

**NATIONAL ASSOCIATION OF  
COUNTY VETERANS SERVICE OFFICERS**



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

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*Presented by*

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Chairman Bost, Ranking Member Takano, and distinguished members of the Committee, on behalf of the National Association of County Veteran Service Officers (NACVSO), we thank you for the opportunity to provide written testimony for the record. We value this Committee's steadfast commitment to improving the benefits, services, and systems that directly impact veterans and their families across the nation.

To begin, NACVSO would like to extend sincere appreciation to the staff at the CHAMPVA offices for their extraordinary work in reducing the application backlog. We are hearing consistent reports from our members that CHAMPVA applications are now averaging close to ten days for initial processing, with some cases moving in as few as four. This progress is not merely administrative—it is lifesaving. It means eligible dependents gain timely access to health care coverage without enduring prolonged periods of uncertainty. These teams deserve real credit for this achievement.

Our testimony today is offered with respect for our partners at CHAMPVA and with a shared goal: to identify practical refinements that would increase accessibility, transparency, and efficiency for eligible family members and for the Government Veteran Service Officers (GVSOs) who serve them.

### **1. Modernizing CHAMPVA Applications by Enabling Digital Submission**

As previously mentioned, NACVSO represents government-employed veteran service officers across the country. As accredited representatives, these officers act as the primary navigators for veterans and their families who rely on them to access the benefits they have earned. Yet, when assisting dependents with CHAMPVA applications, these advocates face a significant barrier: there is currently no mechanism for GVSOs to submit CHAMPVA applications electronically.

To help a dependent apply, a GVSO must print out the application, complete it by hand with the applicant, and then fax or mail it to the CHAMPVA office. This process prevents accredited representatives from:

- receiving a digital confirmation of submission,
- tracking the application's progress, and
- providing timely updates when a dependent calls for assistance.

Meanwhile, veterans eligible for VA.gov have access to online submission portals—but many dependents do not, as they lack a VA.gov profile and therefore cannot fully engage in self-service options.

CHAMPVA applications are ready for modernization. NACVSO recommends the development of a digital submission workflow, modeled after the Veterans Benefits Administration’s successful National Work Queue rollout. A similar system for CHAMPVA would:

- generate submission confirmations for applicants and accredited reps,
- show real-time status updates (e.g., “received,” “in review,” “decision made”),
- reduce administrative burden on CHAMPVA staff, and
- increase trust and transparency for families.

A viable path forward may include enabling eligible survivors and dependents to obtain VA.gov access specifically for benefits and CHAMPVA-related documentation.

In parallel, **expanding VA Form 21-22 authority**—which formalizes representation between claimants and accredited organizations—to include the Veterans Health Administration and its subordinate entities (including CHAMPVA offices) would allow NACVSO’s accredited officers to communicate directly with CHAMPVA staff. This would reduce delays, minimize errors, and empower GVSOs to resolve issues on behalf of families more efficiently.

## **2. Increasing Provider Awareness and Participation**

A persistent challenge reported nationwide is the lack of understanding among community healthcare providers about what CHAMPVA is, who it covers, and how reimbursement works. Many providers have never encountered CHAMPVA before; some conflate it with TRICARE or with VA Community Care. This lack of knowledge discourages provider participation and creates avoidable access-to-care barriers for spouses and dependents.

NACVSO recommendations to expand provider awareness include:

- Targeted campaigns to large provider networks, hospital systems, and independent practices explaining CHAMPVA coverage and billing processes.
- Provider-focused training materials, such as webinars or downloadable toolkits, distributed through VA’s Office of Community Care and regional CHAMPVA liaisons.

- Inclusion in electronic health record (EHR) billing libraries, ensuring CHAMPVA appears as an easily selectable insurer.
- Partnerships with professional associations to disseminate CHAMPVA guidance, if not already active.

These efforts would immediately expand access for eligible dependents by reducing confusion at the point of service.

### **3. Redesigning CHAMPVA Identification Cards**

Community providers frequently confuse the CHAMPVA identification card with the VA Community Care card, resulting in some instances where a dependent is turned away for care. This confusion burdens families and forces repeated follow-up with CHAMPVA and GVSOs.

NACVSO recommends that VA explore restyling CHAMPVA eligibility cards to create a distinct, easily recognizable format. Clear differentiation—both visually and textually—would minimize confusion and support smoother interactions with community providers nationwide.

### **4. Addressing the CHAMPVA Coverage Gap for Dependent Students**

A particular issue arises during the transition period when a dependent turns 18. Under current policy, CHAMPVA eligibility lapses unless the dependent is enrolled full-time in school and provides verification to CHAMPVA. Unfortunately, the processing time for this school enrollment certification often stretches eight to nine months, creating a substantial coverage gap.

During this period:

- dependents incur medical expenses out of pocket,
- families must attempt reimbursement long after the care has occurred,
- claims may be forgotten or lost, and
- dependents undergo administrative burdens during what ought be a routine eligibility continuation.

This gap is perplexing given that VBA has already determined eligibility for the underlying veteran benefit that establishes Dependent's Education Assistance and CHAMPVA access. NACVSO recommends a few potential mitigation strategies such as:

- Provisional Continuation of Coverage:
  - Allow dependents to maintain uninterrupted CHAMPVA coverage for a defined period (e.g., six months).
- Direct Data Exchange with Educational Institutions:
  - Establish an automated system where schools can provide enrollment verification directly to CHAMPVA, similar existing VA education certification offices.
- Online Certification at VA.gov for Dependent Students:
  - Similar to existing VA.gov profiles, access would allow dependents to upload proof of enrollment through an online portal that generates a timestamp and receipt.
- Pre-verification reminders:
  - Create automated notices 6 months before the dependent's 18th birthday.

Addressing this single chokepoint would eliminate a disproportionate amount of confusion and financial strain for thousands of families each year.

Overall CHAMPVA is performing well, and the reduction in application backlog stands as clear evidence of the dedication of VA's workforce. But as with any successful program, continued refinement is both necessary and possible.

Government Veteran Service Officers are uniquely positioned to assist VA in improving the CHAMPVA experience for eligible family members. As the front-line, accredited advocates charged with helping veterans and their dependents navigate federal benefits, GVSOs see these challenges—and potential solutions—every day. NACVSO stands ready to support VA and this Committee in modernizing processes, expanding access, and ensuring that the families of our veterans receive the timely, reliable health coverage.

Thank you for your continued leadership and for the opportunity to provide testimony. NACVSO remains committed to working with the Department of Veterans Affairs, CHAMPVA leadership, and Congress to strengthen all programs for those who served and those who stand alongside them.

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