

*Financial Distress? Struggling with Copays?*

## VA has programs that can help you with your copay requirements!

- **Hardship**—If your income has recently changed, you may qualify for VA medical care without copays.
- **Repayment Plan**—You can establish a plan to spread your current health care debt over a specified period of time.
- **Compromise**—You can request a one-time monetary settlement eliminating your current health care debt.
- **Waiver**—You can request that your current copay debt be waived. If eligible for Beneficiary Travel you might also be able to eliminate the mileage reimbursement deductible.

For additional information and qualifications for these specific programs, contact your local VA Medical Center Enrollment Coordinator at

**1-800-409-8771 or (717) 272-6621 (6000)**

You may also contact VA's health benefits service center toll-free at 1-877-222 VETS (8387) or visit our website at [www.va.gov/healtheligibility](http://www.va.gov/healtheligibility)



*Loss of Job? Decreased Income?*



# Financial Hardship? In-Between Jobs?

VA's Medical Care Hardship program may help you qualify for VA Health Care enrollment!



If your income has recently changed, you may qualify for enrollment even if it was denied previously based on your household income. Or, perhaps you have put off applying for enrollment because you think your income is too high. Now may be the time to provide updated financial information or apply for enrollment.

Personal circumstances such as loss of employment, sudden decrease in income, or increases in out-of-pocket family health care expenses factor into VA's hardship determination.

If your current and projected financial situation puts you below the VA Means Test Threshold or Geographic Means Test Threshold for your area, you may qualify for enrollment and cost-free VA medical care.

For additional information and qualifications for this program, contact your local VA Medical Center Enrollment Coordinator at

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**Let Us Help – Contact Us Today**