



# The Affordable Care Act & The Ryan White HIV/AIDS Program

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# Who the Ryan White HIV/AIDS Program Serves



- 553,999 clients served in 2011
- Uninsured:
  - 28% uninsured for non-ADAP services (approximately 128,000) (HRSA CLD 2011)
  - An estimated 65% uninsured in ADAP 2012 (NASTAD Request For Information)
- Income of the uninsured:
  - 69%  $\leq$ 100% FPL
  - 21% 101-200% FPL



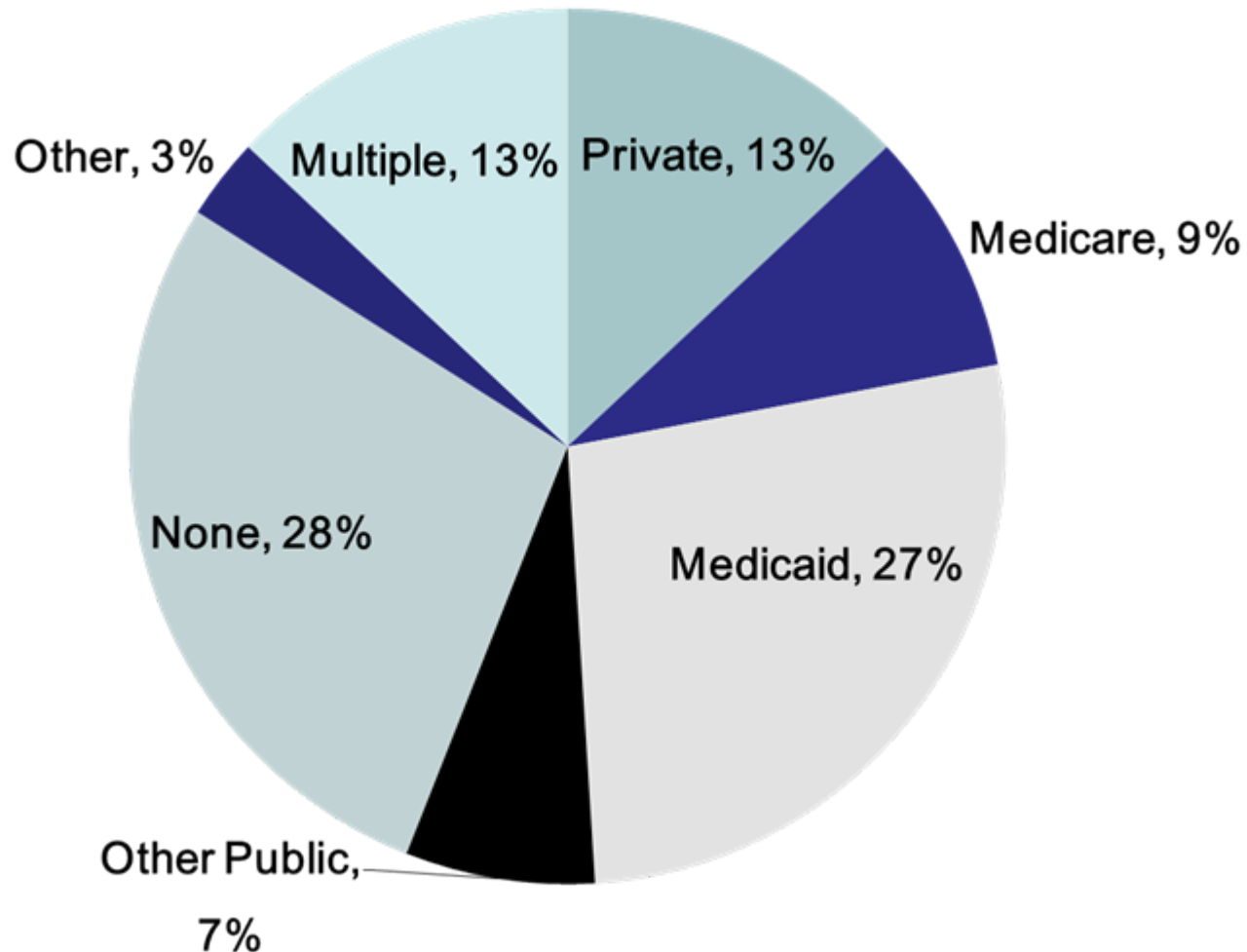
# Who the Ryan White HIV/AIDS Program Serves



- Conclusion
  - Most RWHAP patients for non-ADAP services have coverage
  - Most uninsured meet the income threshold for Medicaid in states where it is expanding



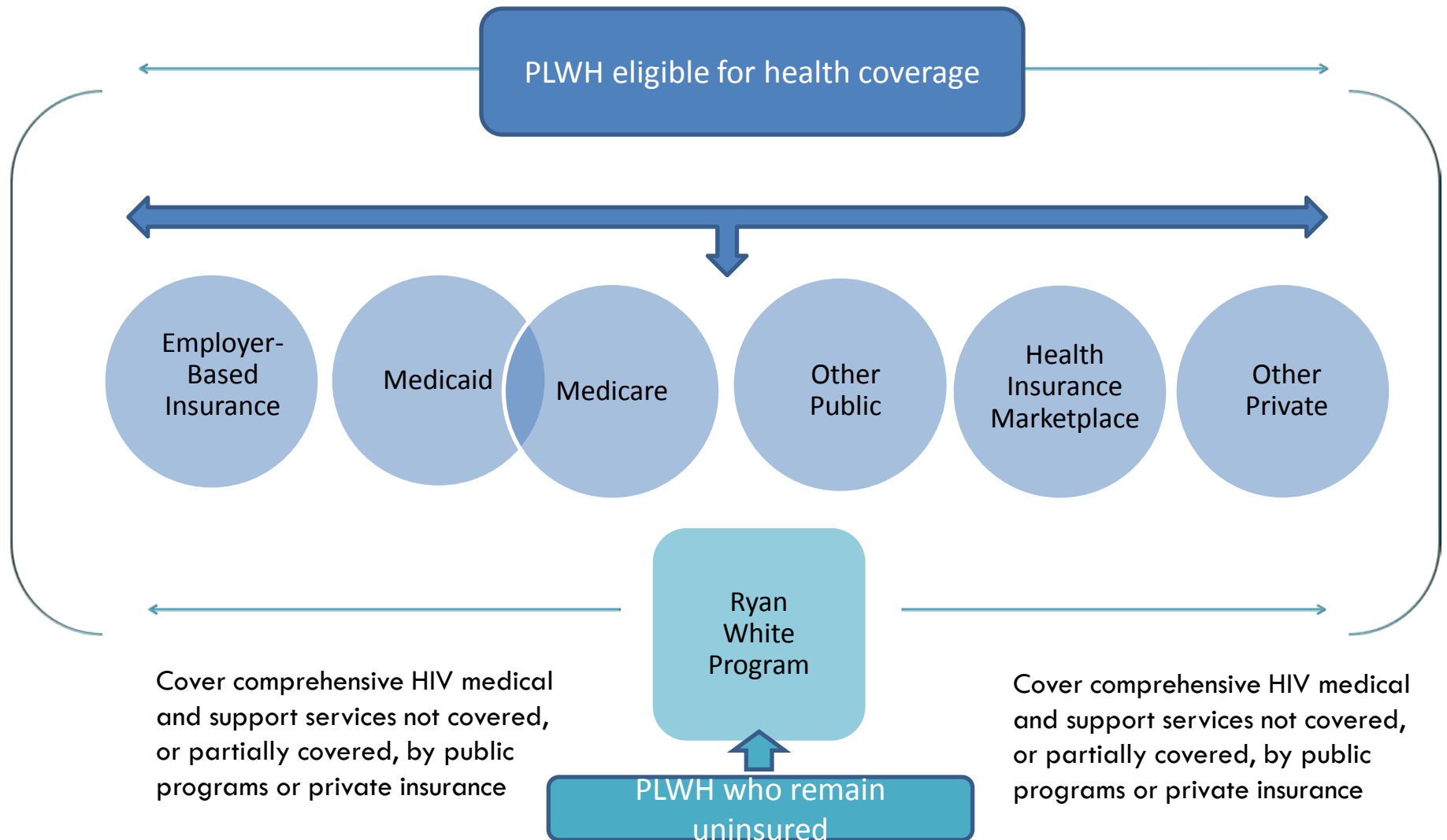
# Health Coverage Options for PLWH BEFORE the Affordable Care Act



Note: Data only reflective of Ryan White HIV/AIDS Program clients, not of entire HIV/AIDS population; Source: 2011 Preliminary Ryan White Services Report Data (RSR)



# Health Coverage Options for PLWH AFTER the Affordable Care Act





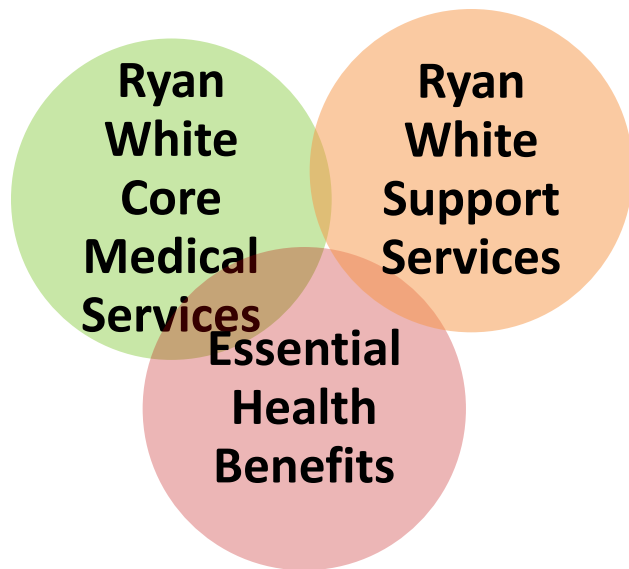
# Ryan White HIV/AIDS Program – still the Payer of Last Resort



- “funds received...will not be utilized to make payments for any item or service to the extent that payment has been made, or can reasonably be expected to be made...”
- RW programs are expected to vigorously pursue enrollment in other funding sources (e.g., Medicaid, CHIP, Medicare, state-funded HIV/AIDS programs, employer-sponsored health insurance coverage, and other private health insurance).
- Once a client is enrolled in Medicaid or a private health plan, RWHAP funds may only be used to pay for items or services not covered, or partially covered, by Medicaid or the client’s private health plan (*See PCN 13-01 & 13-04 at HAB’s Affordable Care Act website at <http://hab.hrsa.gov/affordablecareact/>*).



# RWHAP Services & Essential Health Benefits



- Some RWHAP core medical and support services will be covered benefits under private health plans and Medicaid Alternative Benefit Plans. Scope of coverage will vary by plan.
- Some RWHAP core medical and many support services may **not** be covered benefits under private health plans or Medicaid Alternative Benefit Plans.
- Ryan White programs will help clients identify and enroll in health coverage that best meets their individual HIV care needs.



# AIDS Drug Assistance Program (ADAP)



## ADAP funds:

- Pay for medications
- May pay for costs associated with a health insurance policy, including co-payments, deductibles, or premiums to purchase or maintain health insurance coverage
- Count toward the requirement of true out of pocket expenses (TrOOP) under Medicare Part D. Once the client's out of pocket requirement is met, Medicare Part D assumes the rest.





# Outreach & Enrollment in the ACA

U.S. Department of Health and Human Services



Health Resources and Services Administration



Outreach to and enrollment of Ryan White HIV/AIDS Program (RWHAP) clients into health insurance coverage is critical to ensure that clients fully benefit from the new coverage opportunities created by the health care law.

# Streamlined, Simplified Implementation

Paper Application




Online Enrollment

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## Application for Health Insurance

(and to find out if you can get help with costs)



THINGS TO KNOW

- Use this application to see what insurance choices you qualify for**

  - Free or low-cost insurance from Medicaid or the Children's Health Insurance Program (CHIP)
  - A new tax credit that can help pay your health insurance premiums
  - Private health insurance plans

**You may qualify for a free or low-cost program even if you earn as much as \$92,000 a year (for a family of 4).**
- Who can use this application?**

You can use this application to apply for anyone in your family, even if they already have insurance now. You can still apply even if you don't file a federal income tax return.
- Apply faster online**

Apply faster online at [www.placeholder.gov](http://www.placeholder.gov).
- What you may need to apply**

  - Social Security numbers (or document numbers for any legal immigrants who need insurance)
  - Birth dates
  - Employer & income information for everyone in your family (for example, from paystubs or Forms W-2, Wage and Tax Statements)
  - Policy numbers for any current health insurance
  - Information about any job-related health insurance available to your family
- Why do we ask for so much information?**

We ask about income and other information to make sure you and your family get the most benefits possible. **We'll keep all the information you provide private, as required by law.**
- What happens next?**

Send your complete, signed application to the address on page 19. **If you don't have all the information we ask for, you should sign and submit your application anyway.** We'll let you know what programs you might be eligible for within 1-2 weeks.
- Get help with this application**

  - **Online:** [www.placeholder.gov](http://www.placeholder.gov)
  - **Phone:** Call our Help Center at 1-800-XXX-XXXX
  - **In person:** Visit our website or call 1-800-XXX-XXXX for a list of places near where you live
  - **En Español:** Llame a nuestro centro de ayuda gratis al 1-800-XXX-XXXX

**NEED HELP WITH YOUR APPLICATION?** Call us at 1-800-XXX-XXXX, or visit us at [www.placeholder.gov](http://www.placeholder.gov).  
 Para obtener una copia de este formulario en Español, llame 1-800-XXX-XXXX.

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www.HealthCare.gov  
1-800-318-2596

## How the Marketplace Works



**1**

### Set Up a Profile

First you'll provide some basic information to create an account.

**Sign up for Marketplace emails now and we'll let you know as soon as you can create an account.**



**2**

### Fill out the online application.

Starting October 1, 2013 you'll enter information about you and your family, including your income, household size, and more.

**Use this checklist now to help you gather the information you'll need.**



**3**

### Review and compare your options.

Next you'll see all the plans and programs you're eligible for and compare them side-by-side.

**You'll also find out how much you'll save on monthly premiums and out-of-pocket costs.**



**4**

### Enroll

Choose a plan that meets your needs and enroll!

**Coverage starts as soon as January 1, 2014.**

21 Pages → 3 Pages

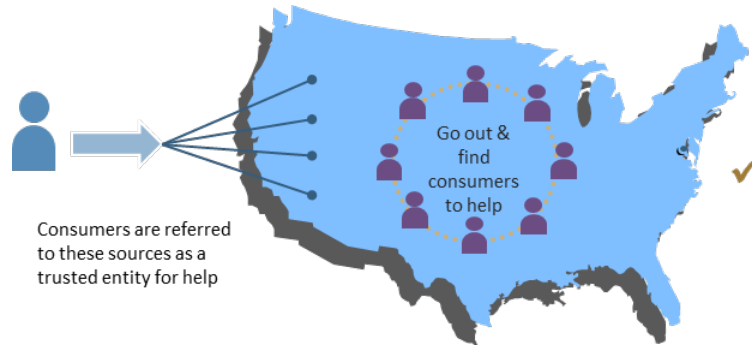
# Affordable Care Act Consumer Assistance Framework

## Assisters

Help consumers through the application, plan comparison, and enrolling in coverage and may be able to provide additional education about health insurance & program options



- Navigators
- Enrollment Assisters (FFM only)
- In-person Assisters (SPM only)
- Certified Application Counselors (hospitals, doctors offices, libraries, existing trusted business partners)
- Agents/Brokers
- Call Center Representatives



In Find Local Help & Customer Service Referrals

Find Local Help shows all organizations that have been trained & are available to help with application & enrollment. Trained state/local government employees will not be displayed.

### Application & Plan Compare Assistance

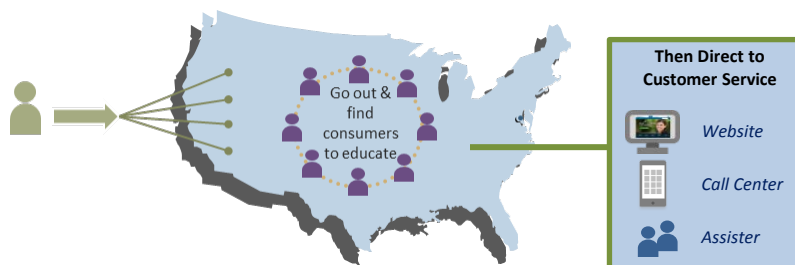
- See individuals' personal information & data (PII)
- Help consumers fill out the application
- Help consumers compare plans & make an enrollment selection
- Provide education about the application and plan compare process
- Some may offer additional education about health insurance basics, program options, and plan offerings
- May conduct local outreach to bring consumers in the door for assistance

## Educators

Provide basic awareness and education about the Marketplace and serve to refer people to customer service channels for assistance



- Partners & Stakeholders
- Local government branches & employees
- School administration & staff



Are not displayed in Find Local Help & are not consumer referral points – educators refer consumers

### Outreach about the Marketplace

- Create awareness of the Marketplace
- Drive consumers to Customer Service channels (website & assisters)
- Conduct outreach events & activities
- Provide basic information about the Marketplace and where to get help



# Resources



- HealthCare.gov: <https://www.healthcare.gov/>
- HRSA, HIV/AIDS Bureau Affordable Care Act  
Website: <http://hab.hrsa.gov/affordablecareact/>
- Target Center: <https://careacttarget.org/>

## Contact Information

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