
501(C)(3) Veterans Non-Profit

STATEMENT FOR THE RECORD

PARALYZED VETERANS OF AMERICA

FOR THE

HOUSE COMMITTEE ON VETERANS' AFFAIRS

ON

"STRENGTHENING CHAMPVA FOR SURVIVORS AND DEPENDENTS"

DECEMBER 10, 2025

Chairwoman Miller-Meeks, Ranking Member Brownley, and members of the subcommittee, Paralyzed Veterans of America (PVA) appreciates this opportunity to share our views on how to strengthen the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA) for survivors and dependents.

CHAMPVA is a comprehensive healthcare program for the spouse or widow(er) and children of an eligible veteran. The Department of Veterans Affairs (VA) shares the cost of certain healthcare services and supplies provided through this program with eligible beneficiaries. It may also provide benefits to the Primary Family Caregiver through the Program of Comprehensive Assistance for Family Caregivers.

Accessing healthcare through CHAMPVA can be challenging for several reasons. Until recently, just getting an initial application for CHAMPVA health coverage approved took months. In late November, VA announced it eliminated a backlog of more than 70,000 CHAMPVA applications. They are processing new applications in a handful of days, and the department says they can process more than the 4,000 new applications per week that it currently receives.

They substantially reduced the number of pending appeals as well, from roughly 20,000 earlier this year to about 1,000 today. Their success in reducing the backlog for both claims and appeals is properly attributed to Secretary Collins' decision to use overtime pay for VA staff to get the job done, while streamlining the process and leveraging automation to speed it up. VA expects to move to a

more automated application processing system this month, which will increase the efficiency of processing CHAMPVA applications. It will also ensure that most medical services and pharmacy claims are electronically processed within days of receipt for more timely payment.

There may be some lingering concerns regarding payment holds for CHAMPVA providers. These holds are placed on providers who have not enrolled in electronic funds transfer, and we understand there are thousands of them in this position. The lack of timely reimbursements has plagued the program, and we urge the department to work with these providers to resolve the problem as quickly as possible.

Finding providers that accept CHAMPVA has always been a vexing issue for several reasons. The paperwork burden for the program is high, insurance denials can be troublesome, there is no network to manage rates or fee schedules, and reimbursement rates are extremely low, making those provided by other federal and private plans far more attractive. We encourage Congress to work with VA to address each of these problem areas.

Coverage for a veteran's children under CHAMPVA currently expires when they turn 18, unless they are full-time students. In this case, they continue to receive coverage until they turn 23, stop attending school full-time, or get married. However, for most Americans with health insurance, their adult children can remain on their plan until age 26 with no separate premium, as mandated in the Patient Protection and Affordable Care Act (ACA) (P.L. 111-148). CHAMPVA and the military's TRICARE programs were not affected by the ACA, so they required separate congressional action to extend these benefits to children up to age 26. This discrepancy was addressed for TRICARE in 2011 and H.R. 1404, the CHAMPVA Children's Care Protection Act would fix this for VA's CHAMPVA program.

The delay in making this change to CHAMPVA has adversely impacted several of our members, including PVA member Amy and her husband. She served honorably in the U.S. Marine Corps before an SCI/D cut her military service short. Her husband served in the Marine Corps as well, but injuries he sustained in Operation Desert Storm curtailed his military career, too. Both have 100 percent disability ratings from the VA. Their two boys have severe immune deficiencies that were caused by their parents' exposure to hazards during their military service. As a result, the boys require weekly plasma infusions to keep them alive. These infusions cost thousands per month, and they cannot afford to pay for them out of pocket. They rely on CHAMPVA to provide this life-saving care and suffered tremendous angst when their oldest child turned 18. Fortunately, he became well enough with the infusions that they were able to keep him in school and CHAMPVA until he turns 23 in March 2026. The younger child is currently 17 but he has additional comorbidities that may not allow him to do the same. The family is straining under the pressure that the lack of action from Congress has put on them, and unless legislation like this is passed, there is a very real possibility that both children will age out of the program next year.

The VA testified in opposition to the companion measure to this bill during a May 1, 2025, Senate Veterans' Affairs Committee hearing. The witness correctly stated that CHAMPVA was not affected by the ACA, but we disagree with VA's assertion that it is not health insurance because it clearly functions like it. For example, certain types of care and services require preauthorization. This approval is extremely important, and the failure to obtain it may result in denial of the claim. Also, providers must be properly licensed in their state to receive payment from CHAMPVA, and they cannot be on the Medicare exclusion list. To be reimbursed, providers must file a claim, using diagnosis and procedure codes that all other healthcare plans follow.

The Congressional Research Service (CRS) which advises Congress on programs like this seems to agree. In its October report to Congress on VA healthcare programs for dependents and survivors, CRS stated, "CHAMPVA is primarily a health insurance program where certain eligible dependents and survivors of veterans receive care from private sector healthcare providers. The program is administered by the Veterans Health Administration (VHA), Assistant Under Secretary for Health (AUSH) for Integrated Veteran Care, Office of Integrated Veteran Care (IVC). The law (38 U.S.C. §of veterans, 1781) requires CHAMPVA to provide for medical care in the same or similar manner and subject to the same or similar limitations as medical care is furnished to certain dependents and survivors of active duty and retired members of the Armed Forces under [the Department of Defense (DOD) TRICARE program]."¹

DOD's TRICARE program wasn't affected by the ACA either, but Congress created the TRICARE Young Adult program in 2011, which provides health care for qualified young adults aged 21 to 26 who are unmarried and not eligible for an employer-sponsored health plan. Our government should not deem veterans' dependents and survivors less worthy than civilians for support. Those who are eligible for CHAMPVA should be able to retain their healthcare coverage until their 26th birthday just like those in private and federal healthcare plans. H.R. 1404, the CHAMPVA Children's Care Protection Act, would raise CHAMPVA's eligibility age to 26, making it consistent with all other federal and private plans. We urge Congress to pass this legislation as quickly as possible.

PVA would once again like to thank the subcommittee for the opportunity to submit our views on CHAMPVA. We look forward to working with you on this important issue and would be happy to take any questions for the record.

¹ [Health Care for Dependents and Survivors of Veterans, October 16, 2024.](#)

Information Required by Rule XI 2(g) of the House of Representatives

Pursuant to Rule XI 2(g) of the House of Representatives, the following information is provided regarding federal grants and contracts.

Fiscal Year 2026

Department of Veterans Affairs, Office of National Veterans Sports Programs & Special Events—
Grant to support rehabilitation sports activities — \$368,500.

Fiscal Year 2025

Department of Veterans Affairs, Office of National Veterans Sports Programs & Special Events —
Grant to support rehabilitation sports activities — \$502,000.

Fiscal Year 2023

Department of Veterans Affairs, Office of National Veterans Sports Programs & Special Events —
Grant to support rehabilitation sports activities — \$479,000.

Disclosure of Foreign Payments

Paralyzed Veterans of America is largely supported by donations from the general public. However, in some very rare cases we receive direct donations from foreign nationals. In addition, we receive funding from corporations and foundations which in some cases are U.S. subsidiaries of non-U.S. companies.