



Client Services and Open Enrollment “Prime Time” for 2023: Session 2

Hosted by Client Services
Maryland AIDS Drug Assistance Program
Prevention and Health Promotion Administration
October 26, 2022



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.

Prime Time for 2023 – Session 2 Agenda

- ❑ MADAP and MADAP Plus Overview
- ❑ MADAP Plus and Qualified Health Plans
- ❑ Open Enrollment Resources

Prime Time for 2023

MADAP and MADAP Plus Overview

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

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.

MADAP Services

MADAP provides access to medications on the formulary in two ways:

- ☐ Drug Assistance Program (Prescriptions)
 - MADAP
 - TAP
- ☐ Insurance Assistance Program (Premiums)
 - MADAP Plus



MADAP Services

What MADAP covers for eligible clients:

- 100% of the cost of drugs on the formulary for clients with no insurance
- Deductibles, copays and coinsurance of drugs on the formulary for clients with insurance, except for Medical Assistance (MA)
- **Health care insurance and prescription plan premiums for eligible clients**

MADAP Plus

- MADAP Plus is funded under the federal Ryan White CARE Act's Part B legislation.
- MADAP must ensure that funds for drug costs and insurance premiums are spent as the ***payer of last resort***.
- Assists clients with paying for their health insurance premiums to facilitate access to inpatient and outpatient health care as well as prescription coverage.
 - Prescription coverage
 - Medical coverage
 - Dental coverage
 - Vision coverage



MADAP Insurance Eligibility Team

Misty Carney, MADAP Center Chief

Nancy Etheridge-Guest, MADAP Deputy Chief

MADAP Insurance Eligibility Team

Patt Carter, Supervisor

Latashia Lemon, Lead

Tanisha Carter, Specialist

Wanda White, Specialist

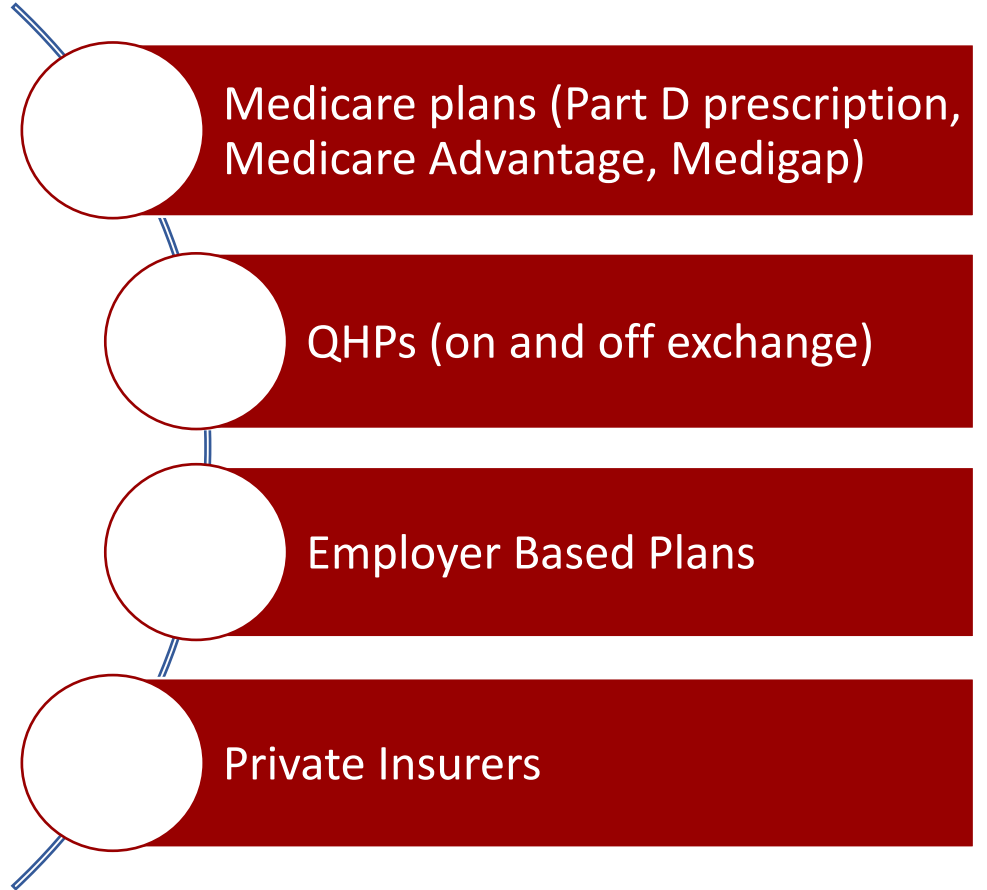
Sheryl Coleman, Specialist

Fanta Tunkara, Specialist

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



Eligible Health Care Plans

**To be MADAP Plus eligible
a health care 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)

Plans Ineligible for MADAP Plus

MADAP Plus cannot pay for:

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

Note: The client is responsible for payment of any ineligible portion of the premium.

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MADAP Plus and Qualified Health Plans

Benefits of Health Care Coverage

The Ryan White Program is not health coverage

The RWHAP and AIDS Drug Assistance Program (ADAP) provide direct services, prescription benefits and premium assistance to fill the gaps in HIV care as ***payer of last resort***. These services do not replace insurance for health care coverage. Eligible RWHAP and MADAP clients benefit greatly from enrolling in health care coverage that provides:

- ☐ affordable access to both HIV and non-HIV health care services and medications, and
- ☐ financial protection against unexpected medical costs not covered by the Ryan White Program (in-patient care, rehab, home health services).

Choosing a Qualified Health Plan

**Here are some things for MADAP clients
to consider when enrolling in a health plan:**

- Quality health care is essential for individuals living with HIV. Fortunately, health insurance companies can no longer deny an eligible person coverage based on pre-existing conditions, including HIV.
- While qualified health plans are required to cover HIV anti-retroviral drugs, they may not cover all approved medications. It is important for clients to determine what drugs a plan covers and how much they would pay in the out-of-pocket medical costs, not covered by MADAP, when selecting a plan through the Maryland Health Connection or authorized insurance broker.

Qualified Health Plan Open Enrollment

2023 Qualified Health Plans

November 01, 2022

to

January 15, 2023



Qualified Health Plan Metal Level

QHP premiums and co-insurance are based on the plan's metal level (% insurer vs % enrollee)

Platinum = 90% vs 10% (limited availability)

Gold = 80% vs 20%

Silver = 70% vs 30%

Bronze = 60% vs 40%



Qualified Health Plan Enrollment

Ways to Apply for Insurance Coverage

- ☐ Visit: <https://www.marylandhealthconnection.gov/>
 - ☐ Call 1-855-642-8572.
Deaf and hard of hearing use Relay service.
 - ☐ Download our free mobile app, Enroll MHC.
- ☐ Find free, in-person help near you at one of these local department of health, department of social services (DSS), or department of health and human services (DHHS) offices.



On-Exchange Qualified Health Plans

QHP Enrollment

- MADAP urges applicants to enroll in a qualified health plan through the Exchange, if they are eligible to use this option:
 - U.S. Citizen
 - Permanent resident for more than 5 years
 - “Lawfully present” non-citizens
- Individuals may be eligible for the Premium Tax Credit of varying levels based on the adjusted gross household incomes when applying for a qualified health plan through the *Exchange*.

On-Exchange Qualified Health Plans

MADAP APTC Requirements

- The amount of the Advanced Premium Tax Credits (APTC) is calculated by the *Exchange* using information available at time of enrollment and can fluctuate during the year when changes are reported to the *Exchange*:
 - Income, tax family composition, residency, or other health care coverage eligibility
- MADAP clients are required to apply for the advanced premium tax credit at the time of QHP enrollment and submit proof that they applied for the advanced premium tax credit and were approved or denied.
 - If clients are eligible and approved, ***they must accept the advanced premium tax credit***. Please send notification of premium tax credit approval or denial to MADAP as soon as it is received!

On-Exchange QHP Enrollment

On-Exchange QHP Coverage Protection

- Applicants who are enrolled in On-Exchange QHP and have a premium tax credit have a 90-day grace period before coverage is termed. However, plans may not cover medications until premium payments are current.
- If an applicant's plan is termed, contact MADAP, as soon as possible, to have the applicant reinstated.
 - Reinstatements generally take up to three weeks for CareFirst members.

Family Policies

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.)

MADAP Plus Requirements

Employer/Union/Retiree Plans

- ☐ 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 with ACA, 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

MADAP Plus Requirements

- ❑ 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
- ❑ MADAP clients enrolled in a QHP, who become eligible for premium-free Medicare Part A, are required to disenroll from their QHP to enroll in Medicare and obtain prescription drug coverage, unless they obtain “creditable coverage”.
- ❑ MADAP provides information and support for transitions from Medicaid, qualified health plans or employer’s group coverage

Special QHP Enrollment

Special Enrollment Periods

- If a client loses existing health coverage, except for non-payment of premiums, this qualifies as a major life event that makes the client eligible for a 60-day special enrollment period to apply for a qualified health plan (QHP).
- If ineligible to use the *Exchange*, clients may apply for an *Off-Exchange* plan through an insurance carrier or an authorized insurance broker during the special enrollment period.

Immigrant Status and QHP

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.

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?

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.

Loss of Health Care Coverage

- Contact MADAP as soon as a client's QHP or other health care coverage is suspended, or they receive a notice of termination
- Send the documentation or updated information to MADAP for a specialist to:
 - verify termination of insurance coverage,
 - address any changes in MADAP eligibility, and
 - assist client for reinstatement or a Special Enrollment period
- If the client is not the policy holder, please provide the client's name and MADAP ID# so the insurance specialist can verify the loss of coverage
- Enrolling in a QHP under qualifying circumstances must be done within 60 days of the client losing employment health benefits

Loss of CareFirst Coverage

- For applicants with CareFirst Off-Exchange QHP or Medigap plans, only:
 - Fax the completed Reinstatement Request Form to CareFirst
Fax #: 410-720-6067; Attention: Josee Bihinda
 - Notify MADAP to coordinate premium payment with reinstatement

<https://member.carefirst.com/carefirst-resources/pdf/reinstatement-request-form.pdf>

MADAP Can Pay for the Following Plans

Part D Plans	Medicare Advantage Plans	Medigap Plans	Qualified Health Plans
<p>• MADAP will be able to pay for the following Insurer's Part D plans (PDP):</p> <ul style="list-style-type: none"> • Express Scripts Medicare • Humana Insurance Co. • SilverScript Insurance Co. • United HealthCare Insurance Company (AARP Medicare) • WellCare • Envision • Cigna Rx • Mutual of Omaha Rx 	<p>• MADAP will be able to pay for the following Insurer's Medicare Advantage plans:</p> <ul style="list-style-type: none"> • Cigna Healthspring • Johns Hopkins Advantage MD • Kaiser Permanente Medicare Plan • Alterwood Advantage • CareFirst Advantage • Humana Advantage 	<p>• MADAP will be able to pay for the following Insurer's Medigap plans:</p> <ul style="list-style-type: none"> • CareFirst • Cigna Health and Life Insurance Co. • Humana Insurance Co. • United HealthCare Insurance Co. 	<p>• MADAP will be able to pay for the following Insurer's Dental plans:</p> <ul style="list-style-type: none"> • CareFirst - On Exchange • CareFirst - Off Exchange • Kaiser Permanente - On Exchange • Kaiser Permanente - Off Exchange <p>Dental Plans</p> <p>MADAP will be able to pay for the following Insurer's Dental plans</p> <ul style="list-style-type: none"> • CareFirst



Premium Payments

- 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

Premium Payments

MADAP Plus Eligible, Yes or No?

- In addition to the applicant's premium bill, the State Payment System SPS requires information from the vendor (insurance companies, benefits managers) to determine if the vendor is approved for payment.
- 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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Open Enrollment Resources

Partnership in Client Services Modular Series

MADAP: Partnership in Client Services

A comprehensive training series from ***Alive! Maryland*** that lays the groundwork for understanding and applying to MADAP and covers various essential sub-topics. This training series is entirely self-paced and online — participate on your own schedule and revisit the material as needed.

This training is designed for HIV case managers, community health workers, and other HIV care providers. At the conclusion of this training, you will be able to:

- ☐ Define and describe the components of MADAP.
- ☐ Assist clients with applying for and receiving MADAP resources.
- ☐ Engage with the community about the benefits of MADAP

Interactive Client Services Resources

MADAP Resources Page

Alive! Maryland has launched the **MADAP Resources Page** designed for clients, case managers, healthcare providers, and other stakeholders to do the following:

- ☐ Become familiar with MADAP basics
- ☐ Access resources and updates on the program, including FAQs, glossary, MADAP operations updates, and more
- ☐ Submit questions to the experts at ***Alive! Maryland***

Target ACE TA Center

Access, Care, and Engagement (ACE) TA Center

- ❑ Source of HRSA's RWHAP training and technical assistance, organized by topic area:
<https://targethiv.org/>
- ❑ Gives you a library of Tools and Resources including an overview of Health Care Basics and other archived webinars on health care, organized by coverage type:
 - Marketplace
 - Medicare
 - Medicaid

https://targethiv.org/sites/default/files/media/documents/2022-09/NewStaffWebinarPt1_508.pdf

- ❑ Furnishes Policy Blogs to read and stay up-to-date on health care policy news

Questions and Answers



MADAP
1223 W. Pratt Street
Baltimore, MD 21223



Telephone Lines:
Local: 410-767-6535;
Toll Free: 1-800-205-6308

Fax Lines:
410-333-2608,
410-244-8617

Office hours:
8:30 AM to 4:30PM, Mon-Fri

Pharmacy Help Line:
1-800-932-3918

Email and Website Addresses:

MADAP applications and forms:
client.services@maryland.gov

Insurance invoices and bills:
mdh.csopen_enrollment@maryland.gov

Website for MADAP Forms:

<https://health.maryland.gov/phpa/OIDPCS/Pages/MADAP.aspx>

Questions and Answers



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<https://phpa.health.Maryland.gov>