

All you recent (like in the last 10 years) veterans keep reading—this is important! Veterans who served in combat since November 11, 1998, including veterans of Iraq and Afghanistan, are now eligible for five years of free VA medical care for most conditions. This is an increase in the two-year limit that had been in effect for nearly a decade. (The five-year deadline has no effect upon any veterans with medical conditions related to their military service. You may apply at any time after discharge from the military—even decades later—for medical care for service-connected health problems.)

The new provision, part of the National Defense Authorization Act of 2008, applies to care in a VA hospital, outpatient clinic or nursing home. Combat veterans who were discharged between November 11, 1998, and January 16, 2003, and who never took advantage of the VA's health care system, has until January 27, 2011, to qualify for free VA health care.

This five-year window is also open to activated Reservists and members of the National Guard, if they served in the theater of combat operations after November 11, 1998, and were discharged under other than dishonorable conditions.

Here's the best part--Veterans who take advantage of this five-year window can continue to receive care after five years, although they may have to pay copayments for medical problems unrelated to their military service. Do I need to repeat that? This will be a life-long benefit, so don't put it off, come in now and let's get the paperwork done! Every day, I have veterans drop in who did not apply when they should have for one reason or another, and many do not now qualify because of some rules changes, etc. Don't take a chance--get in the VA health care system while the getting's good! And please, help spread the word to your buddies.

I get asked this question fairly often, so thought it might be a good time to explain some of the rules. The VA is required to submit claims to health insurance companies for recovery of VA reasonable charges in providing medical care to no service-connected veterans and to service-connected veterans for no service-connected conditions. The money collected is used to maintain and improve VA's health-care system. Generally, the VA can't bill Medicare for medical services provided to a veteran; however, they can bill Medicare supplemental health insurance for medical care and services that are covered by the supplemental insurance, but not covered by Medicare. All veterans applying for VA medical care are required to provide information on their health insurance coverage (goes on that blue VA form 10-10), including coverage provided under policies of their spouses. You are not responsible for paying any remaining balance of the VA's insurance claim that is not paid or covered by your health insurance, and any payment received by the VA

may be used to offset "dollar for dollar" your copayment responsibility. So, that's the long and the short of why you need to fill out that insurance info when you apply for benefits—glad you asked?

Don't forget to buy a Support Our Troops License Plate! Your contribution is split between the Minnesota's Department of Military Affairs for financial support of military families and the Minnesota Department of Veterans Affairs for grants to veteran service organizations and outreach to underserved veterans.

Over and Out!