

## San Joaquin County Veterans and Health Care Reform

The Patient Protection and Affordable Care Act, also known as “Obamacare,” made health insurance plans in the United States more inclusive, affordable and accessible. The act also requires that all citizens and permanent residents sign up for health insurance that meets a certain standard.

As a veteran, if you are signed up for any of the VA health care programs, then you already have insurance that meets the federal standard, and you do not need to do anything under the new law. If you are a veteran not enrolled in VA health care, you can apply for immediate coverage at any time by bringing your DD-214 to San Joaquin County Veterans Service Office. VA health care is rated among the best in the United States and has more than 1,700 service locations. This means your coverage can go with you if you travel or move. Generally, there are no enrollment fees, monthly premiums or deductibles. However, some members may have to pay small copayments for services or prescription drugs. Online information about your VA healthcare eligibility can be found here: <http://www.va.gov/healthbenefits/apply/veterans.asp>.

Veterans interested in options outside of VA health care for themselves or their families have until March 31 to apply for a health insurance plan through Covered California and see if they qualify for financial assistance. Those who are not enrolled in health insurance by March 31 may have to pay a full or partial tax penalty. Also, March 31 is the last date to qualify for financial assistance until the next open-enrollment period begins in the fall.

There are special circumstances that allow enrollment in Covered California after the March 31 deadline, such as a change in employment status. If a veteran is discharged from military service after the deadline, this may allow him or her to sign up after March 31.

Covered California offers commercial health plans (for example, Blue Shield of California, Health Net, Kaiser and Anthem Blue Cross are available to San Joaquin County residents ) at affordable prices. Covered California has a Shop and Compare Tool that allows individuals and families to see health plan options specific to their location and income level. This tool shows prices, financial assistance and plan information. The Shop and Compare tool can be found here: ([www.CoveredCA.com/shopandcompare/#calculator](http://www.CoveredCA.com/shopandcompare/#calculator)). Otherwise, all veterans should visit the VA.gov website or stop by the San Joaquin Veterans’ Service Office.

VA wants all Veterans to get health care that improves their health and well-being. If you are a veteran and not yet enrolled you may do so at any time. The application process is free and it is simple. Any veteran may apply online at: <http://www.va.gov/healthbenefits/apply/veterans.asp>, or call 1 877-222-VETS, or visit the San Joaquin County Veterans' Service Office for assistance. Within 14-30 business days after the application has been received and processed by the VA health care eligibility center, the veteran will receive written notification of his/her health care enrollment category. This letter will also have specific information on how to obtain a veteran's health care identification card. Remember, once your application for enrollment in VA health care system is processed, VA will send you a letter informing you of your enrollment Priority Group assignment, copay status and whether you were enrolled. The letter will also give you instructions on how to appeal the decision if you do not agree with it. To be eligible for enrollment in the VA health care system, you will need to meet certain military service requirements. A veteran must have been separated, discharged, or retired under other than dishonorable circumstances. Veterans, military cadets, members of the Guard or Reserves who were discharged for a medical condition will most likely qualify for VA health care and are encouraged to complete an enrollment form. Active duty members must have had at least 24 months of active duty service after 1980.

**Please contact the San Joaquin Veterans' Service Office at  
209 468-2916 or visit 105 S San Joaquin Street, Stockton CA 9502**