW) and its Auxiliary, thank you for the opportunity to provide our remarks regarding the current state of the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA).

CHAMPVA serves as a lifeline for the spouses, surviving spouses, and dependents of our nation's disabled and deceased veterans. While the program continues to fulfill its mission of ensuring access to quality health care for these families, modernization challenges remain. The VFW recognizes and appreciates the Department of Veterans Affairs (VA) recent efforts to enhance program efficiency, such as implementing online claims submission and reducing backlogs, but believes additional administrative and legislative action is needed to strengthen CHAMPVA's responsiveness, transparency, and accessibility.

Background

CHAMPVA was established in 1973 under Title 38, United States Code, §1781, to provide comprehensive health care coverage to the spouses, surviving spouses, and dependents of certain veterans who are permanently and totally disabled due to a service-connected condition, who died from a service-connected disability, or who died while rated permanently and totally disabled from such a condition. Administered by the Veterans Health Administration Office of Integrated Veteran Care, it is a cost-sharing health insurance program in which VA pays a portion of eligible beneficiaries' medical expenses.

This program was created to ensure that families of those who served and sacrificed are not left without access to quality health care. It covers a broad spectrum of medical services, including inpatient and outpatient care, prescription medications, mental health treatment, preventive services, and durable medical equipment. It operates on a reimbursement model, meaning beneficiaries can receive care from any licensed provider who accepts CHAMPVA, and VA reimburses the covered portion of the bill after claims are submitted.

Program Review

Recent CHAMPVA technological modernization, aimed at providing online enrollment and reimbursement claim processing for beneficiaries, providers, and pharmacies, was completed at various points in 2025. The application backlog that arose due to the increased number of veterans covered under the *Honoring our PACT Act of 2022* (Public Law 117-168) has since been resolved, bringing all application processing up to date. The Department has also made continuous efforts to update resources and program guides to enhance the patient experience.

However, the VFW recommends that publication updates be released whenever significant program changes occur to ensure beneficiaries receive current guidance. The *CHAMPVA Guidebook* was last updated in January 2025, before the implementation of substantial program enhancements later that year. While news articles and website notices provided limited updates, they did not offer comprehensive guidance for beneficiaries. Future updates should include clear instructions for beneficiaries on how to locate providers and utilize their benefits, both online and in printed materials.

Providers who accept Medicare also accept CHAMPVA. VA should make this connection more visible by including direct links or navigation paths to the appropriate Centers for Medicare and Medicaid Services provider directories, along with screenshots or illustrations to assist beneficiaries. Additionally, the VFW recommends creating a short instructional video that guides users through the program's basic features and addresses common questions. When mentioning phone or computer applications that enhance program usability, VA should provide the exact names, appearances, and download links directly from the official CHAMPVA website. This is especially important for individuals with vision impairments or limited digital literacy to ensure they install the correct and secure applications.

Finally, to complement major updates to the guidebook, VA should release concise, regularly updated fact sheets that highlight key program changes, new benefits, and system enhancements. These resources would help beneficiaries quickly access accurate, up-to-date information without waiting for manual revisions to be completed.

Current Progress and Recent Improvements

The Veterans Health Administration Office of Integrated Veteran Care has made significant

progress in modernizing CHAMPVA operations. It has introduced secure online claims submission portals that have streamlined the reimbursement process and reduced the need for paper submissions. As a result of increased staffing and modernization efforts, VA has successfully cleared a longstanding backlog of claims, improving both the timeliness of processing and trust in the system. The VFW commends these recent advancements, which demonstrate VA's ongoing commitment to improving efficiency and responsiveness for CHAMPVA families, fostering confidence in future progress.

Continued Oversight and Future Improvements

While progress is visible, challenges continue to frustrate beneficiaries and delay access to care. Improvements are needed in the timeliness of eligibility and claims processing to prevent coverage gaps and financial strain. The process of verifying college enrollment for dependents is cumbersome and should be fully digitized and integrated with the Department of Education's data systems. Additionally, CHAMPVA's continued reliance on paper identification cards should be replaced with digital or innovative card technology to streamline provider acceptance. Furthermore, the ongoing absence of a searchable provider directory limits access to care and should be addressed by establishing a public-facing, regularly updated database.

Recommendations and Path Forward

The VFW urges Congress and VA leadership to continue building on the existing modernization foundation. VA should further streamline internal processing systems by utilizing the digital infrastructure already in place for VA community care and TRICARE. It is essential to prioritize dedicated funding for a secure and interoperable CHAMPVA platform. This platform should support online eligibility verification, provide tools for provider lookup, and offer digital benefit cards.

Legislative updates and oversight are crucial to ensure that CHAMPVA's framework keeps pace with health care standards, empowering VA and Congress to uphold our shared

responsibility to veterans' families. It remains a vital component of VA's commitment to veterans and their families. The VFW applauds VA's recent modernization efforts but stresses the need for ongoing diligence to ensure equitable, efficient, and accessible care for all CHAMPVA beneficiaries. By sustaining momentum in technological innovation, improving communication, and enacting policy reforms, VA can strengthen the program and uphold its promise to the families of those who served. The VFW is ready to collaborate with Congress and VA to modernize CHAMPVA further and ensure its continued success for future generations.

Chairwoman Miller-Meeks, Ranking Member Brownley, this concludes my testimony. Again, thank you for the opportunity to offer our comments on this issue.

Information Required by Rule XI2(g)(4) of the House of Representatives

Pursuant to Rule XI2(g)(4) of the House of Representatives, the VFW has not received any federal grants in Fiscal Year 2025, nor has it received any federal grants in the two previous Fiscal Years.

The VFW has not received payments or contracts from any foreign governments in the current year or preceding two calendar years.