

# PAYING FOR HIV TREATMENT

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Nursing Network Training, May 20, 2016

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# Equal Access to Healthcare Program

## Goal

Identify and overcome barriers to healthcare access for HIV-positive San Francisco residents.

## Target Client Base

HIV+ SF residents


Community partners who serve HIV+ SF residents



# EAHP Services

- ADAP/OAHIPP Enrollment
- Consultation
- Legal Representation
- Outreach & Training
- Policy Recommendations

# Primary Payment Options for HIV Care

**MEDICARE**  **HEALTH INSURANCE**

1-800-MEDICARE (1-800-633-4227)

NAME OF BENEFICIARY  
**JOHN DOE**

MEDICARE CLAIM NUMBER  
**000-00-0000-A**

SEX  
**MALE**


IS ENTITLED TO  
**HOSPITAL (PART A)** **01-01-2007**  
**MEDICAL (PART B)** **01-01-2007**

EFFECTIVE DATE

SIGN HERE → \_\_\_\_\_

*SAMPLE*



 **State of California**

**Benefits Identification Card**

ID No. 90000000A95001 **Card**

**SUE G RECIPIENT**

F 05 20 1993 Issue Date 01 0 1 05

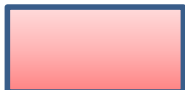




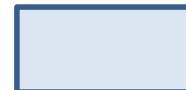
# Important Special Programs



- AIDS Drug Assistance Program (**ADAP**)
  - Office of AIDS Health Insurance Premium Payment Program (**OA-HIPP**)
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- Medi-Cal HIPP
  - Medi-Cal 250% Working Disabled Program



Office of AIDS Programs



Medi-Cal Programs

# What is **ADAP**?

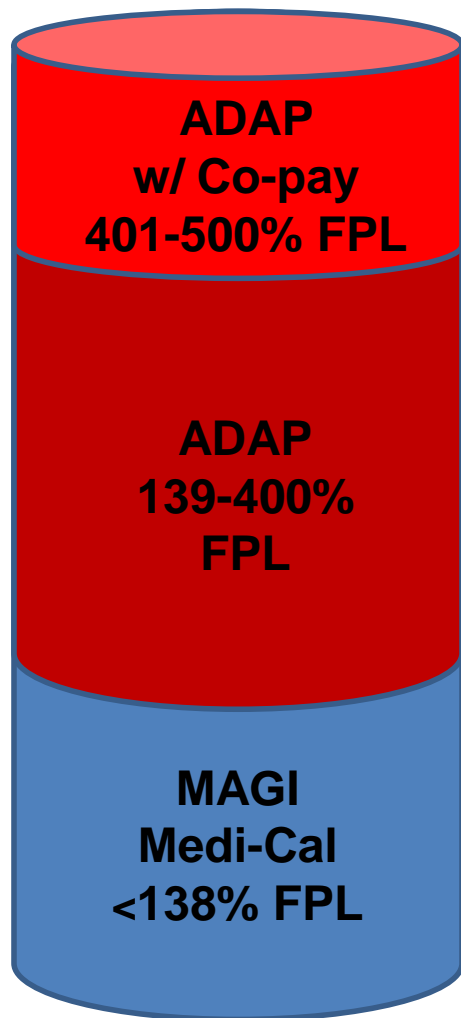
The **AIDS Drug Assistance Program (ADAP)** is a CA Office of AIDS program created to ensure that people living with HIV and AIDS who are uninsured and under-insured have access to HIV medications.

- Only helps with HIV and HIV related medications but there are over 180 drugs on the formulary.
- Must enroll through certified enrollment site.
- Strict renewal and verification requirements.

# Who is Eligible for **ADAP**?

- ✓ CA resident (\*immigration status not a bar)
- ✓ HIV positive
- ✓ 18 +
- ✓ MAGI  $\leq$  500% of FPL based on household income (\$58,850/yr for single individual)
- ✓ Valid prescription from licensed CA physician
- ✓ Lack private insurance that covers 100% of the medications
- ✓ Does not qualify for no-cost Medi-Cal

# ADAP Co-pay & Relation to Medi-Cal



Patient must meet monthly co-pay before ADAP pays any costs.

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ADAP pays 100% of medication costs, so patient has no liability for HIV medications.

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MAGI Medi-Cal pays 100% of medication costs, so patient has no liability.

## ADAP = Payer of Last Resort

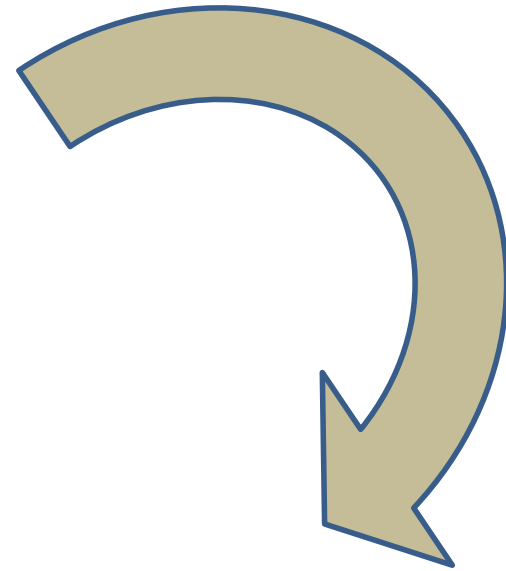
- ADAP applicants cannot be eligible for no cost Medi-Cal.
- This means ADAP clients cannot be on MAGI or Aged and Disabled Medi-Cal.



# Does **ADAP** Pay?

Medi-Cal Program	ADAP Pays?
<b>MAGI Medi-Cal</b>	
<b>Aged, disabled, blind Medi-Cal (free, full scope)</b>	
<b>Medi-Cal w/ Share of Cost</b>	
<b>Medi-Cal 250% Working Disabled</b>	

# Important Changes to **ADAP** July 1



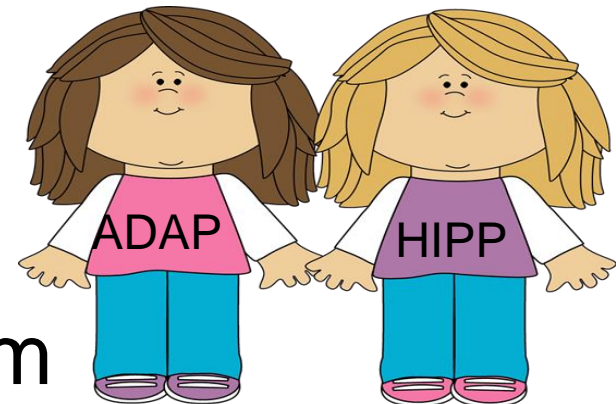
\*New prescription cards to be mailed in June 2016.

**Magellan Rx**  
MANAGEMENT<sup>SM</sup>

# Office of AIDS Health Insurance Premium Payment Program (OA-HIPP)

CA Office on AIDS program that pays health insurance *premiums* for eligible CA residents with an HIV/AIDS.

- Must be enrolled in ADAP
- Cannot be eligible for Medicare
- Patient must pay 1<sup>st</sup> premium



# Office of AIDS Health Insurance Premium Payment Program (OA-HIPP)

- Monthly payment capped at \$1,938/mo.
- Pays COBRA, Covered CA, other private plans, but not if employer contributes
- If Covered CA plan, must take 100% APTC and pay taxes
- Pays **dental** and **vision** if included in health insurance plan
- Will pay **out-of-pocket costs** soon

# Medi-Cal HIPP

Medi-Cal program that pays private or employer-related health insurance premiums when cost effective.



- Must be enrolled in Medi-Cal
- Must be more cost-effective for Medi-Cal to pay premiums than to pay services directly
- Must have existing health insurance policy
- May not be in Medi-Cal managed care
- May not be eligible for Medicare

# Medi-Cal 250% Working Disabled Program



- Disabled
- Working (loosely defined)
- Countable Income less than 250% FPL
  - \$2475/single individual in 2016
  - Generally, earned income counted at 50¢ to \$1
  - **Disability based income NOT counted**
    - Ex. LTD, Social Security, worker's comp, SDI not counted
- Resource restrictions
  - Single = \$2000; Couple = \$3000
  - Earnings saved in separate account don't count toward restriction
  - **Retirement accounts NOT counted (IRAs, 401Ks, etc.)**
- Monthly premium (income based sliding scale)
- Pays Medicare Part B and D premiums

# Contacting EAHP

**POSITIVE**

**RESOURCE**

**CENTER**

Phone: 415-777-0333

Website: <http://positiveresource.org/>

Blog: <https://positiveresourcecenter.wordpress.com/>

Facebook: <https://www.facebook.com/positiveresource>