Client Services and Open Enrollment "Prime Time" for 2025: Session 3

Hosted by Client Services
Maryland AIDS Drug Assistance Program
Prevention and Health Promotion Administration

October 29, 2024

Mission and Vision

MISSION

The mission of the Prevention and Health Promotion Administration is to protect, promote and improve the health and well-being of all Marylanders and their families through provision of public health leadership and through community-based public health efforts in partnership with local health departments, providers, community-based organizations, and public and private sector agencies, giving special attention to at-risk and vulnerable populations.

VISION

The Prevention and Health Promotion Administration envisions a future in which all Marylanders and their families enjoy optimal health and well-being.

IDPHSB COMMITMENT STATEMENT

Our Commitment as a Bureau is to partner with communities to achieve health equity for all Marylanders. Our priority is to advance social and racial justice and we are committed to undoing racism within our public health systems. It is our responsibility to serve Marylanders without any bias or discrimination and ensure open access to services and resources.

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Prime Time for 2025 – Session 3 Agenda

❑ MADAP & MADAP Plus Recap and Medicare Update

❑ Insurance Verification and Coordination of Benefits

❑ Premium Payment Services

❑ Open Enrollment Resources

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Prime Time for 2025

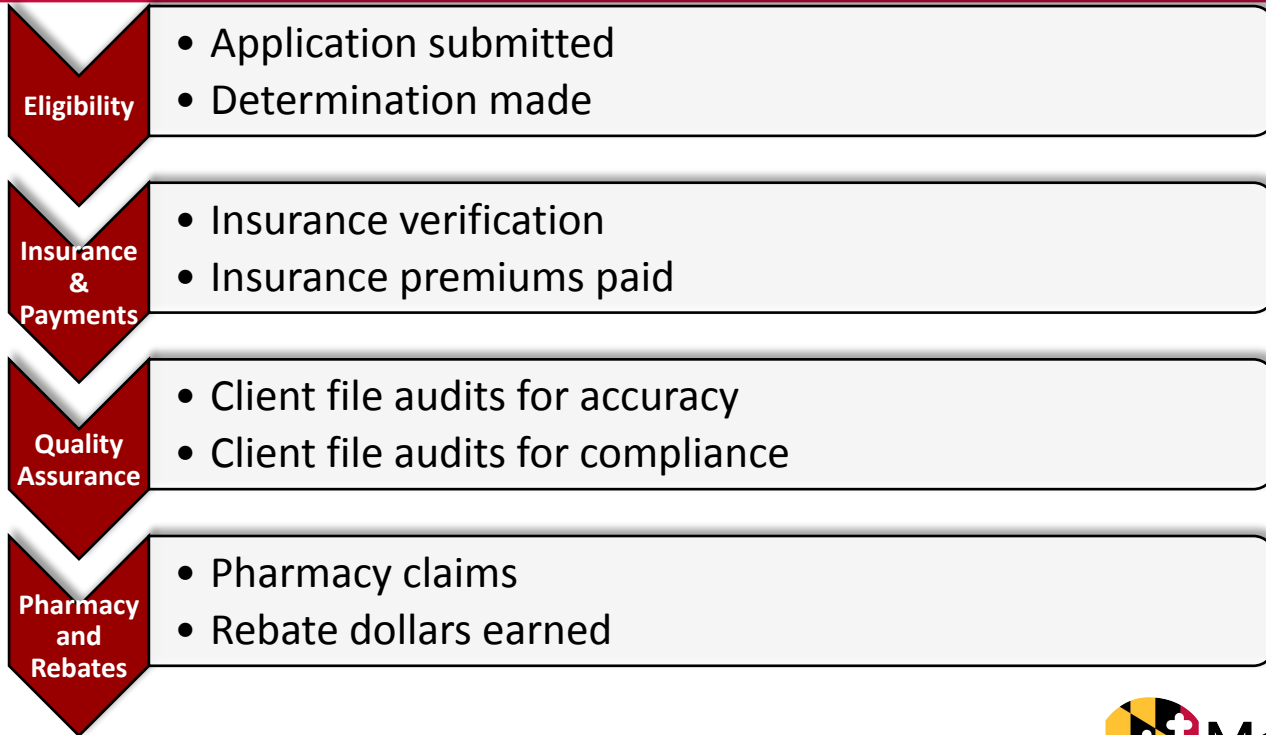# MADAP and MADAP Plus Recap

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MADAP's Goal

The goal of MADAP is:

❖ To improve client access to HIV medications

❖ To increase viral suppression by increasing client adherence to medication regimens and helping clients monitor their progress in taking their medications

❖ To educate stakeholders with respect to the dynamic health insurance environment that we live in

❖ To support *Ending the HIV Epidemic: A Plan for America* in securing at least a 90% reduction of new HIV infections by 2030

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How does MADAP flow?

Eligibility
- Application submitted
- Determination made

Insurance & Payments
- Insurance verification
- Insurance premiums paid

Quality Assurance
- Client file audits for accuracy
- Client file audits for compliance

Pharmacy and Rebates
- Pharmacy claims
- Rebate dollars earned

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MADAP Eligibility

❑ To be eligible for MADAP services, an individual must:
- ✔ Be a Maryland resident
- ✔ Be HIV positive and prescribed HIV medication(s) on the MADAP formulary (MADAP does not cover pre or post-exposure treatment)
- ✔ Have a household gross income below 500% of the Federal Poverty Level (FPL)

❑ An individual is prohibited from receiving full MADAP services if eligible for any Maryland Medicaid Programs or coverage groups that provide Medical Assistance (MA) with pharmacy benefits. MADAP provides temporary assistance (TAP) for clients with pending MA applications.

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MADAP Plus Eligibility

To qualify for MADAP Plus and receive insurance premium assistance, an applicant must:

■ be MADAP eligible,

■ be enrolled in an individual health or prescription plan, or covered under a spouse's or parent's health insurance plan that is eligible for MADAP Plus coverage

Medicare plans (Part D prescription, Medicare Advantage, Medigap)

QHPs (on and off exchange)

Employer Based Plans

Private Insurers

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Navigating Medicare Changes in 2025: What to Expect Moving Forward

Part D Out-of-pocket Cap

Starting in January 2025, there will be a new $2,000 Out-of-pocket (OOP) spending limit on annual prescription drug costs for people with a Medicare Part D plan. Once an individual has spent $2,000 on prescription drug costs, including the Part D deductible ($590 in 2025) and any copayments or coinsurance associated with specific medications, they will no longer have to pay OOP costs in that plan year. Payments made by MADAP will count towards an individual's OOP cap.

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Medicare Prescription Payment Plan (MPPP)

The Medicare Prescription Payment Plan (MPPP) is an optional program for Medicare beneficiaries to help pay Medicare Part D OOP costs in monthly amounts over the course of a plan year. This process of spreading out OOP prescription drug costs is often referred to as "smoothing." The program is designed to help beneficiaries with the cost-sharing for expensive drugs. All Medicare prescription drug plans – including both standalone Medicare Part D plans and Medicare Advantage plans with prescription drug coverage – are required to offer beneficiaries the option to enroll into the program.

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Medicare Prescription Payment Plan Cont.

If an enrollee chooses to "smooth" their OOP prescription drug costs, they will pay monthly amounts directly to the Medicare Part D or Advantage plan, instead of paying the entire OOP amount at the pharmacy. In addition to their monthly Medicare Part D premium bill, enrollees who opt into the MPPP will receive a separate bill for their "smoothed" prescription drug costs. This program does not lower the total annual cost-sharing a person will pay for their prescription drugs; instead, it allows cost-sharing to be smoothed over the plan year.

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Medicare Prescription Payment Plan Cont.

The program is available to anyone with Medicare prescription drug coverage, but is expected to be most helpful for enrollees who incur high cost-sharing earlier in the plan year. The benefits of the MPPP for RWHAP clients are likely limited, and clients should discuss the program with their case manager or other RWHAP staff before deciding to enroll.

*Remember, payments made by MADAP will count towards an individual's OOP cap.

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Medicare: Frequently Asked Questions

1. ***How do clients get Medicare prescription drug coverage?*** Medicare prescription drug coverage helps individuals pay for both brand-name and generic drugs, including HIV medications. Individuals can get Medicare prescription drug coverage in two ways:

   ❖ Purchasing a Medicare Part D prescription drug coverage plan to complement Original (also known as Traditional) Medicare.

   ❖ Enrolling in a Medicare Advantage Plan, which includes prescription drug coverage.

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Frequently Asked Questions Cont.

2. *Are clients required to enroll in Medicare prescription drug coverage?*
Medicare enrollee is enrolled in Original Medicare and chooses not to enroll in drug coverage when they are first eligible, they will likely have to pay a late enrollment penalty to join later, unless they have other creditable prescription drug coverage. The penalty is in addition to their monthly premium for as long as they have a Medicare drug plan.

Creditable prescription drug coverage is prescription drug coverage that provides (i.e., pays for) at least as much as Medicare's standard prescription drug coverage, on average. People who have other creditable prescription drug coverage when they apply for Medicare, such as through an employer, can generally keep that coverage without paying a penalty if they decide to enroll in a Part D plan later.

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Frequently Asked Questions Cont.

3. *How can a client know which plan covers their specific antiretroviral treatment (ART) medications without copayment?*

While all Medicare Part D plans must cover all HIV antiretroviral therapy (ART) medications, different Medicare Part D plans have different cost-sharing requirements for ARTs. Clients should look at each plan in their area to see which one makes the most sense for their needs. CMS has a [Medicare Plan Finder Tool](#) that clients and case managers can use to compare options. Clients can enter all their medications and see which are covered and which have copays. Remember, RWHAP clients' copays for HIV medications can be covered by ADAP.

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Frequently Asked Questions Cont.

4. *What is the difference between a Medicare Advantage (Part C) plan and a Medigap Policy?*

Medicare Advantage plans, also known as Medicare Part C, are Medicare plans that bundle (group together) Medicare Part A, Part B, and usually Part D coverage. Medicare Advantage plans are managed by a private insurance carrier (e.g. Aetna or Blue Cross Blue Shield), instead of CMS. Medigap policies, also known as Medicare supplemental insurance plans, are optional add-ons for clients who have Original Medicare. Medigap policies help to cover some or all of the gaps in Medicare Parts A and B coverage but do not include prescription drug coverage. Clients with Medicare Advantage plans cannot purchase Medigap policies.
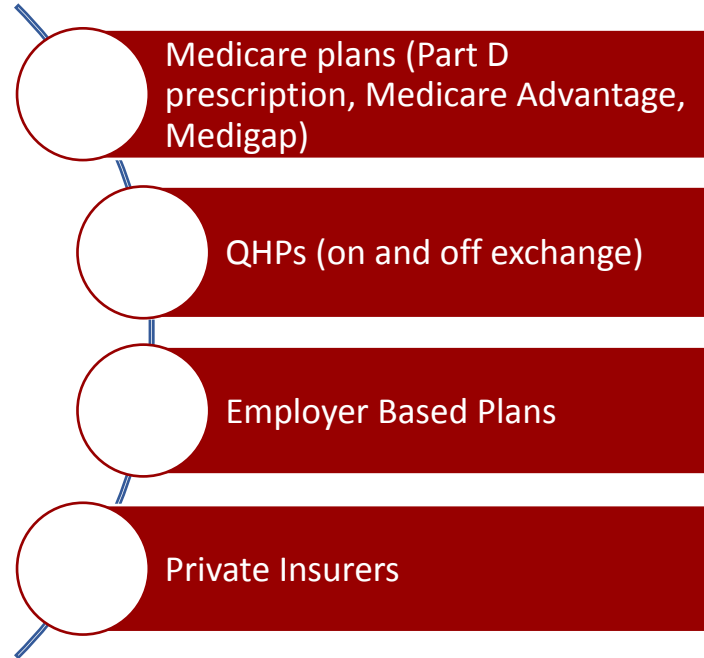
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Insurance Verification and Coordination of Benefits

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Insurance Verification and COB

After an applicant is deemed eligible for MADAP, the client's health insurance information is verified to assist with coordination of benefits for pharmacy services and to determine MADAP Plus eligibility for premium assistance.

Medicare plans (Part D prescription, Medicare Advantage, Medigap)

QHPs (on and off exchange)

Employer Based Plans

Private Insurers

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Insurance Verification

- Insurance verification to determine:
    - If the client has primary coverage
    - If MADAP can pay the premium for that coverage
- Private / Commercial Changes to Formulary
    - Medication Coverage
        - 'Grace period'
        - Prior Authorization
        - Changes to current medication list
- As payer of last resort, MADAP is restricted from paying a client's insurance plan premiums and the full cost of medications that the plan covers.

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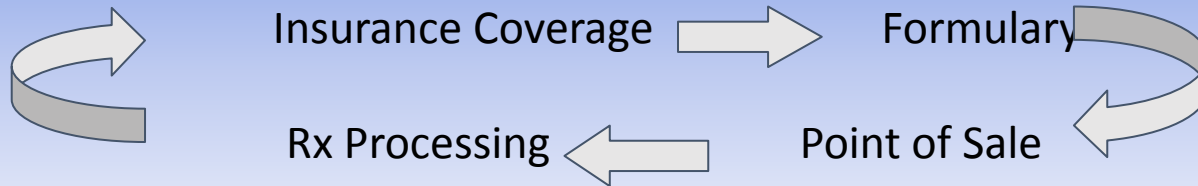
Coordination of Benefits

Definition

- What is 'Coordination of Benefits'?

  - A process in which health plans or programs coordinate to establish which plan is *primary* and which plan is *secondary* when paying for covered services

- What is the difference between *primary* and *secondary* coverage?

  - **Primary:** the health plan or program that contributes to initial cost of covered services*

  - **Secondary:** the health plan or program that covers copay or coinsurance cost; can pay up to 100% of the total cost when service is not covered under the primary plan

*after any applicable deductible

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Coordination of Benefits

Contributing Factors

☐ What role does **MADAP** play?

   ☐ Pays pharmacy costs for covered prescriptions as either *primary* or *secondary,* depending upon client's insurance status. MADAP also pays applicable deductibles for prescriptions

Contributing Factors:

Insurance Coverage → Formulary

Rx Processing ← Point of Sale

*after any applicable deductible

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PAYER OF LAST RESORT

Ryan White Program Requirements

☐ Ryan White Program funds "cannot be used to make payments for any item or service if payment has been made, or can reasonably be expected to be made, with respect to that item or service under any state compensation program, under an insurance policy, or under any federal or state health benefits program; or by an entity that provides prepaid health care."

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PAYER OF LAST RESORT

Ryan White Program Requirements

☐ If other payer sources exist that could assume responsibility as payer of last resort for a person applying for the ADAP, or enrolled in, the ADAP program.

☐ Not only should the ADAP consider Medicare, Medicaid and private insurance, but also determine if the client has access to employer, union or retiree group health plans; COBRA continuation coverage; or access to a State Pharmaceutical Assistance Program (SPAP).

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MADAP Plus – Closes the Gaps in Care

❏ 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 has health insurance through Maryland Health Connection, eligible employer-based plan or the private market, MADAP Plus will help with premiums (if payable), deductibles, co-pays, and co-insurance.

❏ If the client does not have insurance, MADAP will pay for the medications on the MADAP formulary and encourage client to obtain insurance.

❏ All of this assumes the client remains MADAP-eligible (income not greater than 500% FPL, not eligible for MA prescription benefits).

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Premium Payment Services (MADAP Plus)

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Premium Payments

➢ 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.

➢ Applicants must complete their Annual Continuing Eligibility Verification (CEV) when due to avoid delays in processing premium payments.

➢ Applicants must update both MADAP and the Maryland Health Exchange (if enrolled in a qualified health plan) **whenever changes occur in household size, address, income or new insurance coverage**.

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Premium Payments Cont'd

➢ In addition to the applicant's premium bill, the SPS requires information from the vendor (insurance companies, benefits managers) to receive approval for processing.

➢ MADAP has compiled a list of insurance vendors approved by the SPS used to determine MADAP Plus eligibility.

➢ If an applicant request premiums to be paid to a vendor not already on the approved list, the applicant must submit a completed W9 form with the insurance premium to be considered for MADAP Plus.

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Premium Payments Cont'd

- Currently, MADAP has been processing premium payments quarterly for most clients.
- In the future, MADAP Plus will make as many six-month payments as possible to cover clients for the length of their eligibility period. It is vitally important that we have complete and accurate premium information in order to due so.
- Applicants should notify MADAP of any past due payment notices from their insurance carriers so MADAP can confirm the status of processed payments or make payment adjustments if needed.

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Premium Payments Cont'd

➢ Once a client has submitted an insurance premium bill to MADAP and been approved by an insurance specialist for MADAP Plus, the bill is processed by a payment specialist for submission to the State Payment System (SPS) or remitted by credit card payment.

➢ Payment checks processed through the SPS are written from the State of Maryland, not from MADAP.

Send bills to MADAP!

Insurance invoices and bills:

Fax: 410-244-8617

Email: mdh.csopen_enrollment@maryland.gov

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MADAP Can Pay for the Following Plans

What are my options for coverage?

MADAP may be able to pay for Part D Plans	MADAP may be able to pay for Medicare Advantage Plans	MADAP may be able to pay for Medigap Plans	Extra Help Paying for These Plans?	Creditable Coverage
Part D plans are prescription drug plans (PDP) for people on Original Medicare (Part A or Part B). Plan D plans may help lower your prescription drug costs and help protect against higher costs in the future. **Please note** Original Medicare **does not** cover prescription drugs, vision, hearing, or dental. You need to purchase a part D plan and/or a medigap policy to supplement Original Medicare coverage. **Please note:** **You must be enrolled in** a Part D plan or a Medicare Advantage plan *Note: MADAP does not count as a Medicare Part D plan or creditable coverage.*	This covers everything original medicare covers except hospice care. They are an all-in-one alternative to Original Medicare. Bundled plans that offer coverage for: **Hospital** **Medical** **Drugs** **Help with out-of-pocket costs** **Vision, hearing, dental, and more** There are different types of Medicare Advantage Plans: **HMO** **PPO** **PFFS** **SPN** **HMO/POS** **MSA** **Please note:** If you join a Medicare Advantage Plan, you can't use or be sold a Medigap policy.	A Medigap policy is private insurance that helps supplement Original Medicare. This means it helps pay some of the health care costs that Original Medicare doesn't cover like copayments, coinsurance, and deductibles. **Please note:** A Medigap policy is different from a Medicare Advantage Plan because those plans are ways to get Medicare benefits, while a Medigap policy only supplements the costs of your Original Medicare benefits. **Note: Medicare doesn't pay any of your costs for a Medigap policy but MADAP can.**	There are **premium assistance plans** to help pay for Part D, Medicare Advantage, and Medigap plans. **Please note:** MADAP is the payer of last resort so you must apply if eligible for all the premium assistance plans prior to recieving financial assistance from MADAP. There are different types of Premium Assistance Plans. QMB - Qualified Medicare Beneficiary SLMB - Specified Low-Income Beneficiary LIS - Low Income Subsidy SPDAP - Senior Prescription Drug Assistance Program **Note: You will need to re-apply annually to continue receiving this assistance.**	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.

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Medicare Coverage Options

Reminder, Reminder, Reminder!!!

2024 Annual Subrecipient Statewide Meeting

MADAP Session – Immigration Status and MADAP Eligibility

Friday, November 1, 2024
2:30pm – 3:30pm

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Questions and Answers

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https://phpa.health.Maryland.gov