

**NATIONAL ASSOCIATION OF
COUNTY VETERANS SERVICE OFFICERS**



QUESTIONS FOR THE RECORD RESPONSES
NATIONAL ASSOCIATION OF COUNTY VETERAN SERVICE OFFICERS
FOR THE
HOUSE VETERANS' AFFAIRS COMMITTEE

January 6, 2026

Presented by

Mr. Andrew Tangen

President, National Association of County Veterans Service Officers

Superintendent, Veterans Assistance Commission of Lake County, Illinois

The Honorable Mariannette Miller Meeks
Chairwoman, Subcommittee on Health
364 Cannon House Office Building
Washington, DC 20515

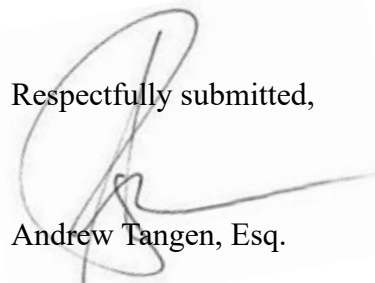
Chairwoman Meeks,

On behalf of the National Association of County Veteran Service Officers (NACVSO), thank you for the opportunity to appear before the House Committee on Veterans' Affairs Subcommittee on Health Oversight on December 10, 2025.

We appreciate the Subcommittee's continued engagement on issues impacting veterans and their families, as well as the opportunity to provide additional information in response to the Questions for the Record. Please find NACVSO's responses enclosed, submitted in accordance with the Committee's requested timeline.

Thank you for your leadership and for your ongoing commitment to strengthening veterans' health care programs and oversight. Should you or your staff require any additional information, we stand ready to assist.

Respectfully submitted,



Andrew Tangen, Esq.

President,

National Associate of County Veteran Service Officers

QFRs

House Committee on Veterans' Affairs Subcommittee on Health

“Putting Families First: Strengthening CHAMPVA for Survivors and Dependents”

Wednesday, December 10, 2025

2:15 p.m. – Cannon 360

1. Are there any opportunities to improve the CHAMPVA customer service experience that you recommend?

Absolutely. Based on NACVSO’s experience assisting veterans and their families nationwide, there are several clear opportunities to further improve the CHAMPVA customer service experience while building on the program’s operational successes.

First, modernizing the CHAMPVA application process through digital submission would significantly improve customer service for dependents and their advocates. Currently, accredited Government Veteran Service Officers, or GVSOs, must rely on paper-based submissions by fax or mail, which prevents confirmation of receipt, limits the ability to track application status, and complicates follow-up when families seek updates. A secure digital submission workflow—similar to the Veterans Benefits Administration’s National Work Queue—would allow applicants and accredited representatives to receive confirmation numbers, view real-time status updates, and reduce administrative burden on CHAMPVA staff. Enabling eligible dependents to access VA.gov for CHAMPVA-related benefits and documentation would further enhance transparency and self-service capabilities.

Second, expanding representation authority under VA Form 21-22 to include VHA and CHAMPVA offices would improve the customer service experience by allowing accredited GVSOs to communicate directly with CHAMPVA staff on behalf of families. This change would reduce delays, prevent avoidable errors, and allow issues to be resolved more efficiently, particularly for dependents who rely heavily on accredited advocates to navigate VA systems.

Third, increasing provider awareness and participation would materially improve the CHAMPVA experience at the point of care. Many community providers lack familiarity with CHAMPVA or confuse it with TRICARE or VA Community Care, resulting in delayed or denied care for eligible dependents. Targeted provider education, inclusion of CHAMPVA in electronic health record billing systems, and partnerships with professional medical associations would reduce confusion and expand access for families.

Fourth, redesigning CHAMPVA identification cards would address frequent provider confusion between CHAMPVA and Community Care cards. A clearly differentiated card would reduce billing errors, prevent dependents from being turned away, and lessen the need for repeated follow-up with CHAMPVA customer service.

Finally, addressing the coverage gap for dependent students turning 18 would significantly improve the customer experience for families during a critical transition period. Lengthy processing times for school enrollment certification can create months-long gaps in coverage, forcing families to pay out of pocket and pursue reimbursement later. Provisional continuation of coverage, automated data exchanges with educational institutions, online certification options through VA.gov, and proactive pre-verification notices would reduce administrative burden and eliminate unnecessary gaps in care.

In summary, while CHAMPVA is performing well—particularly in reducing application backlogs—these targeted improvements would enhance transparency, reduce confusion, and provide a more reliable and user-centered experience for eligible family members. NACVSO and its accredited GVSOs stand ready to continue partnering with VA and Congress to support these improvements.

2. Have you worked with veterans and their families who have tried to appeal denied applications? What was their experience?

Yes. Our GVSOs occasionally work with veterans and their families who are appealing denied CHAMPVA applications. In practice, VHA handles these appeals through the Veterans Benefits Administration appeals framework and proceed directly to the Board of Veterans' Appeals, without intermediate options such as a Higher-Level Review or a Supplemental Claim processes.

As a result, CHAMPVA appeals often become part of the broader VBA appeals backlog and can take many months—and in some cases years—to resolve. For families seeking health care coverage or payment of medical expenses, these delays can be especially burdensome and disruptive.

We believe there are opportunities to improve this experience through clearer education and training across VA components regarding the CHAMPVA appeals process, as well as by exploring reforms that would allow CHAMPVA denials to be reviewed outside of the standard VBA appeals track. Introducing an intermediate review option, such as a Higher-Level Review prior to a formal appeal, could resolve many cases more quickly and reduce the burden on the Board.

3. Have your constituents seen an improvement in the rate of applications and claims processed?

Yes and we are grateful for the hard work of CHAMPVA staff and leadership for this. NACVSO members across the country have consistently reported a noticeable improvement in the rate at which CHAMPVA applications and related claims are being processed. Our members are hearing that initial CHAMPVA applications are now being processed in an average of approximately ten days, with some cases completed in as few as four days.

This represents a significant improvement compared to prior years and has had a meaningful, positive impact on eligible dependents by reducing delays in access to health care coverage. Our constituents recognize and appreciate the efforts of CHAMPVA leadership and staff in addressing backlogs and improving timeliness.

While challenges remain in specific areas—such as appeals, provider education, and transitional eligibility periods—the overall pace of application processing has improved, and our members view this progress as a strong foundation upon which further customer service improvements can be built.

NACVSO values its open lines of communication with CHAMPVA and VA leadership and is actively engaged in advising our members and learning from our partners. We appreciate the opportunity to contribute to any future discussions on CHAMPVA appeals reform and stand ready to assist in improving the process for veterans and their families.

4. Would it help if V.A. could give real-time status updates for their claim?

Yes. Providing real-time status updates would meaningfully improve the CHAMPVA claims experience for veterans, their dependents, and NACVSO members who assist them.

As discussed in our prior responses, the absence of real-time visibility creates uncertainty for families and limits the ability of advocates to provide timely and accurate updates. A system that offers confirmation of submission and clear status indicators—such as “received,” “in review,” or “decision issued”—would increase transparency, reduce unnecessary follow-up calls, and build confidence in the process.

Real-time status updates would also reduce administrative burden on CHAMPVA staff by minimizing duplicative inquiries and would align CHAMPVA with modern best practices already in use elsewhere within VA. NACVSO strongly supports this improvement and views it as a foundational step toward a more efficient, user-centered customer service experience.

5. Are there forms V.A. should eliminate?

Rather than eliminating CHAMPVA forms outright, NACVSO believes the greater opportunity lies in simplifying and modernizing the existing forms to improve usability and reduce confusion for applicants and their families.

Currently, CHAMPVA relies on several separate forms, including the application for benefits, reimbursement requests, reporting of other health insurance, and school enrollment certification. While each serves a distinct purpose, the instructions are often difficult to navigate, and the overall process can be confusing—particularly for dependents completing these forms without assistance.

A more effective approach would be to convert CHAMPVA forms into streamlined “EZ-style” forms, similar to the improvements VA has made to other high-volume benefits forms. Clearer instructions, simplified layouts, and digital submission options would significantly improve accuracy and reduce delays caused by incomplete or incorrect submissions.

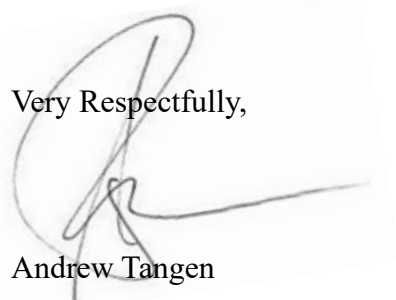
If one form were to be considered for elimination, the CHAMPVA school enrollment certification presents the strongest case. VBA already maintains school enrollment processes for dependent education benefits, and duplicating this requirement within CHAMPVA creates unnecessary redundancy. Integrating a CHAMPVA eligibility indicator into existing VBA school enrollment

workflows—and enabling data sharing across VBA, VHA, and CHAMPVA—would improve efficiency, reduce administrative burden, and help prevent coverage gaps for dependent students.

Overall, better alignment and interoperability across VA components, combined with simplified forms, would represent a meaningful improvement over the current process.

Once again, thank you for your continued engagement with NACVSO and these thoughtful questions. We value the opportunities to continue work with you and your staff as a trusted partner in strengthening programs that support veterans and their families. Furthermore, we appreciate your ongoing commitment to oversight and collaboration that leads to meaningful improvements in veteran service delivery

Very Respectfully,

A handwritten signature in black ink, appearing to read 'Andrew Tangen', is written over a light gray rectangular background.

Andrew Tangen
President, NACVSO