



Maryland
DEPARTMENT OF HEALTH

Client Services and Open Enrollment “Prime Time” for 2023: Session 8

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

January 25, 2023



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 8 Agenda

- MADAP and MADAP Plus Recap
- Troubleshooting Problems with Open Enrollment
 - Sending Health Care Premium Bills to MADAP and Reporting Income and Household Changes to MADAP Eligibility Team
 - Reporting Loss or Changes in Health Care coverage to MADAP Insurance and Payment Teams
- Special Enrollment Periods
- Frequently Asked Questions and Recommended Resources

Prime Time for 2023

MADAP and MADAP Plus Recap

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

Benefits of Health Care Coverage

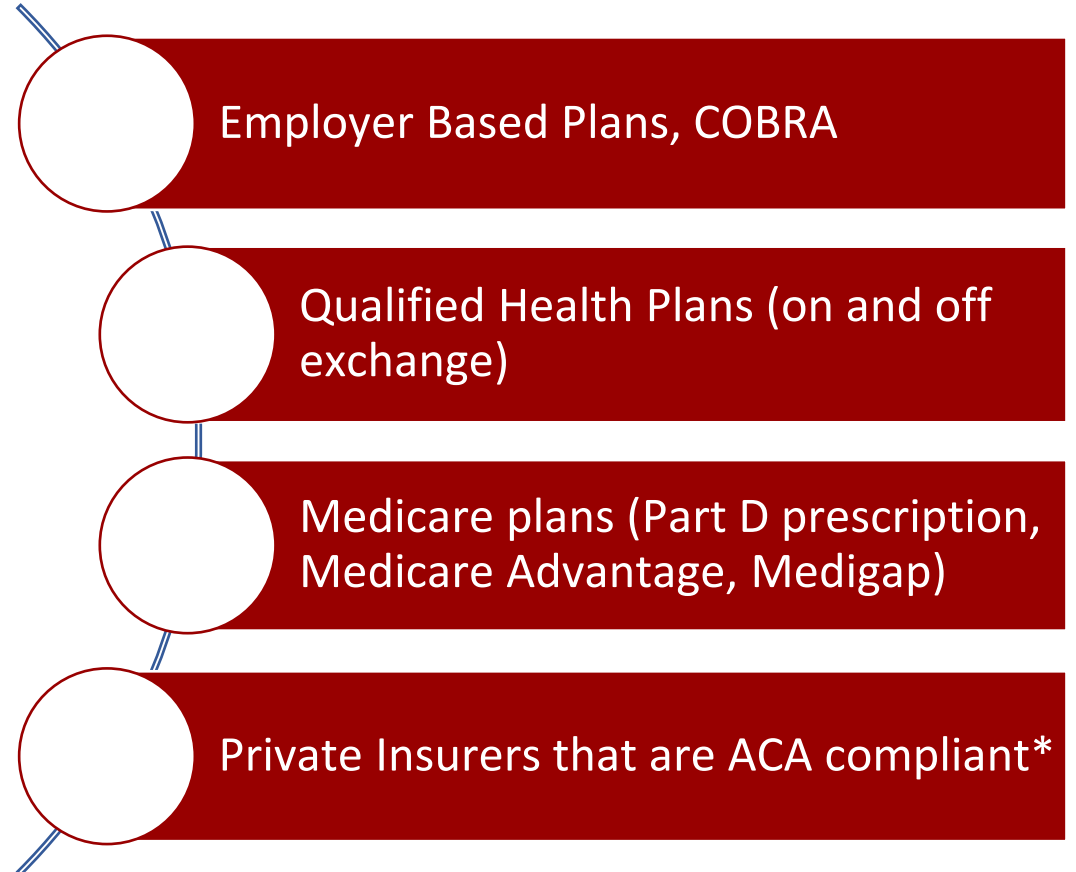
The RWHAP is not health coverage. The RWHAP, including its AIDS Drug Assistance Program (ADAP), fills gaps in HIV care coverage, and assists with HIV primary medical care, essential support services, and medications.

Eligible RWHAP clients benefit greatly from enrolling in health coverage to provide affordable access to both HIV and non-HIV health care services and medications, and provides financial protection against unexpected costs.

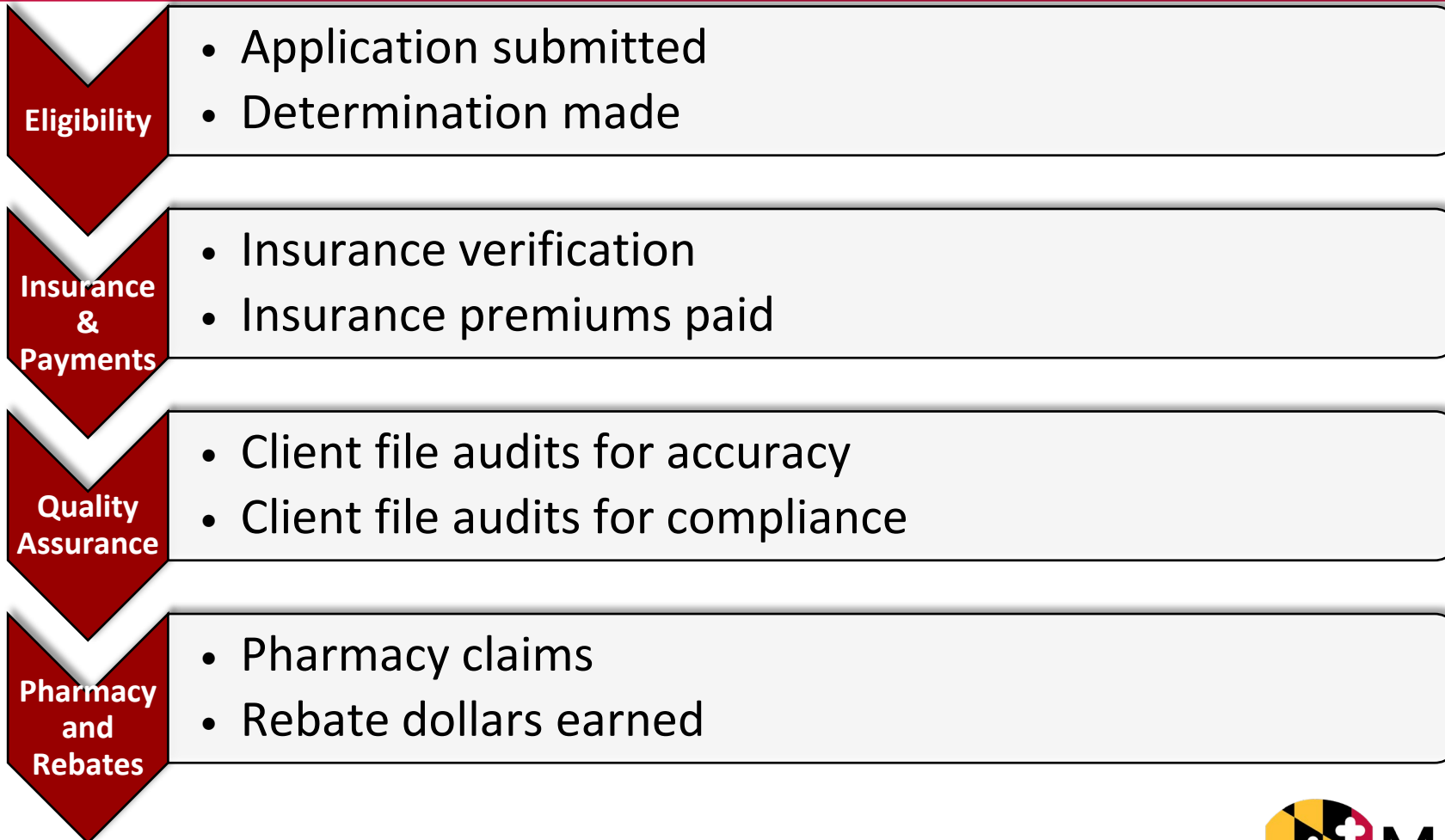
Sources of HIV Care

Individuals with HIV are receiving health care coverage across a landscape of payment sources:

1. Private Insurance
 - Employer/Union/Retiree Group Plans
 - Individual Plans (Directly from an Insurance Carrier)
2. Medicaid (Medical Assistance)
3. Qualified Health Plans
4. Medicare
5. Ryan White Care Act



How does MADAP flow?



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).

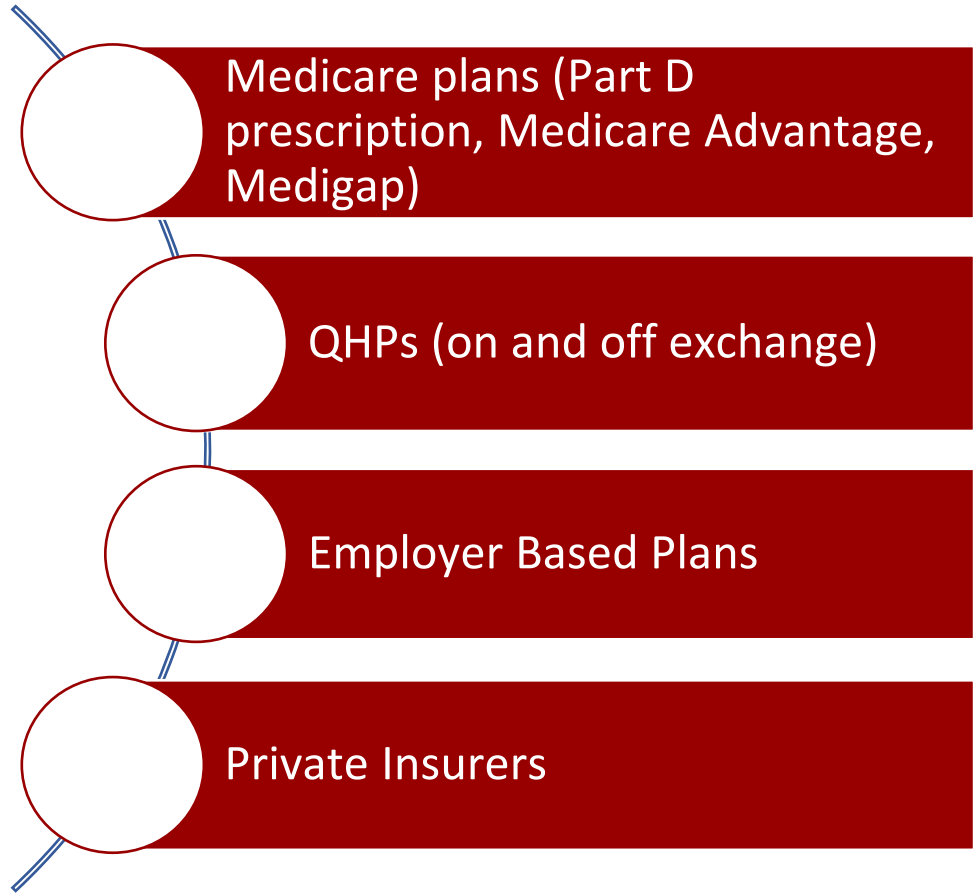
MADAP Eligibility

- ❑ 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 Plus Eligibility

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

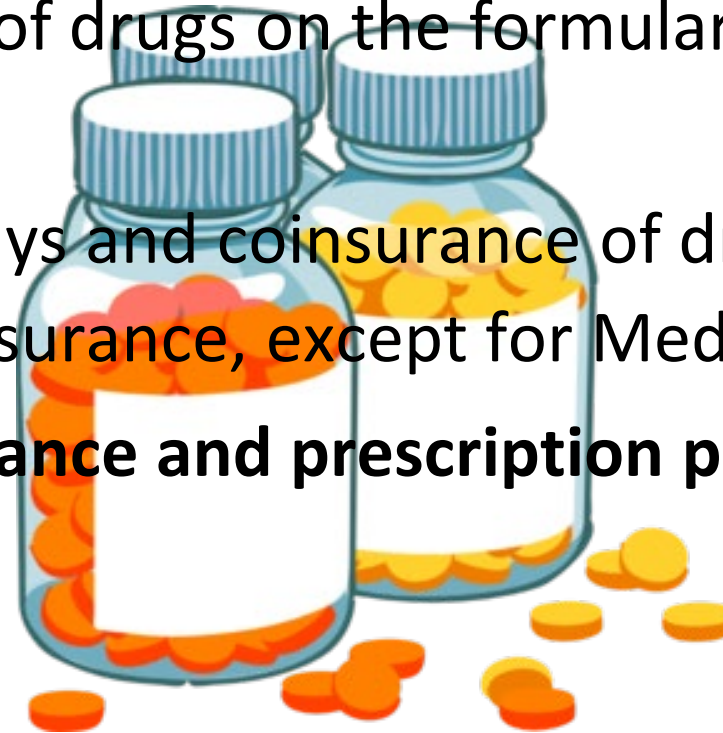
- be MADAP eligible,
- be enrolled in an individual health or prescription plan, or covered under a spouse's or parent's health insurance plan that is eligible for MADAP Plus coverage



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**



Pharmacy Point-of-Sale Program

How pharmacies process claims for clients:

- State of Maryland Medicaid Pharmacy Program
 - Pharmacy network/Rebate model program
 - Over 1,700 pharmacies within network
 - Maryland, DC, Virginia, West Virginia, Pennsylvania, Delaware
- Any pharmacy that can bill Maryland Medicaid, including mail-order pharmacies, can bill MADAP
- Conduent PBM
 - Pharmacy Help Line: 1-800-932-3918

MADAP Can Pay for the Following Plans

Part D Plans	Medicare Advantage Plans	Medigap Plans	Qualified Health Plans
<ul style="list-style-type: none"> • MADAP will be able to pay for the following Insurer's Part D plans (PDP): • Cigna Rx • Humana Insurance Co. • Mutual of Omaha Rx • SilverScript • United HealthCare Insurance Company (AARP Medicare) • WellCare 	<ul style="list-style-type: none"> • MADAP will be able to pay for the following Insurer's Medicare Advantage plans: • Alterwood Advantage • CareFirst Advantage • Cigna Healthspring • Humana Advantage • Johns Hopkins Advantage MD • Kaiser Permanente Medicare Plan 	<ul style="list-style-type: none"> • 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. 	<ul style="list-style-type: none"> • MADAP will be able to pay for the following Insurer's QHP plans: • CareFirst - On Exchange • CareFirst - Off Exchange • Kaiser Permanente - On Exchange • Kaiser Permanente - Off Exchange <div data-bbox="1742 965 2402 1053" style="background-color: #d9e1f2; text-align: center; padding: 5px;">Dental Plans</div> <ul style="list-style-type: none"> • MADAP will be able to pay for the following Insurer's Dental plans • CareFirst



Premium Payments

- Once a client has been enrolled in a health insurance plan, the premium bill must be submitted to MADAP for approval by an insurance specialist for MADAP Plus and/or processing by a payment specialist for submission to the State Payment System (SPS) or 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: 410-333-2608, 410-244-8617

Email: mdh.csopen_enrollment@maryland.gov, client.services@maryland.gov

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.

Premium Payments

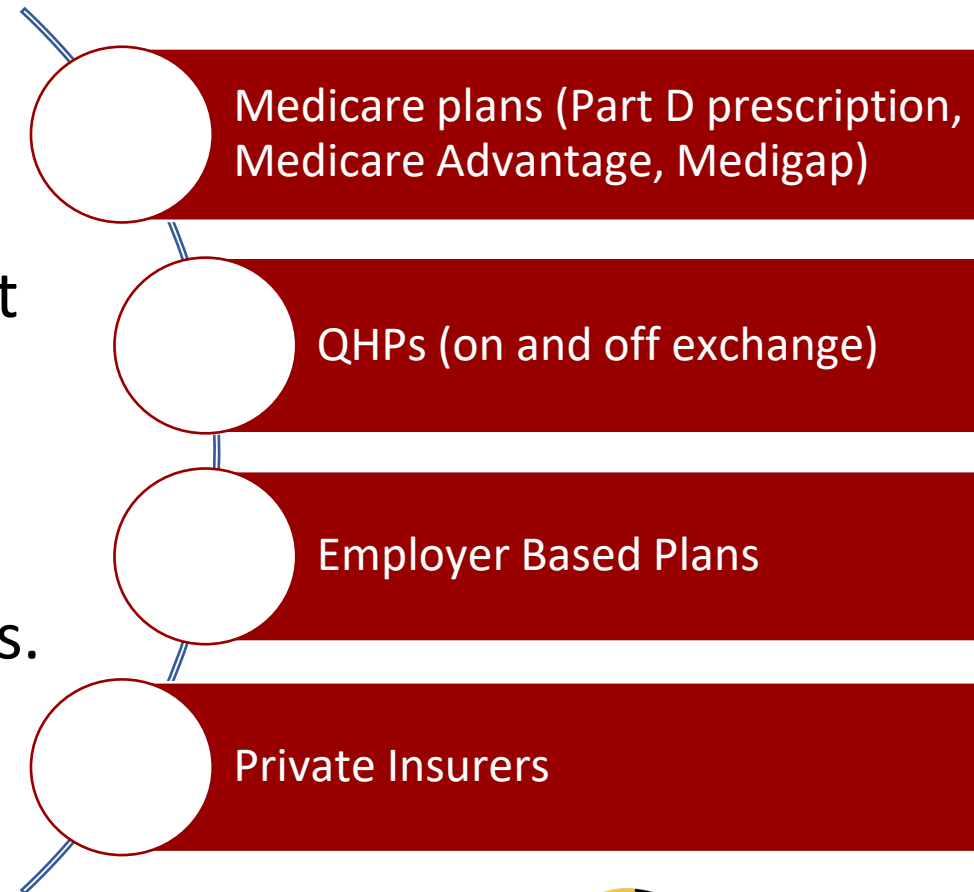
- Currently, MADAP has been processing premium payments quarterly for most clients.
- When possible, MADAP Plus will make as many six-month payments as possible to cover clients for the length of their eligibility period. It is vitally important that we have complete and accurate premium information in order to do 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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Troubleshooting Problems with Open Enrollment

Enrollment and Payment Issues

When a client receives a health insurance premium bill, it must be sent to MADAP as soon as possible to determine MADAP Plus eligibility and minimize problems with premium assistance and coordination of benefits.



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.**

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>

Transitions in Coverage

- If you become eligible for premium-free Medicare Part A, but are not enrolled, you are no longer eligible to use the *Exchange* to enroll in Medicaid or receive a subsidy for a qualified health plan (QHP). If you are enrolled in Medicare A and/or B, you can not buy a QHP through the *Exchange*.
- You may apply for other MA programs for Medicare beneficiaries through your local Department of Social Services, if you qualify for financial help.
- If you are a legal resident, less that 5 years, or required to pay Part A premiums, you may still be eligible to use the *Exchange* to enroll in a QHP.
- Transitions between Medicaid, qualified health plans and Medicare, may result in changes in the providers and services that are available to clients.

Special Enrollment Periods

When certain events happen in your life, like if you move or lose other insurance coverage, you may be able to make changes to your Medicare health and drug coverage.

These times when you can make changes are called Special Enrollment Periods. Rules about when you can make changes and the type of changes you can make are different for each Special Enrollment Period.

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Special Enrollment Periods

Special QHP Enrollment Periods

- Certain changes in employment and/or income
- Changes in marital status or household member's status
- Gaining or losing a dependent
- Moving to Maryland, and some moves within the state
- Certain losses of other health coverage, such as job-based coverage or when COBRA coverage period ends
- Becoming ineligible for Medicaid or MCHP

Special QHP Enrollment Periods

- Getting pregnant: you have 90 days from the time your pregnancy is confirmed to enroll.
- Turning 26 years old if you are enrolled in coverage on a parent's plan. You have until the end of the year you turn 26 to enroll.
- Change of citizenship or immigration status
- Change in status as an American Indian/Alaska Native
- Incarceration or release from incarceration

Special QHP Enrollment Periods

Maryland Tax Returns and Health Coverage

Marylanders are eligible for a special enrollment period when they file their taxes and check a box on their state tax form. This special enrollment runs through tax season. Clients can find out about health coverage through the Easy Enrollment program.

Special Medicare Enrollment Periods

If you are age 65 or older, you or your spouse are still working and you are covered under a group health plan based on that current employment, you may not need to apply for Medicare medical insurance (Part B) at age 65.

You may qualify for a "Special Enrollment Period" (SEP) that will let you sign up for Part B:

During any month you remain covered under the group health plan and your, or your spouse's, current employment continues; or

In the eight-month period that begins with the month after your group health plan coverage or the current employment it is based on ends, whichever comes first.

Special Enrollment Periods

Exception: If your group health plan coverage or the employment it is based on ends during your initial enrollment period for Medicare Part B

If your group health plan coverage is based on severance or retirement pay and the job your coverage is based on ended in the last eight months.

People who receive Social Security disability benefits and are covered under a group health plan from either their own or a family member's current employment also have a special enrollment period and premium rights similar to those for workers age 65 or older.

Once newly eligible for Medicare Part B, you can enroll in a PDP or Medicare Advantage plan.

Help with Part D

Assistance Programs

Assistance is available through federal and state programs to help clients cover drug costs not covered by Medicare Part D, the cost of Medicare Part D premiums and other Medicare cost, if applicable

- ❑ People with the lowest income and resources pay no premiums or deductibles, have small or no copayments and access to LI NET for interim prescription coverage
- ❑ People with slightly higher income and resources have a reduced deductible and pay a little more out-of-pocket
- ❑ **Assistance programs also facilitate access to a Part D plan by providing special enrollment periods for eligible members**

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Frequently Asked Questions

Clients Want to Know

When can I get prescriptions filled after enrolled in MADAP?

What can I do to get extra medications if I am traveling or moving out of Maryland?

Can you have MADAP if you're not a US citizen?

What about family plans, dental or vision coverage?

Does MADAP cover medical costs or copays?

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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
 - Medicaidhttps://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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