



Health Care for People Living with HIV/AIDS



The Affordable Care Act (ACA) makes health insurance more affordable, more accessible, more understandable, and more complete for all Georgians. As a person living with HIV/AIDS (PLWHA), health care and health insurance is especially important so that you stay healthy and well.

PLWHA Benefit From New Protections Under The ACA

Those with a pre-existing health condition cannot be denied coverage or charged higher premiums.

Health insurance companies cannot refuse to provide you with a health insurance plan because of your HIV/AIDS diagnosis. Once you have insurance, the plan cannot refuse to cover treatment for pre-existing conditions.

Insurance companies cannot discriminate on the basis of sexual orientation or gender identity, among other factors.

Insurance companies must provide the same services to all people enrolled in the same health plan regardless of a person's sexual orientation, previous diagnoses, gender expression or identity.

You will no longer be subject to yearly or lifetime spending caps.

Insurance companies cannot set a dollar limit on what they will spend on essential health benefits for your care over the course of a year or during the entire time you are enrolled in that plan.

Find out what health insurance options you have

Private insurance through the marketplace

Private insurance plans are available through the marketplace regardless of your income. Depending on your family size and income, you may qualify for financial assistance from the federal government to help pay your health insurance premium.

Open Enrollment begins Nov. 15, 2014 and ends Feb. 15, 2015. If you have had a big life change (like loss of health insurance, moving to a new state, or marriage), you may qualify for a Special Enrollment Period.

Employer-based insurance

Your employer may offer health insurance coverage at a subsidized cost. Talk to your boss or Human Resources department about what options are available to you.

Ryan White

This program provides PLWHA with support services that are not covered by private insurance. These services can include support groups, meal delivery, and legal services, among others. In order to qualify, you must make less than 300% FPL (about \$35,000 for a single adult). To learn more and find out if you qualify, talk to your case manager or contact a Ryan White clinic near you.

When You Are Ready to Get Covered

1 Ask these questions about the plans that you consider:

- Does the plan cover your specific medications and how much will it cost you? Ask about your medicine by brand name. Does the plan require co-insurance (a percent of the drug price that you must pay out of your pocket)? Does the plan require a co-pay (a fixed amount that you must pay out of your pocket)? Does the plan allow you to use copay cards (see below)?
- If you are shopping for family plans or spousal/domestic partner coverage:
 - Does the plan cover PrEP drugs for HIV-negative individuals or PEP drugs for newly HIV-infected individuals?
 - What kind of testing is covered (blood testing, oral rapid testing, or in-home rapid testing kit)?
- Is my doctor/health care provider included in the plan's network?
OR
- Is there a network of providers who specialize in care for individuals with HIV or AIDS?
If you do not have a current healthcare provider but would like to find one, here are two resources:
 - Use the HIV Medicine Association's Provider directory. Visit www.hivma.org and click "Find an HIV Provider".
 - Contact The Health Initiative at (404) 688-2524 or info@thehealthinitiative.org

2 If you would like help before or as you enroll, contact a licensed navigator.

Several Georgia organizations have navigators who can help you.

The Health Initiative—(404) 688-2524
Georgians for a Healthy Future—(404) 567-5016
SEEDCO—(855) 899-6092

3 When you get covered, stay covered!

Georgia's Health Insurance Continuation Program (HCIP) helps pay insurance premiums to PLWHA who are unable to afford the monthly cost. This special program pays a maximum monthly health insurance premium of \$1100.00, which may include a spouse and children on a family health insurance plan, as well as dental and vision. For more information about HCIP and to find out if you qualify, talk to your case manager.

Having trouble accessing or paying for your medications?

All of Georgia's health care plans cover antiretroviral (ARV) medications, but often insurance companies require you to pay a high out-of-pocket cost for these drugs. If you are having trouble paying for the ARV or other medicine that you need, there are resources to help.

Copay Cards—Most pharmaceutical companies provide copay cards that significantly decrease the cost of your medication copays. Check with your insurance plan to be sure it accepts copay cards, and check with your health care provider or case manager to see if the drugs you take are eligible for copay card assistance with ACA plans.

Patient Access Network (PAN) foundation—PAN provides underinsured patients with co-payment assistance up to \$4000 per year. Visit www.panfoundation.org/hiv-aids to learn more and to apply.

Patient Assistance Programs (PAP)—Most pharmaceutical companies provide some level of assistance through a PAP for people who can't afford their HIV medications. Eligibility varies by program. Visit www.positivelyaware.com/copay to find a PAP that works for you.

AIDS Drug Assistance Program-- ADAP provides HIV/AIDS medications to low-income PLWHA who have little or no health insurance. For more information about ADAP and to find out if you qualify, talk to your case manager.

SHARE YOUR STORY

HIV advocates are collecting information from persons who are experiencing discrimination, having difficulty finding HIV care providers, or who are unable to afford their care or medications under Affordable Care Act plans. If you would like to report your experience, visit www.hivhealthreform.org/speakup.

✱ **If you experience discrimination or harassment as you seek coverage or care, your rights have been violated.**
You can make a complaint to:

» **Office of Civil Rights at the U.S. Department of Health & Human Services**
Visit www.hhs.gov/ocr/civilrights/complaints for more information about filing a complaint.

» **Georgia Office of Insurance & Fire Safety, Consumer Services Division**
Call (800) 656-2298 or use the Consumer Complaint Portal at www.oci.ga.gov/ConsumerService.

✱ If you are denied coverage that should be included under your plan, you have the right to appeal the denial by contacting your insurance company.