Module 10: MADAP Plus Eligibility – Premium Assistance

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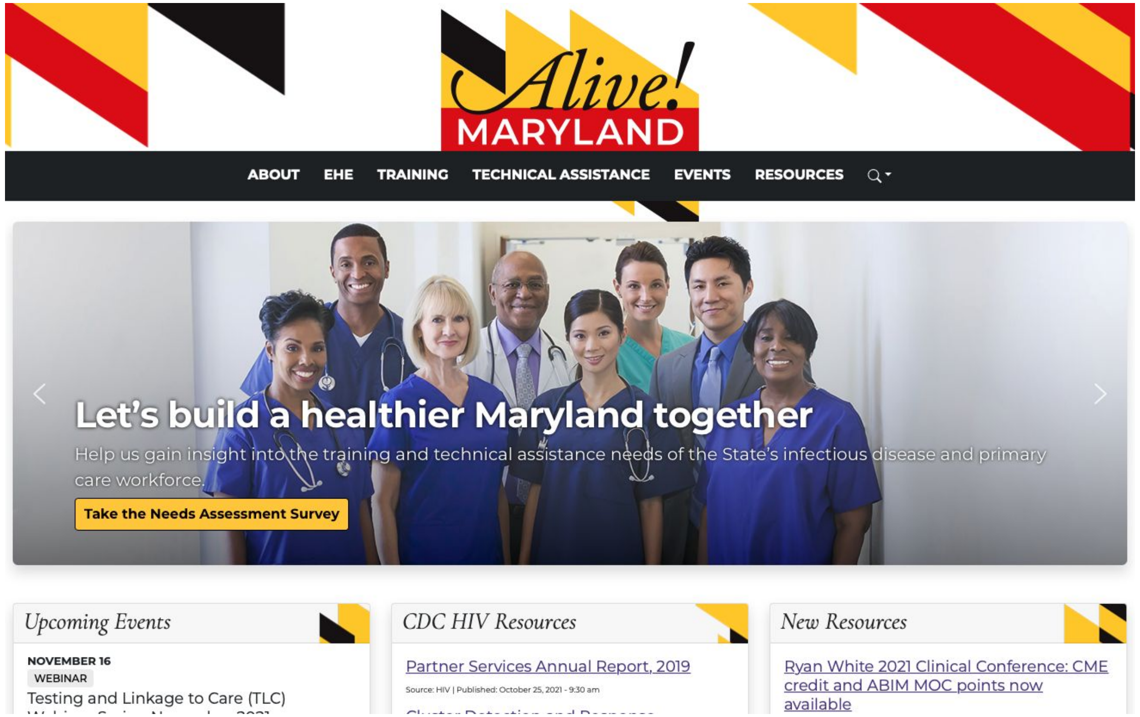
About *Alive!* Maryland



The **Maryland Department of Health** has engaged with **HealthHIV** to launch *Alive! Maryland*, the first-ever comprehensive capacity building initiative for the infectious disease and primary care workforces in the State of Maryland.

For more information on this initiative and a listing of trainings, resources, and events, please visit

www.alivemaryland.org

Services

POINT TO POINT!
Technical Assistance Services

ACCESS POINT!
On-Demand Training Resources

- Individualized trainings and technical assistance
- CME-eligible virtual trainings and self-paced curricula
- Downloadable resources and toolkits for community partners
- Interactive MDH training calendar

CBA and Training Core Content Areas

- Effective HIV, Viral Hepatitis, STI Prevention, Care, and Treatment Programs for specific populations
- Health Equity
- Financial and Grants/Management/Compliance
- Care and Treatment
- Organizational and Infrastructure Development
- Prevention and Surveillance
- Ending the HIV Epidemic (EHE)

Objectives

To describe and discuss:

- MADAP Plus program eligibility criteria and approval process for clients with eligible insurance coverage,
- guidelines for eligible employer-based coverage and retiree plans
- recommendations for Off-Exchange health plans,
- procedures and recommendations to avoid/address interruptions or loss of insurance coverage

Best practices to address the MADAP Plus eligibility process and payment issues

MADAP Plus

- MADAP Plus is a component of the federal Ryan White CARE Act's Part B legislation.
- The program assists clients with paying for their health insurance premiums to facilitate access to inpatient and outpatient health care as well as prescription coverage.
- MADAP must ensure that funds for prescription costs and insurance premiums are spent as the ***payer of last resort***.

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MADAP Plus Eligibility

To qualify for MADAP Plus an applicant must:

- Be MADAP eligible
- Be enrolled in a health insurance plan or covered under a spouse's or parent's health insurance plan that is eligible for MADAP Plus coverage

- Employer Based Plans
- Qualified Health Plans (on and off exchange)
- Medicare plans (Part D prescription, Medicare Advantage, Medigap)
- Private Insurers that are ACA compliant*

***Dental & Vision (if MADAP Plus is paying for prescription coverage or a medical plan)**

Plan Eligibility

To be eligible for MADAP Plus, an insurance or prescription plan must:

- Cover the essential benefits required under the Affordable Care Act (ACA) or meet the current guidelines under Medicare:
  - Primary care services; HIV specialty services; inpatient and outpatient care; emergency services and pharmacy benefits,
- Provide coverage in the State of Maryland,
- Have a prescription cap no less than $2,500 with billable (not reimbursable) prescription benefits,
- Have a formulary comparable to the MADAP formulary (this is a federal requirement)

Plan Eligibility

A plan may be eligible for MADAP Plus if it provides one or more of the following services:

- ➢ Prescription coverage
- ➢ Medical coverage
- ➢ Dental coverage
- ➢ Vision coverage

Plan Eligibility

MADAP Plus <u>cannot</u> pay for:

- Flexible Spending Accounts,
- Life insurance policies,
- Indemnity policies (AFLAC)
- Other non-medical benefits

<u>Note</u>: The client is responsible for payment of any ineligible portion of the premium.

Premium Payments

MADAP Plus Eligible, Yes or No?

- The insurance vendor must be approved by the State Payment System (SPS) to be eligible for payment.
- Currently, applicants approved for Urgent MADAP may receive limited insurance premium assistance during the time allotted to complete the medical information, if applicable, and submit all required documentation.
- Applicants approved for TAP are **ineligible** for MADAP Plus.

MADAP Plus Payment History

- As of July 1, 2019, MADAP Plus started making premium payments through the State Payment System (SPS).
- For insurers that do not accept payment through SPS, a credit card is used if accepted.

Premium Payments

- Once an applicant has been approved for MADAP Plus, the bill is processed for payment by the State Payment System OR internally by credit card.
- Payments are paid as the State of Maryland, not MADAP.

Send bills to MADAP!

- **Premium bills must be submitted to MADAP in a timely manner to ensure prompt payment and avoid delays resulting in the suspension of the applicant's plan benefits or policy termination.**
- **Clients must update both MADAP and their insurance plans with any changes in coverage, legal status or life event**

****Whenever changes occur in household size, address, income or new insurance coverage, CONTACT MADAP****

Eligible Plan Types

The types of policies eligible for MADAP Plus include:

- Employer/Union/Retiree plans
  - If applicant pays 50 percent or more of the premium, and
  - Premiums can be billed to the applicant, directly
- COBRA (needs to apply for an exchange plan)
- Qualified Health Plans (*on-Exchange*)
- Individual Health Plans that are ACA compliant (*off-Exchange*)
- Medicare Part D and Medigap plans
- Dental & Vision (if MADAP Plus is paying for a primary plan with prescription coverage)
- **All eligible plan types may include family plans**

Family Policies

- When a MADAP client is covered by a family health insurance plan and all other requirements are met, MADAP will pay the full premium costs for the plan.
- If the MADAP client is not the listed policyholder, the client's name and MADAP ID must be written on the invoice to avoid delays in payment and possible policy termination. **If the client cannot be identified, MADAP can not pay the premium.**

(Note: When possible, have the family policy listed in the MADAP client's name for plans that include non-MADAP family members.)

Juanita Flores

Juanita Flores became MADAP eligible in April of 2019 and comes in for a case manager review with the following updates for MADAP:

- Ms. Flores is newly married and three months pregnant;
- She continues to work as a medical technician with a gross biweekly income of $1750, but left her part-time position as a cashier;
- She has CareFirst QHP for herself and her two children;
- Client's spouse started a job at Home Depot with a gross biweekly income of $1800. He becomes eligible for employer's health plan in June 2022 and the client is weighing her options about changing her health insurance.

Employer/Union/Retiree Plans

- Clients may receive premium assistance for employer-based plans, if
  - the client pays 50% or more of the premium, and
  - premiums can be billed to the client directly
  - Clients must provide a letter on company letterhead saying they pay 50% or more of their premium
- **IF CLIENT'S EMPLOYER OFFERS HEALTH INSURANCE THAT COMPLIES WITH ACA STANDARDS FOR ESSENTIAL BENEFITS, THE CLIENT MUST ACCEPT IT DURING THE EMPLOYER'S OPEN ENROLLMENT**
- If the employer-based plan does not comply, the client must submit an explanation of the plan's benefits to MADAP in order to be approved for coverage of a qualified health plan

Individual Off-Exchange Plans

Using and maintaining coverage:

- After enrolling, individuals will receive their insurance card in the mail.
- They can use the card with in-network providers and pharmacies.
- Paying monthly premiums on time is essential, otherwise the individual risks being dropped from their plan.

Re-enrollment is required each year during open enrollment.

- The ACE TA Center recommends active enrollment each year to ensure the plan is the best fit.

Individual Off-Exchange Plans

Off-Exchange plans:

- Some authorized brokers also enroll clients in Off-Exchange Plans
- In some cases, these plans may be more cost effective for the jurisdiction
- In general, these plans follow the same rules and timelines as Exchange plans
- However, these plans are not eligible for Exchange assistance (PTCs and CSRs)

Considerations when choosing a plan:

- Is an individual's preferred doctor and/or pharmacy in network?
- Does the local Part B/ADAP recommend and/or support specific plans?
- What are the costs of HIV medications and other medications under this plan? **(Is your ARV covered?)**
- What financial help is available for this individual?

Immigrants

Immigrants who are *not lawfully present* are not eligible to enroll for coverage through the Marketplace, to get premium tax credits or cost-sharing reductions, or to enroll in non-emergency Medicaid or CHIP.

They can file a Marketplace application for their lawfully present children or family members. Family members who aren't applying for coverage for themselves will not have to give information about their immigration status, so they can help anyone in their family apply.

MADAP clients who are ineligible to enroll for coverage through the Marketplace, can apply for an off-Exchange health plan during the annual Open Enrollment period and get MADAP Plus premium assistance.

What are your options for coverage?

Creditable Coverage

Creditable coverage is an insurance through your employer or union that comes with a drug assistance plan.

You may have this if you are still working or through your employer or union retirement plan

For Further Information on any of these plans

Please check
- www.medicare.gov
- or call Medicare at (800) 633-4227
- or local SHIP office (410) 767-1100.

Part D Plans

MADAP will be able to pay for the following Insurer's Part D plans (PDP):

- **Humana Insurance Co.**
- **SilverScript Insurance Co.**
- **United HealthCare Insurance Company (AARP Medicare)**
- **WellCare**
- **Cigna Rx**
- **Elixir**
- **Mutual of Omaha Rx**

Medicare Advantage Plans

MADAP will be able to pay for the following Insurer's Medicare Advantage plans:

- **Cigna Healthspring**
- **Johns Hopkins Advantage MD**
- **Kaiser Permanente Medicare Plan**

Medigap Plans

MADAP will be able to pay for the following Insurer's Medigap plans:
- **CareFirst**
- **Cigna Health and Life Insurance Co.**
- **Humana Insurance Co.**
- **United HealthCare Insurance Co.**

Qualified Health Plans

MADAP will be able to pay for the following Insurer's Qualified Health plans:

- **CareFirst - On Exchange**
- **CareFirst - Off Exchange**
- **Kaiser Permanente - On Exchange**
- **Kaiser Permanente - Off Exchange**

Dental Plans

MADAP will be able to pay for the following Insurer's Dental plan:

- **CareFirst**

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Affording Quality HIV Care

- If the client has health insurance through Maryland Health Connection or the private market, MADAP Plus will help with premiums (if payable), deductibles, co-pays, and co-insurance.
- If the client has Medicare, MADAP Plus will help with Medicare Part D and Medigap premiums, and Rx deductibles, co-pays, and co-insurance.
- If the client does not have insurance, MADAP will pay for the medications they need if they are on the MADAP formulary.
- All of this assumes the client remains MADAP-eligible (income not greater than 500% FPL, not eligible for MA prescription benefits).

Closing for Module 10

MADAP Plus helps eligible clients with premium payments for eligible insurance coverage

Recommend that clients and case managers pay attention to MADAP Plus and insurance plan policies and bills to avoid/address interruptions or loss of insurance coverage

Contact MADAP Plus Insurance team as soon as possible to report any changes in insurance coverage or eligibility

Next: Modules 11 and 12 will cover Medicare for MADAP clients

Module 13 will cover on exchange Qualified Health Plans in detail

Resources/References

- Maryland AIDS Drug Assistance Program (MADAP)
  Infectious Disease Prevention and Health Services Bureau
  Prevention and Health Promotion Administration
  Maryland Department of Health
  https://health.maryland.gov/phpa/OIDPCS/Pages/MADAP.aspx
- MADAP Standard Operating Procedures and Reference Guide
  % MADAP
- Code of Maryland Regulation (COMAR)
  Title 10: Maryland Department of Health; Subtitle 18
  www.dsd.state.md.us
- Maryland Insurance Administration
  http://insurance.maryland.gov

Resources/References

- Maryland Health Connection
  www.marylandhealthconnection.gov
- Maryland Medicaid Programs
  https://mmcp.health.maryland.gov
  https://encrypt.emdhealthchoice.org/emedicaid
- Medicare Beneficiary handbook, forms and resources
  Centers for Medicare & Medicaid Services (CMS)
  www.medicare.gov
- Program Parts & Initiatives/ADAP
  Ryan White HIV/AIDS Program (RWHAP)
  HIV/AIDS Bureau, Health Resources and Services Administration (HRSA)
  https://ryanwhite.hrsa.gov/about/parts-and-initiatives
  https://ryanwhite.hrsa.gov/about/parts-and-initiatives/part-b-adap