

Health Care Coverage and Behavioral Health Services for Veterans and Active Duty and Retired Members of the Military

VA Healthcare Benefits

I am a veteran and need to get behavioral health services. Can I access mental health and substance use disorder services through the Veteran's Administration?

If you are receiving healthcare benefits through the U.S. Department of Veterans Affairs (VA), you may be able to access mental health and substance use disorder services generally through [VA medical facilities](#). Those who have served in the active military, naval or air service and did not receive a dishonorable discharge may qualify for VA healthcare benefits.

Most Veterans who enlisted after September 7, 1980, or entered active duty after October 16, 1981, must have served 24 continuous months or the full period for which they were called to active duty to be eligible. This minimum duty requirement may not apply to Veterans who were discharged for a disability incurred or aggravated in the line of duty, were discharged for a hardship, or received an "early out." Since there are several other exceptions to the minimum duty requirements, VA encourages all Veterans to apply to determine their enrollment eligibility.

Veterans who served in a theater of operations after November 11, 1998, are eligible for an extended period of eligibility for health care for five years after their discharge. In the case of multiple call-ups, the five-year enrollment period begins on the most recent discharge date. This special eligibility includes certain benefits such as cost-free health care services and nursing home care for conditions possibly related to military service. You can consult [VA Healthcare Eligibility](#) to learn more about whether you can get VA healthcare as a veteran.

If you are a veteran and do not yet have VA healthcare benefits, you can apply for them online with the [VA Application](#) or you can complete your application in person, by mail, by phone or with the help of a trained representative following the [VA How to Apply](#) instructions. To get help with your application:

- You can call the VA at 1-877-222-VETS (1-877-222-8387) or call TTY 1-800 88877-8339 for those with hearing loss, Monday through Friday, 8 AM to 8 PM EST;
- You can contact the [NYC Department of Veteran's Services](#); or
- You can call the [NYS Division of Veterans' Services](#) at 1-888-VETS-NYS (1-888-838-7697).

Once you have applied for VA healthcare benefits, you should receive a call from the VA to welcome you to VA health care, help you with scheduling a first appointment and answer any questions you have about your health care benefits.

Once your VA health care benefits are approved, you should receive a personalized [VA Benefits Handbook](#) that will explain your specific health care benefits, your specific out-of-pocket costs and other helpful information. You will also need to get a [Veterans Health Identification Card](#) which you will need to use as identification for your VA health care appointments. To obtain your card, contact your [local VA Medical Center](#), speak with an enrollment coordinator and ask for help arranging to get your card.

What type of mental health and substance use disorder services can I get with VA health care benefits?

The VA [Guide to VA Mental Health Services for Veterans and Families](#) offers a summary of the mental health and substance use disorder services that are available to eligible veterans and their families. In addition, the VA has created a website, [Make the Connection](#), to share information about behavioral health services and personal stories from

veterans about their experiences in getting behavioral health care services.

Will I need a referral or prior authorization to get mental health and substance use disorder services with VA health care benefits?

The [Guide to VA Mental Health Services for Veterans and Families](#) describes the steps that a veteran may face to get mental health or substance use disorder services. As outlined on page 10 of this guide, you should discuss your mental health issues or concerns (whether it be feeling depressed, drinking a lot more than usual, feeling generally “off”, etc.) with your primary care physician first so that this physician can provide support best tailored to your needs.

In some situations, the physician may start to address behavioral health needs with medication to manage the issue and in other cases, the physician may decide to refer you to a mental health specialist such as a psychiatrist, psychotherapist or other behavioral health specialist.

Depending on the size of the VA health facilities, the referral process could take the veteran to a medical center or large community based outpatient clinic (CBOC) where the veteran may be seen by a mental health specialist on the same day or, with a smaller CBOC or with a need for more comprehensive care, need to have a scheduled specialty clinic appointment at a later date. The specialist at a smaller CBOC will get a deeper understanding of your unique issues, identify the concerns that need to be addresses and recommend appropriate medications, treatments, social support, and other relevant services.

If you’re already enrolled and using VA healthcare benefits, the fastest way to schedule VA appointments is to call the VA facility where

you want to receive care. You can also ask your primary care provider to help you make an appointment with a VA mental health provider.

- To find a VA medical center near you, use the [VA Medical Facility Locator](#)
- You can also use the [VA Appointments Tool](#) to schedule some VA health care appointments online, view details about upcoming appointments, and organize your health care calendar.

If you are enrolled but have not used VA medical services before, you can contact your nearest VA medical center or Vet Center to talk about your behavioral health needs. [[source](#)]

If you have not yet applied for your VA health care benefits and need a mental health professional, you can also use the NYC Well website to find a mental health professional. Visit [NYC Well](#) or call the NYC Well Hotline at 1-888-NYC-WELL (1-888-692-9355) and indicate that you need to find a mental health provider who accepts VA healthcare benefits.

TRICARE

I have TRICARE coverage and I need to get behavioral health care services. Can I access mental health or substance abuse disorder services with my TRICARE coverage?

[TRICARE](#) is the Department of Defense (DoD) health care program for uniformed active duty service members, retirees & their families worldwide.

There are many [TRICARE plans](#), but the plan used by active duty members and their families is called [TRICARE Prime](#). Service members

who have served long enough to be considered retired, and their families, can also enroll in TRICARE Prime.

VA health care services are also available for service members who served in the military, even if they did not serve long enough to be retired, as long as they were not dishonorably discharged. [VA Healthcare Eligibility](#) provides an overview of eligibility criteria for these health care benefits.

Therefore, service members who have served long enough to retire may be dually eligible for TRICARE and VA healthcare benefits. TRICARE, like Medicare, pays other providers to give you services; whereas VA health care benefits are provided by government-sponsored health providers that see you directly at VA facilities.

Primary or Secondary Coverage with TRICARE

If you are an active duty military member, TRICARE is your only coverage and you cannot have any other coverage.

However, if you are not an active duty military member and you have other health insurance coverage in addition to TRICARE, such as coverage through an employer, that other insurance coverage is your primary coverage and will be the primary payer for your health care services. [TRICARE will be the secondary payer](#) and will only pay for your health care services **after** your primary insurance coverage has been processed first. This coordination of benefits rule **does not** apply to some select types of other insurance coverage, including Medicaid.

You can learn more about TRICARE and eligibility for its plans through its [Frequently Asked Questions](#), by reviewing its [list of plans](#) or you can call 1-800-538-9552 for more information.

What type of mental health and substance use disorder services can I get with TRICARE coverage?

The [TRICARE Mental Health and Substance Use Disorder Services Factsheet](#) describes the types of behavioral health services available to those with TRICARE coverage, including psychotherapy, psychoanalysis, inpatient psychiatric care, inpatient and residential substance use disorder rehabilitation. To get more detail about what your particular TRICARE plan covers, you should consult [Covered Services](#) on the TRICARE website, and review the [Mental Health Care](#) information.

If TRICARE is your **secondary** health coverage, use your primary health coverage to access behavioral health services. Start by checking your [Summary of Benefits and Coverage \(SBC\)](#).

All health insurance companies must provide you with an SBC in clear and accessible language that describes what is covered under your specific health plan. An example of the SBC is available on healthcare.gov.

If you already have your SBC, review it to see what is covered under your specific primary health insurance plan. You will see what costs and services are associated with your coverage. For services related to behavioral care, like mental health or substance use treatments, you will generally find this information in the section titled "Types of Medical Events."

If you do not have your SBC, request it from your primary health insurer. You can often access this information online on your health plan's website. You can also contact the Member Services phone number on the back of your health insurance card to get this information.

Will I need a referral or prior authorization to get mental health and substance use disorder services with TRICARE coverage?

If TRICARE is your primary coverage, your TRICARE plan may require you to first get prior authorization or a referral before receiving behavioral health services. For example, all active duty members need to get a referral and prior authorization for all mental health care provided in the TRICARE Network. TRICARE's [Getting Mental Health Care](#) outlines whether you need a referral or prior authorization for behavioral health services.

If other health insurance is your primary coverage, then you need to check whether that other health insurance requires you to first get prior authorization or a referral from their primary care providers before receiving behavioral health services. You can find out whether you need a referral or prior authorization by checking your SBC or by calling your primary health insurance plan.

Additional Resources Regarding Mental Health and Substance Use Disorder Services for Veterans, Active Duty Military Members or Retirees

If you are a Veteran and need help finding a mental or behavioral health provider

Call the VA health benefits hotline **at** 1-877-222-8387, Mon. through Fri., 8:00 AM to 8:00 PM ET

Visit the [VA Medical Facility Locator](#)

If you have TRICARE coverage and need help finding a mental or behavioral health provider

Call the TRICARE Customer Service Hotline at 1-800-444-5445

Visit TRICARE's [Find a Doctor Tool](#)

If you need help with a mental health crisis response

If you are an active military member, retiree or veteran living in New York or New Jersey, you can get trauma counseling and crisis intervention support.

Through NYC Well Crisis Support:

Call 1-888-692-9355

Text "WELL" to 65173

Visit [NYC Well](#)

Through Veterans Crisis Line:

Call 1-800-273-8255, press "1"

Text "CRISIS CHAT" to 838255

If it is an emergency, call 911

If you want to learn more about eligibility for VA HealthCare benefits and the range of covered services

Visit the VA [Health Benefits Explorer](#)

Visit [Make the Connection](#)

Visit VA Healthcare [Mental Health](#)

Visit [VA Mental Health Services](#)

Visit the U.S Department of Health & Human Services [Mental Health.gov](#)

Visit [U.S. Department of Veteran's Affairs About VA Health Benefits](#)

Download the [VA Mental Health Guide](#) and the [VA Office of Mental Health Guidebook](#)

If you want to learn more about TRICARE benefits:

Visit [TRICARE](#) and its [Getting Mental Health Care](#) section

To learn about behavioral health resources for Veterans

Veterans living in New York can learn about mental and behavioral health resources, including how to request mental health services from VetConnectNYC, at the [NYC Department of Veterans' Services](#). Veterans can also access mental health support by calling the Veterans Crisis Line at 1-800-273-8255.

If you are a Veteran or active military service member in need of resources and assistance for housing, employment, food assistance or other issues

Contact [NYC Department of Veterans Services](#)

If you need information about other available health insurance options in New York City

Visit [NYC Health Insurance Link](#)

If you need help navigating the health care system

Contact [Community Health Advocates](#) (CHA), a program of the Community Service Society, for free help on how you access the health care you need. You can call the CHA Helpline at 1-888-614-5400.

Important Note: This information is compiled from government handbooks and webpages and relies on them for accuracy and is current as of December 17, 2021. It is provided here for your assistance and should not be taken as legal advice.