STATEMENT OF MARIA LLORENTE, M.D. ACTING ASSISTANT UNDER SECRETARY FOR HEALTH FOR INTEGRATED VETERAN CARE VETERANS HEALTH ADMINISTRATION (VHA) DEPARTMENT OF VETERANS AFFAIRS (VA) BEFORE THE COMMITTEE ON VETERANS' AFFAIRS SUBCOMMITTEE ON HEALTH U.S. HOUSE OF REPRESENTATIVES ON

Putting Families First: Strengthening CHAMPVA for Survivors and Dependents

DECEMBER 10, 2025

Chairwoman Miller-Meeks, Ranking Member Brownley, and distinguished Members of the Subcommittee. Thank you for the opportunity to testify today about the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA), a vital program that provides health care coverage to eligible spouses, children, survivors, and caregivers of qualifying Veterans.

Joining me today is Mr. David Fennell. He is the Director of Veteran and Family Member Programs in the Office of Integrated Veteran Care.

CHAMPVA plays a critical role in supporting the families of Veterans who have made profound sacrifices in service to our Nation. My testimony today will provide an overview of the program's eligibility criteria, current operations, recent improvements, and opportunities for continued collaboration with Congress to ensure timely, efficient, equitable access to care.

Authorized under the United States Code, Title 38 Section 1781, CHAMPVA provides health care coverage to eligible spouses, surviving spouses, and children of Veterans who are permanently and totally disabled due to a service-connected disability, who died as a result of a service-connected condition(s), or who died while rated permanently and totally disabled from a service-connected condition(s). It also

covers certain survivors of persons who died in the line of duty and certain Primary
Family Caregivers under the Program of Comprehensive Assistance for Family
Caregivers. To be eligible for CHAMPVA, the individual cannot be eligible for TRICARE.

As of November 2025, CHAMPVA provides health care coverage to more than one million beneficiaries. The program receives approximately 4,000 new applications per week. More than 90% of medical and pharmacy claims are processed electronically within days of receipt, ensuring timely reimbursement and continuity of care.

Under the leadership of Secretary Douglas A. Collins and thanks to recent reforms, the application backlog—previously exceeding 70,000 cases—has been eliminated. New applications are now processed in a matter of days. The appeals backlog has also been reduced from over 20,000 to approximately 1,000, with continued progress underway. These improvements reflect the Department of Veterans Affairs' (VA) commitment to Veteran-first service delivery, accountability, and efficiency.

Under the last Administration, CHAMPVA faced significant delays in application and appeals processing due to increased demand, staffing constraints, and reliance on legacy manual systems. Some applicants waited over 150 days for determinations. Under Secretary Collins' leadership, VA implemented a two-pronged strategy: authorizing overtime for application processors and introducing enhanced process engineering and new automation to streamline workflows. These actions have assured timely access to benefits for eligible CHAMPVA beneficiaries.

VA is modernizing CHAMPVA operations to reduce bureaucracy and improve the user experience. In December 2025, we will complete the transition to a more automated application processing system, increasing efficiency and reducing manual workload. These efforts align with VA's broader digital transformation strategy and support the Department's goals of transparency, reduced administrative burden, and improved outcomes for Veterans' and VA beneficiaries.

Access to accurate provider information is another area of focus. Although CHAMPVA beneficiaries may see any provider who accepts CHAMPVA's allowable rates, VA acknowledges that beneficiaries may experience difficulty identifying participating providers or confirming whether a provider is accepting new patients. We are working to improve how provider information is presented and maintained, including updating publicly available guidance and strengthening communication with providers who bill CHAMPVA.

We appreciate the continued interest in strengthening CHAMPVA. Over the last few months, VA has made significant strides in eliminating backlogs, modernizing systems, and improving access. We remain focused on delivering timely, high-quality service to those who have sacrificed so much.

Conclusion

This concludes my statement. We look forward to responding to any questions that you may have.