

VETERANS AND CANCER

RESOURCES FOR THOSE WHO SERVED

FAST FACTS

- About 6% of the current U.S. population is made up of military veterans.
- Americans aged 75+ include the most veterans – more than 4 in 10 men and 1 in 10 women in this age group have served.
- While cancer tends to affect people 65 and older, 28% of veterans are under 50. Cancers in this age group of veterans are rarer. All veterans should consider that a cancer diagnosis could be linked to their time in service and may mean eligibility for health care and disability benefits.
- The PACT Act of 2022 designated additional cancers presumed to be related to military service.

WHAT TO KNOW ABOUT VETERANS AND CANCER

U.S. military veterans are a unique group when it comes to cancer and cancer care.

- They may have cancer because of military exposure to toxins and other hazards.
- Veterans may have medical conditions, such as post-traumatic stress disorder (PTSD) or traumatic brain injuries, that can complicate cancer treatment.
- Not all veterans are eligible for VA care; you must meet basic service and discharge requirements as found [here](#) or be eligible based on income.

Cancer is most common in people over 65, yet veterans of Iraq, Afghanistan, and other recent military engagements may be younger.

Is the cancer service-connected?

A key question for veterans diagnosed with cancer is: **Is it related to my military service?**

Cancers that are related to military service are known as “service-connected.” Veterans with these cancers can:

- Apply for VA disability benefits, if they do not already receive them
- Seek care through the VA health care system
- Receive other benefits and support for themselves and their caregivers

They may also combine civilian benefits and care with VA benefits or simply receive VA disability compensation alone.

Every veteran should know if their cancer is service-connected and what help they qualify for. Nurses, advocates, family members, and caregivers may need to help gather information, especially for veterans with other disabilities.

Are veterans more prone to cancer?

Veterans who were exposed to carcinogenic hazards have higher rates of cancer. For example, it has been known for some time that military cockpit exposure is associated with increased risk of melanoma, a finding also noted in civilian airline pilots/aircrew. A study commissioned by Congress in 2021 followed nearly 900,000 military aviators (aircrew) and support (ground crew) personnel and found that aircrew personnel were at 24% greater risk of developing cancer of any kind compared to the general U.S. population, whereas ground crew personnel were at 3% higher risk than the general U.S. [population](#). However, confounding factors were not accounted for in this study (read the full report [here](#)).

Cancer and the PACT Act for veterans

In 2022, a law known as the PACT Act added many health conditions, including several new cancer types, to the list of those presumed to be connected to a veteran’s service. Veterans with cancers that are presumed service-connected may qualify for VA health care and benefits.

Service-connected cancers under the PACT Act:

- Brain cancer, including glioblastoma
- Gastrointestinal (digestive system) cancer
- Head and neck cancer
- Kidney cancer
- Lymphatic cancer
- Lymphoma
- Melanoma
- Pancreatic cancer
- Reproductive cancers, such as prostate and breast cancer
- Respiratory cancers, including some rare types of lung cancer

I'm diagnosed, now what?

Answers for veterans with cancer

Questions to ask include:

- **Where** do you want to receive treatment?
- Do you want or need to use **VA health benefits** if you qualify? Is cost a factor (for example, a veteran who does not have private insurance)?
- Do you know if you qualify for VA benefits? Veterans with cancers that are presumptive conditions and who meet the service requirements qualify. Visit www.va.gov/health-care/eligibility for more information.

Can veterans use private health insurance?

Veterans who have private (commercial) health insurance through an employer, the health care marketplace, or an individual plan may receive primary care through a civilian doctor or clinic. The same is true for veterans with Medicare or Medicaid. Veterans who receive a diagnosis from a civilian doctor may be scheduled for treatment at a civilian cancer center or hospital. To learn more about community care eligibility see this fact sheet: www.va.gov/files/2023-01/community-care-qsg.pdf.

Cancer care through the VA: the National Oncology Program

Offering unique benefits to those receiving VA cancer care

The VA is one of the nation's largest providers of cancer care, and its National Oncology Program (NOP) is an option. Visit www.cancer.va.gov/about.html to learn more.

This program includes approximately 500 oncology specialists across the United States who provide all types of cancer treatment. Additionally, NOP providers can refer patients for supportive services covered by the VA, including acupuncture, massage, and meditation.

NOP includes:

- The **National TeleOncology Service** for virtual visits with VA cancer specialists. This program ensures veterans have access to care no matter where they live.
- The **National Precision Oncology Program**, providing free molecular testing of tumor and blood specimens so veterans can receive the most targeted treatment for their cancer. This program is only available for veterans receiving care in the VA system.
- **Pharmacogenetics testing**, to learn how medicines will work for the individual veteran – another free benefit available to veterans receiving cancer care in the VA system.
- **The VA Close to Me infusion service**, which can bring cancer care to the veteran's home. Where available, this option can be very helpful to those living some distance from a chemotherapy (infusion) center. Program expansion is planned.

The VA's Clinical Cancer Research Service and Clinical Cancer Genetics Service are additional central resources available to veterans and, in some cases, to families.

Using VA cancer care and resources will **not** affect veterans' compensation and pension benefits.

Apply for VA health benefits: www.va.gov/health-care/apply/application/introduction. By signing up online, veterans and caregivers can complete the application online and check its progress.

Depending on the veteran's health and other conditions, such as PTSD or traumatic brain injury, it can be helpful to have a family member, Veterans' Services Officer (VSO), or veterans advocate (e.g., Disabled American Veterans) help complete the application and monitor status.

Find a VSO, advocate, or attorney here: www.va.gov/get-help-from-accredited-representative/find-rep

Other cancer care options

TRICARE – Insurance for current and retired service members

- Veterans with cancer may have another option, the U.S. Department of Defense health insurance, called TRICARE (www.tricare.mil).

Private (commercial) insurance

Medicare

- Most people with cancer are 65 and older. This makes them eligible for the U.S. government's health insurance program, which covers people 65 and up as well as some Americans with disabilities.
- Veterans who already have VA health care can also apply to Medicare. This does not affect their VA benefits and helps expand their options to receive and pay for care.

Medicaid

- Medicaid is the U.S. federal low-income health insurance program. It is administered on a state-by-state basis, so benefits and coverage may vary. However, Medicaid does not affect a veteran's VA health care benefits, compensation, or pension.

The Health Insurance Marketplace (Healthcare.gov, *Obamacare*)

- Not eligible for VA health benefits? Not yet 65? Income too high to qualify for Medicaid? Veterans are not out of options. They can apply for health insurance through the federal health insurance marketplace.
- These marketplace health plans cannot turn a veteran down because they have cancer or another pre-existing health condition, meaning the condition existed or was diagnosed before they applied for insurance. So, even someone who was just diagnosed with cancer can get insurance.

For a veteran with cancer but without insurance, checking the PACT Act provisions is very important. If the cancer is service-connected, the veteran should seek VA cancer care. They can also seek to receive VA disability compensation for the cancer.

Veterans and cancer: What to look for

There are several key concerns and challenges for U.S. military service veterans who have cancer. These lead to specific needs. Resources are listed for each need. Individual resources generally link to many more.

Exposure to carcinogens

Veterans may have an increased risk of certain cancers due to exposure to carcinogenic substances during their service, such as Agent Orange (used during the Vietnam War), burn pits, radiation, and other chemical exposures, such as toxic embedded fragments (shrapnel and other metals). This can complicate diagnosis and treatment.

Barriers to care

Veterans may face barriers in accessing high-quality cancer care, especially if they live far from VA medical facilities or have limited resources. Navigating the VA health care system can also be challenging.

Mental health concerns

Some veterans struggle with conditions such as PTSD, depression, and anxiety, which can impact their ability to cope with a cancer diagnosis and treatment.

Financial concerns

Some veterans may face financial hardships, especially if their cancer prevents them from working or requires costly treatments not fully covered by VA benefits.

Unique social support needs

Veterans may benefit from support groups and resources specifically tailored to their experiences, as they may find it easier to relate to others with similar military backgrounds. This is especially true if the cancer is service-connected.

Veterans may also experience survivor guilt for specific reasons: surviving their military service when others did not, and, if the cancer is service-connected, surviving it when others who were also exposed did not. Veterans may also struggle with anger and resentment because they were exposed.

Late effects of treatment

Certain cancer treatments, combined with other exposures during military service, may increase the risk of long-term side effects or secondary cancers.

Earlier age of cancer development

Because of the increased exposure to carcinogens, some veterans may develop cancer at an earlier age than what is typically seen. This can be an alienating experience for the veteran who finds themselves the youngest person in the room, adding to their social isolation.

Addressing these unique concerns often requires coordination among the VA health care system, other cancer care providers, and support services.

Common questions from veterans

Could my cancer be linked to a specific exposure during military service, such as Agent Orange, burn pits, radiation, or other hazardous substances?

Yes. The PACT Act of 2022 details presumptive cancers and other conditions presumed to be connected to hazardous exposure during military service.

What will the VA cover? How can I get approved for VA health coverage if I am not already?

The VA will cover cancer care for veterans with a presumed service-connected cancer, should the veteran meet service criteria. This list of cancers expanded under the 2022 PACT Act. You can apply online for VA health coverage.

Can I get into a clinical trial? Are there any trials at VA medical centers that could help me, and how do I find out?

Yes, talk to your oncology provider about a VA clinical trial. The NOP includes an extensive clinical trials program for veterans.

Could my cancer treatment interact with other service-connected health problems? Could it make them worse?

It's possible. Talk with your VA primary care provider or your civilian provider, if you have one. If you have not gone through the process of investigating whether you qualify for service-connected conditions other than cancer, you may want to talk with your local VSO. They can help you understand what conditions you could be experiencing and find more information and help for their care.

Is there a support group for veterans with this cancer? How about their caregivers?

Most likely, yes. Many support groups and organizations for veterans include veterans with cancer. Many of these are online.

Start by talking with your VA primary care provider about the VA Peer Support program. It is staffed by veteran volunteers who can talk with you and help you find specific resources.

Support groups for veterans:

- [PTSD Survivors of America](#)
- [Hope for the Warriors](#) (for post-9/11 veterans)
- [Iraq and Afghanistan Veterans of America](#) (free to join)
- [Imerman Angels](#) (a nonprofit that connects veterans with other veterans)

For caregivers of veterans:

- [The Caregiver Space](#)
- [The Women of Our Vietnam Vets – The Silent Warriors](#)
- [The Women Behind the Warriors](#)

Note that family caregivers of veterans with moderate and severe needs may be able to qualify for a [monthly stipend](#) through the [VA Caregiver Support Program](#), which was made effective Oct. 1, 2020.

Special needs of veterans vs. civilians with cancer

What do veterans need that may differ from civilian cancer patient needs?

- **Recognition of service-related exposures.** Evaluating the cancer in the context of service history is important. Due to service exposures, veterans may need long-term monitoring for potential late effects of cancer treatment.
- **Care coordination between VA and civilian providers.** Many veterans receive care from both VA medical centers and civilian oncologists, and they may need help managing the complexities of two systems, especially if they have service-connected disabilities, such as PTSD, toxic exposures, or traumatic brain injury.
- **Access to VA-specific resources.** At every step, veterans should be informed about VA benefits, clinical trials, and support services specifically tailored for military members with cancer.
- **Mental and behavioral health services.** Integrated mental and behavioral health support is vital, as veterans may be coping with PTSD, depression, sleep disturbance, chronic pain, or other conditions alongside their cancer diagnosis.
- **Financial/benefits assistance.** Help navigating VA disability claims, finances, and making the most of their entitled benefits is often needed. Certain nonprofits may offer grants to veterans to help with care payments.
- **Specialized rehabilitation.** Some veterans may require specialized cancer rehabilitation due to additional service-related injuries or disabilities.
- **Social support networks.** Peer support groups with other veteran cancer survivors can provide a sense of community and shared understanding. Education and assistance for spouses, families, and caregivers are important for this population.
- **Cultural competency.** Providers caring for veteran cancer patients should strive for cultural competency regarding military culture, experiences, and values.

