Client Services and Open Enrollment "Prime Time" for 2023: Session 4

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

November 30, 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.

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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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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 Insurance Payment Team

Misty Carney, MADAP Center Chief

Nancy Etheridge-Guest, MADAP Deputy Chief

MADAP Insurance Payment Team
Heidi Conrad, Supervisor
Hillary Lamdin, Payment Specialist Lead
Laketa Sherrill, Payment Specialist
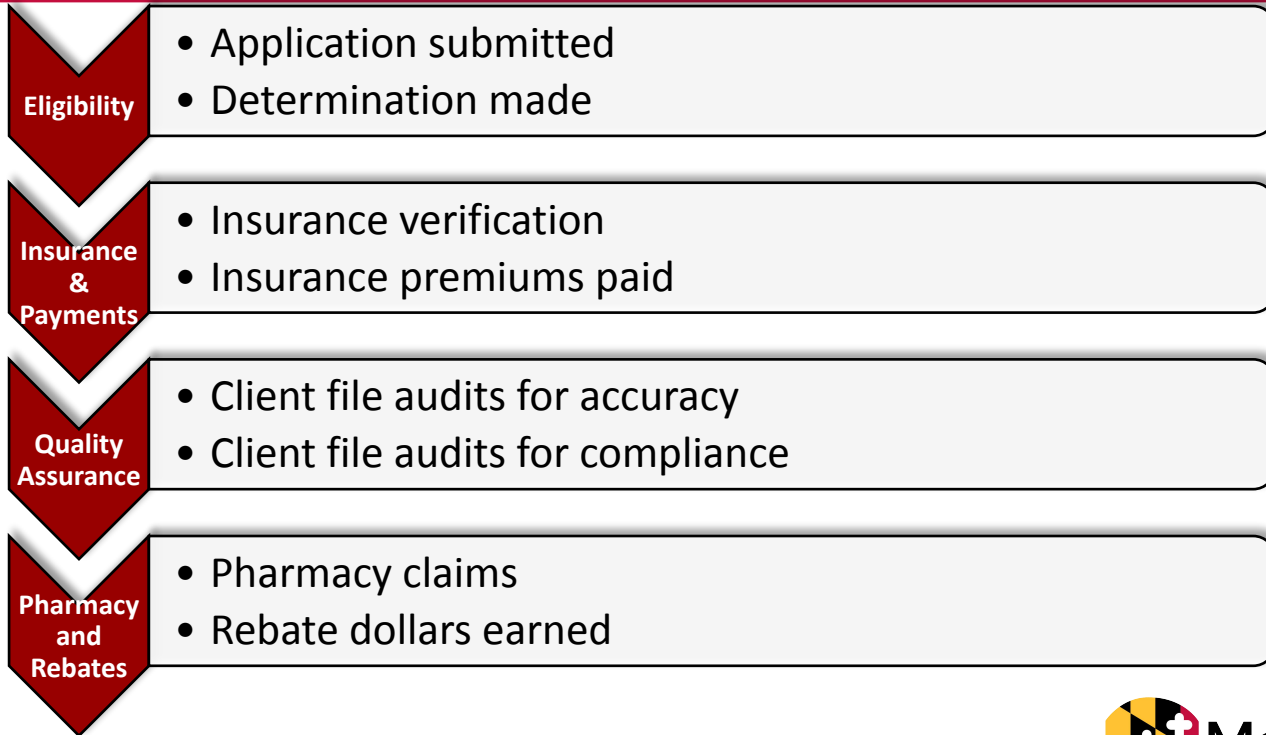Melissa Robinson, Payment Specialist

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Prime Time for 2023 – Session 4 Agenda

❑ MADAP and MADAP Plus Recap

❑ Insurance Verification and Coordination of Benefits

❑ Premium Payment Services

❑ Open Enrollment Resources

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MADAP and MADAP Plus Recap

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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 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**

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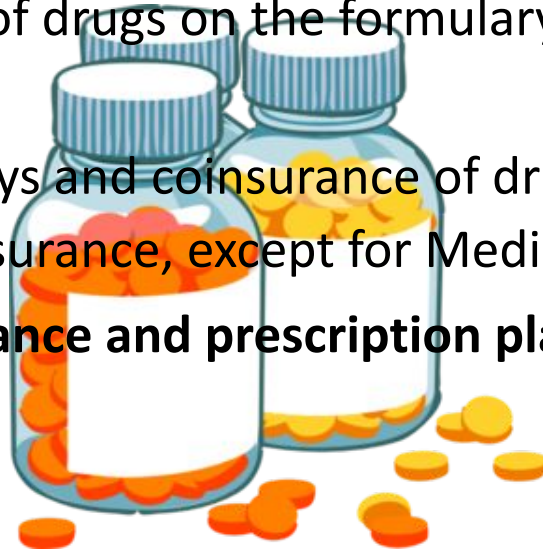
Benefits of Health Care Coverage

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).

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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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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)

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Plans Ineligible for MADAP Plus

MADAP Plus cannot pay for:

- ○ Flexible Spending Accounts,

- ○ Life insurance policies,

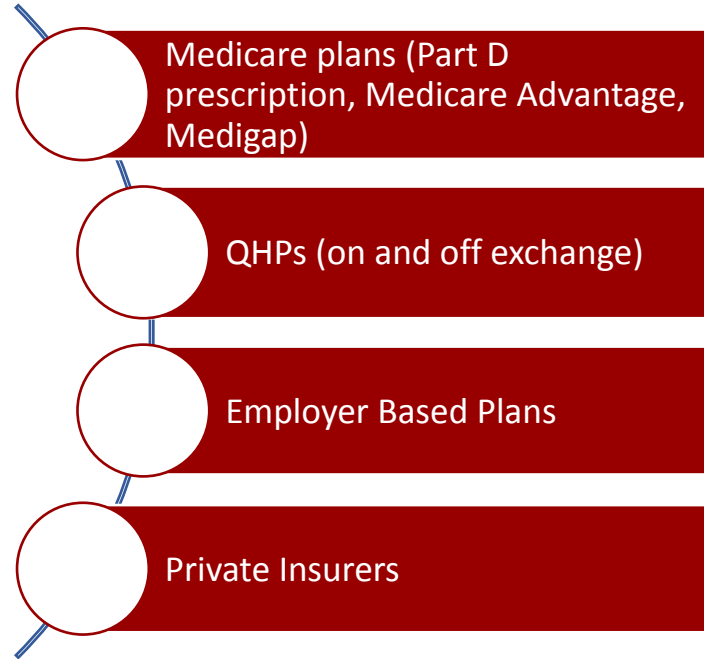- ○ Indemnity policies (AFLAC)

- ○ Other non-medical benefits

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

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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 primary plan
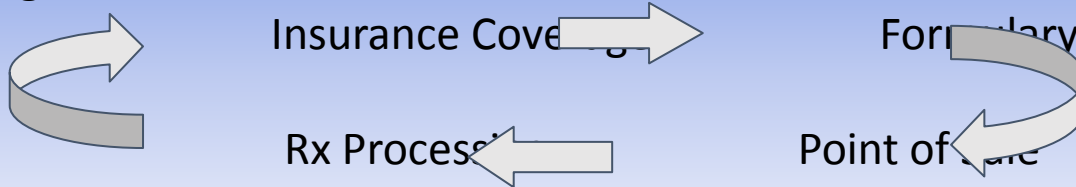
*after any applicable deductible

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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

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

➢ 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

- 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

➢ 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

Part D Plans	Medicare Advantage Plans	Medigap Plans	Qualified Health Plans
•MADAP will be able to pay for the following Insurer's Part D plans (PDP):	•MADAP will be able to pay for the following Insurer's Medicare Advantage plans:	•MADAP will be able to pay for the following Insurer's Medigap plans:	•MADAP will be able to pay for the following Insurer's QHP plans:

Part D Plans:
- Cigna Rx
- Humana Insurance Co.
- Mutual of Omaha Rx
- SilverScript
- United HealthCare Insurance Company (AARP Medicare)
- WellCare

Medicare Advantage Plans:
- Alterwood Advantage
- CareFirst Advantage
- Cigna Healthspring
- Humana Advantage
- Johns Hopkins Advantage MD
- Kaiser Permanente Medicare Plan

Medigap Plans:
- CareFirst
- Cigna Health and Life Insurance Co.
- Humana Insurance Co.
- United HealthCare Insurance Co.

Qualified Health Plans:
- CareFirst - On Exchange
- CareFirst - Off Exchange
- Kaiser Permanente - On Exchange
- Kaiser Permanente - Off

Dental Plans
- •MADAP will be able to pay for the following Insurer's Dental plans
  - CareFirst

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Loss of Coverage

➤ Contact MADAP as soon as the applicant's coverage is suspended, or the applicant receives a notice of termination

➤ Send documentation or updated information to MADAP to:
  ○ verify termination of insurance coverage, and
  ○ address any changes in MADAP eligibility

➤ 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

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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

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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**

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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

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Questions and Answers

MADAP
1223 W. Pratt Street
Baltimore, MD 21223

Telephone Lines:	Fax Lines:
Local: 410-767-6535;	410-333-2608,
Toll Free: 1-800-205-6308	410-244-8617
Office hours:	**Pharmacy Help Line:**
8:30 AM to 4:30PM, Mon-Fri	1-800-932-3918

Email and Website Addresses:

MADAP applications and forms: | **Insurance invoices and bills:**
client.services@maryland.gov | **mdh.csopen_enrollment@maryland.go**

Website for MADAP Forms:

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

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Questions and Answers

Prevention and Health Promotion Administration

https://phpa.health.Maryland.gov