



**Maryland**  
DEPARTMENT OF HEALTH

# Open Enrollment “Prime Time” for 2025: MADAP & MADAP+ Recap

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

**November 26, 2024**



# Mission and Vision

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## **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

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*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 2025 – Session 6 Agenda

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- ❑ MADAP Eligibility Recap

  - Immigration Status

  - Medicare

  - MADAP Services

- ❑ MADAP Plus Recap

- ❑ Questions and answers

*Prime Time for 2025*

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# **MADAP Eligibility Recap**

# MADAP Eligibility Team

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Misty Carney, MADAP Center Chief

Nancy Etheridge-Guest, MADAP Deputy  
Chief

Elaine McLeish, Supervisor

Sheila Briggs, Lead

Yolanda Ray, Advance

Chatiera Lovelace, Specialist

Kayla Riley, Specialist

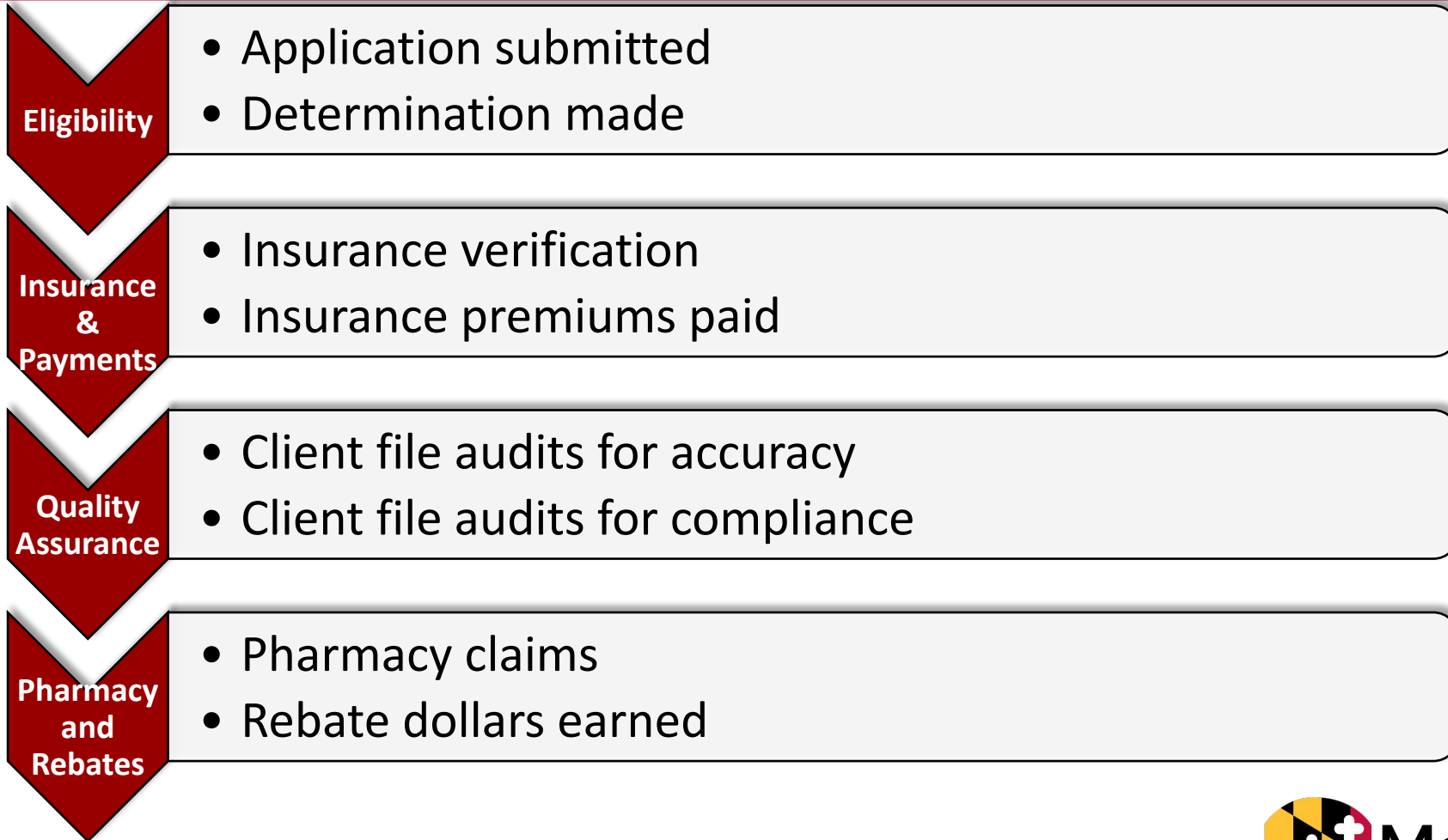
Kamiera Williams, Specialist

Shanelle Barbee, Specialist

Korin Bobo, Specialist

Vielka Ortega, Specialist

# How does MADAP flow?



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# MADAP Eligibility

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- 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 Eligibility Immigration Status

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## Relevant Terms & Definitions

- ❑ **United States Citizen**
- ❑ **United States National**
- ❑ **Lawful Permanent Resident (LPR) or Green Card Holder**
- ❑ **Conditional Permanent Resident**

<https://www.uscis.gov>

# MADAP Eligibility and Immigration Status

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## Relevant Terms & Definitions

- ❑ **Naturalized Citizen**
- ❑ **Undocumented Immigrant**
- ❑ **Refugee/Asylee**
- ❑ **Paroled Status**

<https://www.uscis.gov>

# MADAP Eligibility and Medicare

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## What MADAP covers for eligible clients:

The program assists Medicare clients with drug plan and Medigap premiums to facilitate access to prescription and medical coverage.

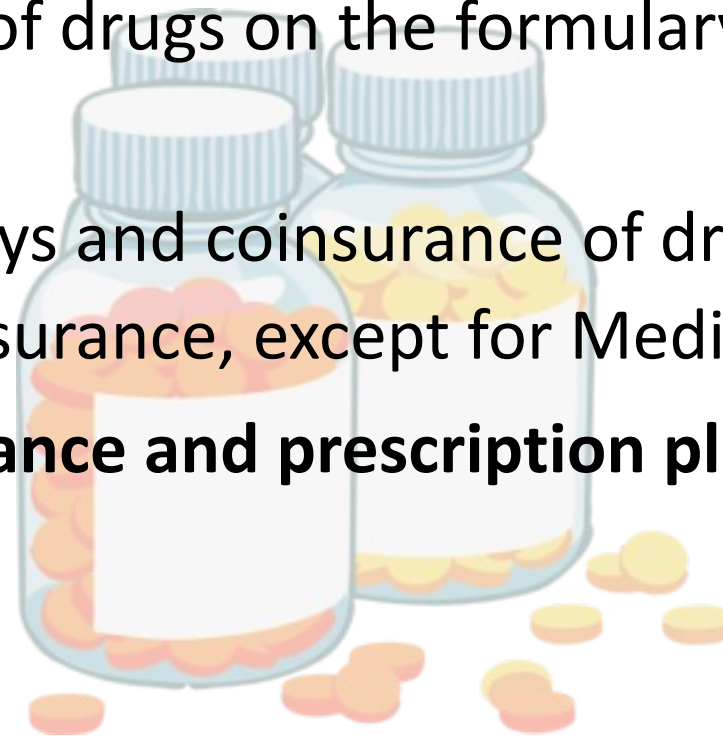
- ❑ Deductibles, co-pays, co-insurance or other prescription costs not covered by Part D plan for drugs on the MADAP formulary\*
- ❑ Prescription costs for drugs on the formulary when clients are in the coverage gap
- ❑ Part D plan premiums, not covered by other assistance programs
- ❑ Medicare Supplement (Medigap) premiums for clients enrolled in a PDP (not Medicare Advantage plan) and any applicable Part D assistance programs
- ❑ Premiums for Dental plan (if MADAP Plus is paying for prescription coverage or a medical plan)

# MADAP Services

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## 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**



*Prime Time for 2025*

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# **MADAP Plus Recap**

# MADAP Insurance and Payment Teams

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Misty Carney, MADAP Center Chief

Nancy Etheridge-Guest, MADAP Deputy Chief

## **Insurance Eligibility Team**

Patt Carter, Supervisor

Latashia Lemmon, Lead

Tanisha Carter, Specialist

Wanda Cunningham, Specialist

Fanta Tunkara, Specialist

Valencia Holmes, Specialist

Jasmine Manigault, Specialist

## **Insurance Payment Team**

Ebone Forehand, Supervisor

Laketa Sherrill, Specialist

Melissa Robinson, Specialist

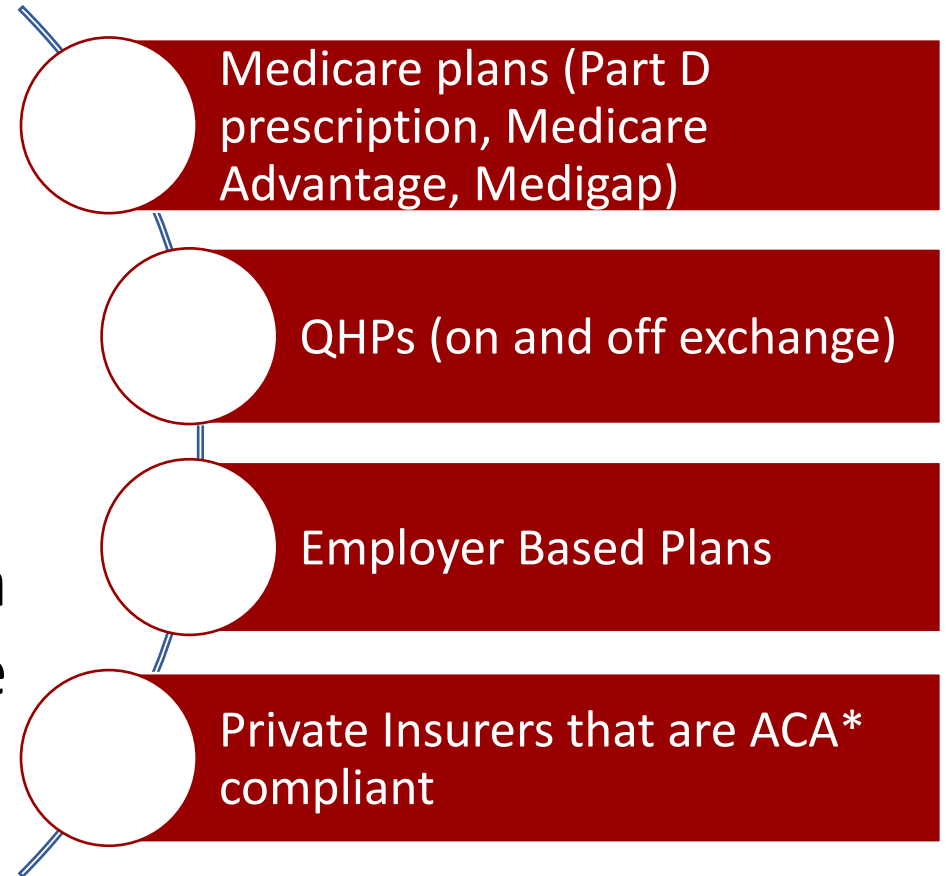
Sheryl Coleman, Specialist

Kodon Leary, 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

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**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)



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



# Plans Ineligible for MADAP Plus

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MADAP Plus cannot pay for:

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

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

# Medicare Part D Annual Open Enrollment

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**2025 Open Enrollment:**

**Medicare prescription plans (PDP)  
and Medicare Advantage plans (MA)**

**October 15<sup>th</sup> to December 7<sup>th</sup>**

# SHIP Local Navigator



**Maryland**  
DEPARTMENT OF AGING

## State Health Insurance Assistance Program

### Unbiased Help Navigating Medicare

Your local State Health Insurance Assistance Program (SHIP) provides unbiased guidance in understanding Medicare coverage options to people with Medicare, their families, and caregivers. Whether you are new to Medicare, reviewing Medicare plan options, or have questions on how to use your Medicare, SHIP can help.

### How does SHIP work?

When you contact your local SHIP office, a certified counselor will give you one-on-one guidance based on your unique situation and needs. Every county in Maryland has a SHIP office and counseling can take place virtually or in person.

SHIP isn't just for people new to Medicare. Needs and options may change over time, so it's important to review your Medicare plan **every year** during Open Enrollment. SHIP can help with:

- Understanding cost and coverage options
- Comparing plan options
- How to enroll or change plans
- Paying for Medicare and prescriptions
- Troubleshooting billing issues
- Submitting appeals
- Referrals to other resources, if needed

### SHIP is FREE, confidential, and unbiased

SHIP counselors are screened, trained, and certified as Medicare experts who are available to help solve problems on your behalf. They are very knowledgeable about Medicare, and can help you understand plan options so you can make choices that are best for you and your loved ones. SHIP counselors can also assist you with navigating access to providers, correcting billing issues, and filing complaints and appeals. SHIP counselors, many of whom are volunteers, are members of your local community.

### Maryland offices

- Allegheny County:** 301-783-1710
- Anne Arundel County:** 410-222-4077
- Baltimore City:** 410-396-2273
- Baltimore County:** 410-887-2059
- Calvert County:** 410-535-4606
- Caroline County:** 410-479-2535
- Carroll County:** 410-386-3800
- Cecil County:** 410-996-8174
- Charles County:** 301-934-9305
- Dorchester County:** 410-376-3662
- Frederick County:** 301-600-1234
- Garrett County:** 301-334-9431
- Harford County:** 410-638-3025
- Howard County:** 410-313-7392
- Kent County:** 410-778-2564
- Montgomery County:** 301-255-4250
- Prince George's County:** 301-265-8471
- Queen Anne's County:** 410-758-0848
- Somerset County:** 410-742-0505
- St. Mary's County:** 301-475-4200
- Talbot County:** 410-822-2869
- Washington County:** 301-790-0275
- Wicomico County:** 410-742-0505
- Worcester County:** 410-742-0505

Navigating Medicare can be complicated. SHIP can help.  
For more information, visit [Aging.Maryland.Gov/SHIP](https://Aging.Maryland.Gov/SHIP)

# Qualified Health Plan Open Enrollment

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**2025 Qualified Health Plans**

**November 01, 2024**

**to**

**January 15, 2025**



# On-Exchange Qualified Health Plans

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## 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*.

# Off-Exchange Plans

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## 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?

# Off-Exchange Plans

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## 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.



# Authorized Brokers Resources

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**Maryland Health Connection Find Help/Broker Resources:**

<https://www.marylandhealthconnection.gov/find-help/>

## **Connect with a Broker**

Have an insurance broker call you to discuss your private health plan options.

<https://www.marylandhealthconnection.gov/find-help/#:~:text=Connect%20with%20a%20Broker>

Monday to Friday 8 a.m.– 6 p.m.

Saturday 8 a.m. – 2 p.m.

## **Search for an authorized insurance broker**

Insurance brokers can help you enroll in the best private health plan to meet the needs of you and your family at no cost to you.

View a [map of brokers](#) near you.

**Maryland Insurance Administration Health Insurance Consumer Resources:**

<https://insurance.maryland.gov/Consumer/Pages/HealthCoverage.aspx>

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# **MADAP Plus and Premium Payments**

# Premium Payments

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## MADAP Plus Eligible, Yes or No?

The insurance vendor must be approved by the State Payment System (SPS) to be eligible for payment.

- 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

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- 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](mailto:mdh.csopen_enrollment@maryland.gov)**



# Loss of Coverage

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- 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>

# Loss of Coverage, continued

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- Contact MADAP as soon as the applicant's coverage is suspended, or the applicant receives a notice of termination
- Enrolling in a QHP under qualifying circumstances, must be done within 60 days of the applicant losing employment health benefits.

# Best Practices for Submitting Forms and Documents

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...From applications to invoices

Website for MADAP Forms:

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

Client Services Email: [client.services@maryland.gov](mailto:client.services@maryland.gov)

Insurance invoices and bills:

[mdh.csopen\\_enrollment@maryland.gov](mailto:mdh.csopen_enrollment@maryland.gov)

***FileZilla:***

A secured SFTP site that allows users to securely upload and exchange various documents with our program.

# 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 Helpline:**  
1-800-932-3918

### Email and Website Addresses:

MADAP applications and forms:  
[client.services@maryland.gov](mailto:client.services@maryland.gov)

Insurance invoices and bills:  
[mdh.csopen\\_enrollment@maryland.gov](mailto: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>***