



Maryland
DEPARTMENT OF HEALTH

Prime Time for *On-Exchange* Outreach: Tools & Tips on Signing Up for Qualified Health Plans and Premium Tax Credits

Hosted by Client Services

Maryland AIDS Drug Assistance Program

Prevention and Health Promotion Administration

November 12, 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.

On-Exchange Outreach Objectives

- Medicare Recap
- MADAP Plus Recap
- On-Exchange* Qualified Health Plan MADAP Requirements
- On-Exchange* Qualified Health Plan Enrollment
- Plans Payable by MADAP

MADAP's Goal

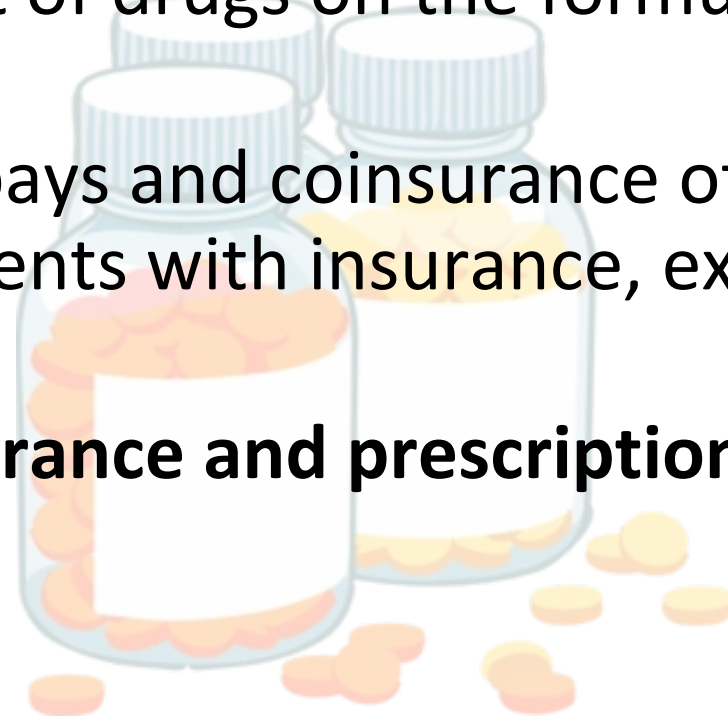
The goal of MADAP is:

- 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 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**



Prime Time for 2025

Medicare 2025 Changes Recap

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.

Medicare Prescription Payment Plan (MPPP or MP3)

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.

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.

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.***

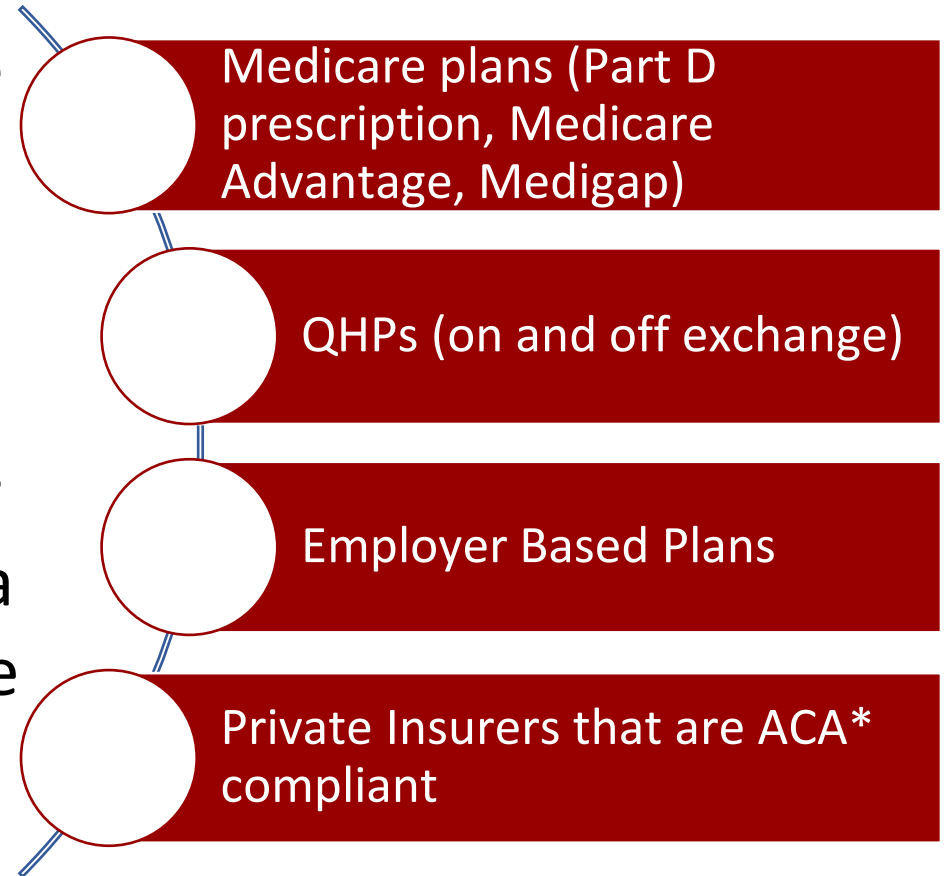
Prime Time for 2025

MADAP Plus Recap

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 Plus Requirements

- ❑ MADAP must ensure that its funds are being spent as the *payer of last resort*. If a client does not have insurance, MADAP will pay for the medications on the MADAP formulary and encourage the client to obtain health insurance.
- ❑ **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**

MADAP Plus Requirements

- ❑ 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 uses monthly CMS reports to identify and notify Medicare eligible clients who need to enroll in prescription coverage and/or other premium assistance programs as required by MADAP.
- ❑ MADAP also sends letters to uninsured clients and can provide information and support for individuals making the transitions from Medicaid, qualified health plans or employer’s group plans to other health insurance coverage.

Qualified Health Plan Open Enrollment

2025 Qualified Health Plans

November 01, 2024

to

January 15, 2025



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.

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.

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.

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.



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 • Elixir (formerly Envision) • Humana Insurance Co. • Mutual of Omaha Rx • SilverScript (Aetna Medicare Company) • United HealthCare Ins Co (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 • United HealthCare <div data-bbox="1742 968 2379 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





Maryland

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Prevention and Health Promotion Administration

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

Contacting MADAP



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Office hours:
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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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