



Maryland  
DEPARTMENT OF HEALTH

# Prime Time for Immigrants and Health Insurance Outreach: Tools & Tips on Authorized Broker Resources

Hosted by Client Services

Maryland AIDS Drug Assistance Program

Prevention and Health Promotion Administration

November 19, 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.*

# Immigrants and Health Insurance Objectives

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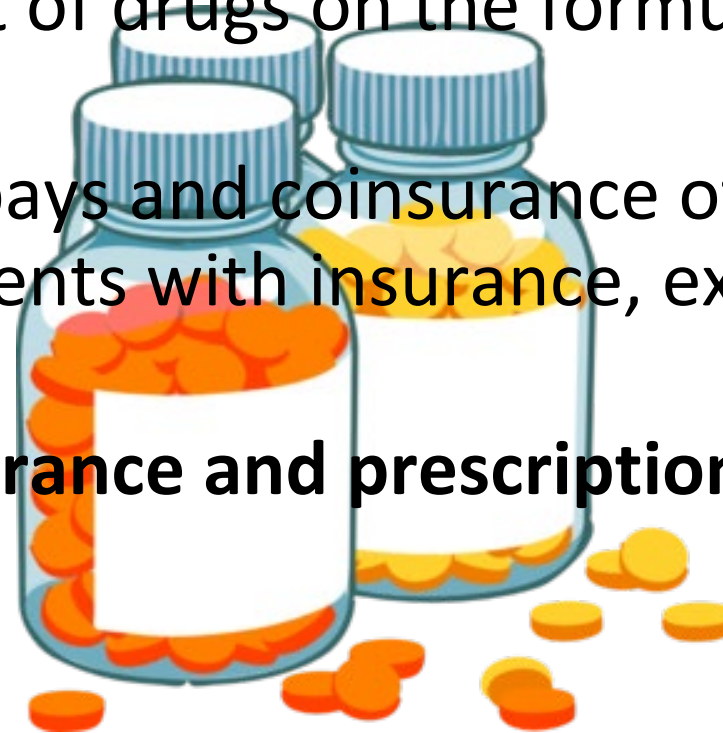
- Immigration Status and MADAP Eligibility
- MADAP Plus, Immigration and Health Care Coverage
- Authorized Brokers Resources

# 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**



# 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.

# Immigration Status and MADAP Eligibility

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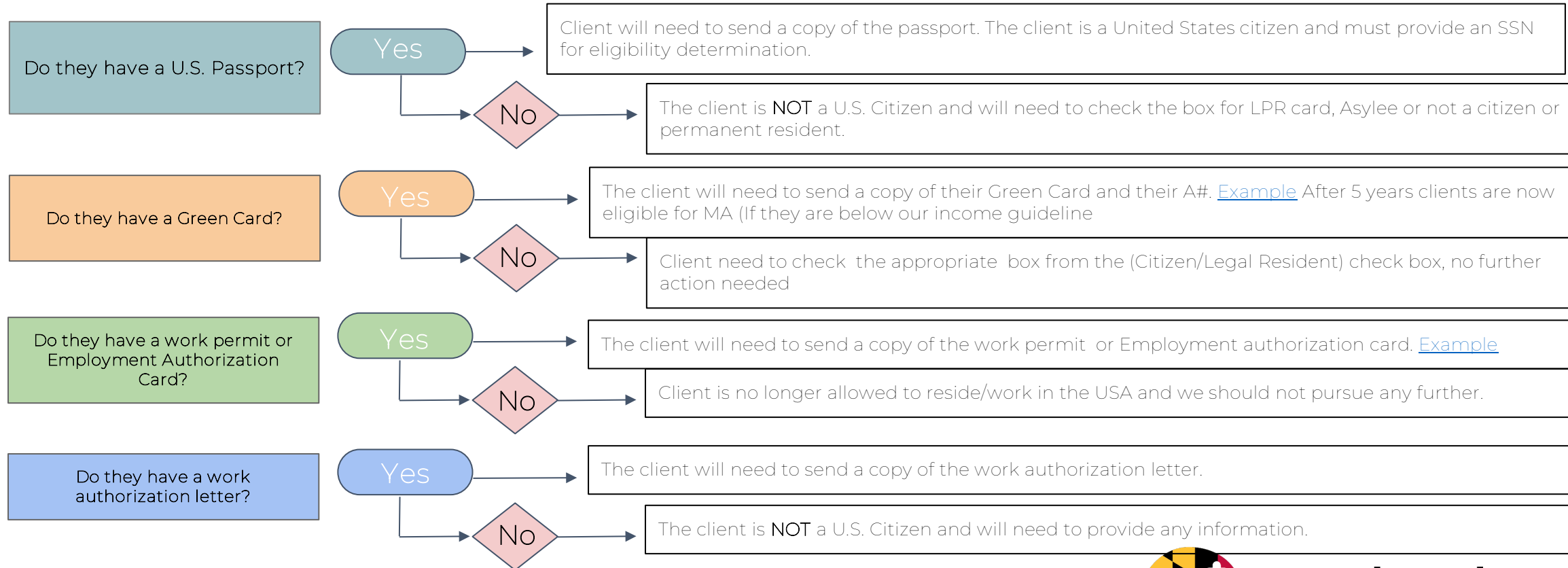
## [PCN 21-02](#)

PCN 21-02 states affirmatively that immigration status is irrelevant for the purpose of eligibility for Ryan White HIV/AIDS Program (RWHAP) Services. However, RWHAP must be the payer of last resort. MADAP will not ask for immigration documentation if a client is undocumented. MADAP will continue to require immigration documentation for individuals with an eligible immigration status, including Lawful Permanent Residents (LPR/Green Card Holders), Asylees, and Refugees.

# Immigration Status and MADAP Eligibility

Is the client an immigrant?

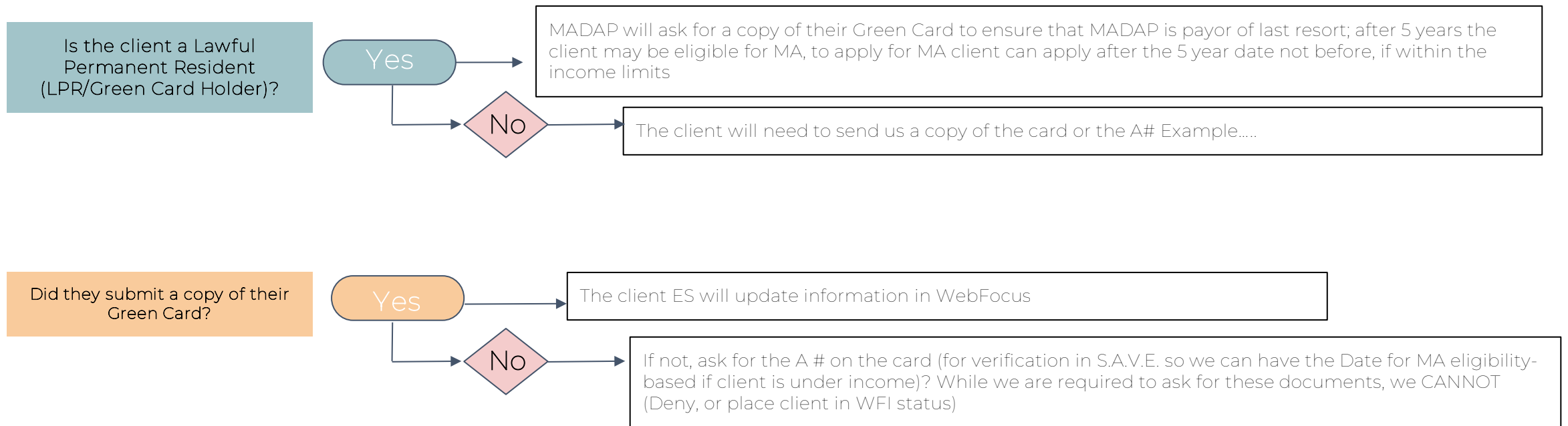
How to verify if the client is a U.S. Citizen?





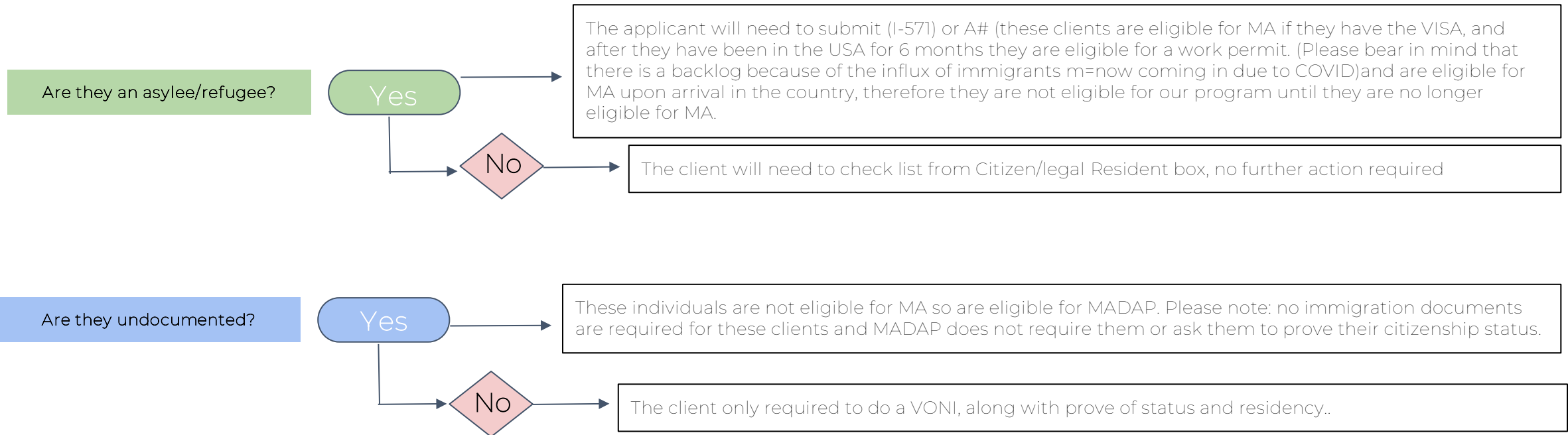
# Immigration Status and MADAP Eligibility

If the client reports that they are not United States citizen:



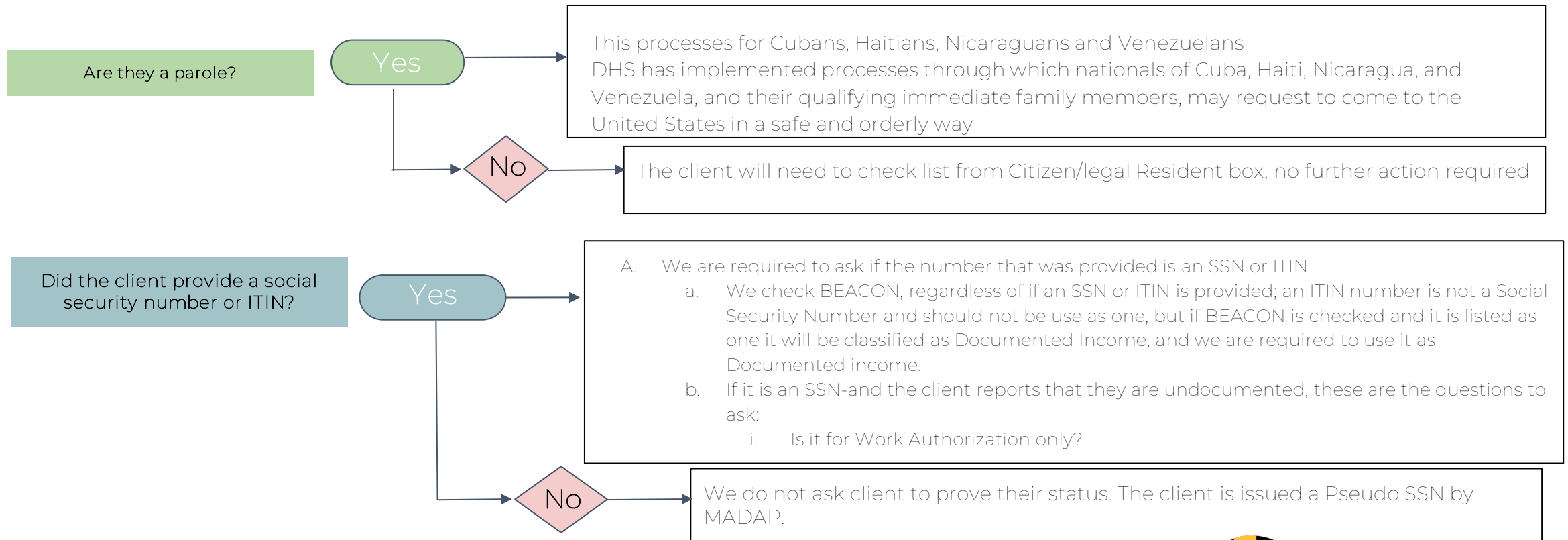
# Immigration Status and MADAP Eligibility

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# Immigration Status and MADAP Eligibility

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# Immigration Status and MADAP Eligibility

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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>

# Immigration Status and MADAP Eligibility

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## Relevant Terms & Definitions

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

<https://www.uscis.gov>

# Immigration Status and MADAP Eligibility

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## Relevant Terms & Definitions

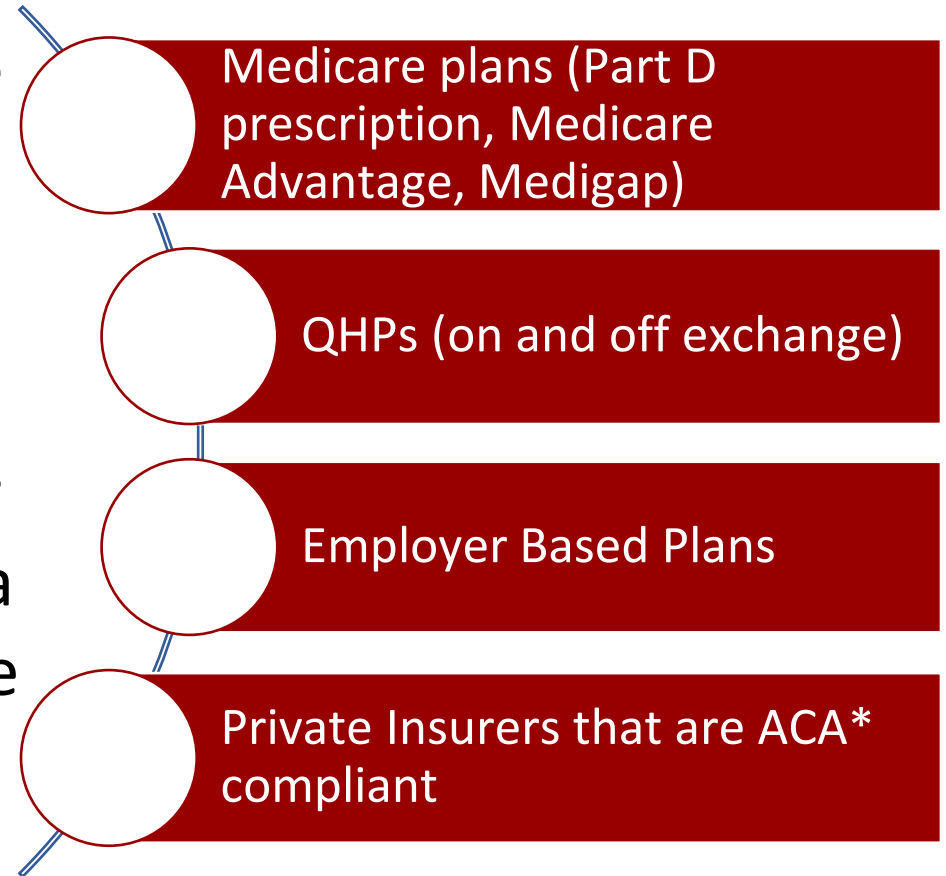
- ❑ Family-Sponsored Visa
- ❑ Non-Immigrant Temporary Visa
- ❑ Work visa vs Work Permit
- ❑ Social Security Number vs ITIN Number

<https://www.uscis.gov>

# 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 Can Pay for the Following Plans

Part D Plans	Medicare Advantage Plans	Medigap Plans	Qualified Health Plans
<ul style="list-style-type: none"> <li>• MADAP will be able to pay for the following Insurer's Part D plans (PDP):</li> <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>	<ul style="list-style-type: none"> <li>• MADAP will be able to pay for the following Insurer's Medicare Advantage plans:</li> <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>	<ul style="list-style-type: none"> <li>• MADAP will be able to pay for the following Insurer's Medigap plans:</li> <li>• CareFirst</li> <li>• Cigna Health and Life Insurance Co.</li> <li>• Humana Insurance Co.</li> <li>• United HealthCare Insurance Co.</li> </ul>	<ul style="list-style-type: none"> <li>• MADAP will be able to pay for the following Insurer's QHP plans:</li> <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> <div data-bbox="1742 965 2384 1053" style="background-color: #d9e1f2; text-align: center; padding: 5px;"><b>Dental Plans</b></div> <ul style="list-style-type: none"> <li>• MADAP will be able to pay for the following Insurer's Dental plans</li> <li>• CareFirst</li> </ul>





# Immigration Status and Health Insurance

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## Immigration Status and Health Insurance Options

### **Immigration status impacts health insurance options:**

Being informed about client immigration status can help MADAP staff answer client questions about insurance options, especially during open enrollment

### **Maryland Health Connection (On-Exchange):**

- US Citizens
- Lawful Permanent Residents/Green Card Holders
- Clients who are 65 or older but does not have enough work credit

### **Who can apply through a Broker (Off-Exchange):**

- Undocumented clients
- Undocumented clients who are 65 and older are not eligible for Medicare.
- If a client does not have a Broker, MADAP staff will be able to assist the client in locating a Broker in their area

# Immigration Status and Health Insurance

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- ❑ 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 Children's Health Insurance Plan (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.**

# ACA Qualified Health Plans

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Marylanders can purchase the exact same ACA (Affordable Care Act) compliant individual or family health insurance plans from Maryland Health Connection (MHC) marketplace and directly from insurance companies that have plans on the MHC marketplace. *Lawfully present* individuals can buy the plans by

- contacting the insurance company directly,
- online at [MarylandHealthConnection.gov](https://MarylandHealthConnection.gov)
- or get free help from a licensed agent or broker.

Although MHC has restrictions on its ability to sell the policies to those without a legal immigration status, the same plans can be purchased directly from the insurance companies. Below, you will find information on how to buy a plan from an insurance company and information for MHC.

<https://insurance.maryland.gov/Consumer/Documents/publications/MD-ACA-Compliant-Individual-and-Family-Health-Insurance-Plans.pdf>

# ACA Qualified Health Plans

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If you are present in the U.S. under certain immigration statuses or if you have applied for certain lawfully present statuses, you may be eligible to enroll in a private health plan through Maryland Health Connection, the state's official health insurance marketplace.

You can still apply for health coverage through Maryland Health Connection, even if not all of your family members have an immigration status that qualifies them for coverage. Individuals who are not requesting coverage will not be asked about their immigration status.

You do not need a Social Security Number (SSN) or Individual Taxpayer Identification Number (ITIN) to apply for coverage. However, if you are requesting financial help and file taxes, you will be asked to provide your SSN.

# Considerations for Individual Off-Exchange Plans

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## 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?

## 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>

# Contacting MADAP



## MADAP

**1223 W. Pratt Street  
Baltimore, MD 21223**

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



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

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

**Pharmacy Help Line: 1-800-932-3918**

### Website for MADAP Forms:

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

### Email Addresses:

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

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

# Resources

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## Immigration and Health Insurance Resource Sites

- ❑ Center for Global Migration and Immigrant Health:  
<https://health.maryland.gov/phpa/OIDPCS/OIH/Pages/Home.aspx>
- ❑ U.S Citizenship and Immigration Services: <https://www.uscis.gov>
- ❑ Maryland Health Connection Find Help/Broker Resources:  
<https://www.marylandhealthconnection.gov/find-help/>
- ❑ Maryland Insurance Administration Health Insurance Consumer Resources:  
<https://insurance.maryland.gov/Consumer/Pages/HealthCoverage.aspx>
- ❑ Maryland Insurance Administration: <https://insurance.maryland.gov>





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