FAMILY-MEMBER PROGRAM OVERVIEW

CHAMPVA + Medicare

Keep medical coverage, provider billing and the prescription pathway in the same conversation.

Start with the beneficiary's own program

CHAMPVA serves qualifying family members. It is separate from a veteran's own VA care and from TRICARE. Confirm eligibility and the Medicare Parts A and B requirements that apply to the person.

Ask about both the plan and the billing

For a proposed Medicare Advantage plan, verify the exact provider network. Separately, ask how the office handles CHAMPVA and secondary claims. Confirming one does not answer the other.

Protect the pharmacy decision

VA states that a CHAMPVA beneficiary cannot use Meds by Mail if they have other insurance with prescription coverage. Adding Part D or a plan with Part D therefore needs a deliberate review of medications, pharmacies and costs.

Questions worth bringing

- [ ] Am I using Meds by Mail now?
- [ ] Does the proposed plan include prescription insurance?
- [ ] How will the provider bill the primary plan and CHAMPVA?
- [ ] What improves, and what would change about routine care?

> Do not cancel a drug or medical plan based on this overview. Verify the full replacement arrangement and the applicable enrollment steps first.

Read the complete CHAMPVA + Medicare guide

Official sources · checked September 16, 2026

Veterans Affairs: CHAMPVA eligibility and application
Veterans Affairs: Using CHAMPVA care and prescriptions
Veterans Affairs: Meds by Mail and other prescription insurance
Medicare: Choose how you get drug coverage