



Health Care for People Living with HIV/AIDS

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The Affordable Care Act (ACA) makes health insurance more affordable, more accessible, more understandable, and more complete for all Georgians. As a person living with HIV/AIDS (PLWHA), health care and health insurance is especially important so that you stay healthy and well.

1 Step 1: Find out how you can get health insurance

- **Private insurance through the Marketplace**— private insurance plans are available through the Health Insurance Market-place (also called healthcare.gov). Depending on your family size and income, you may get financial assistance to help you pay your health insurance premium.
 - o Open Enrollment begins Nov. 1, 2018 and ends Dec. 15, 2018. If you have had a big life change (like loss of health insurance, moving to a new state, or marriage), you may qualify for a Special Enrollment Period outside of those dates.
- **Job-based insurance**—you may be able to get health insurance through your job. Talk to your boss or Human Resources department about what health insurance options you have.
- **Ryan White**—this program may provide PLWHA with support services that are not covered by private insurance. These services can include support groups, meal delivery, and legal services, among others. In order to qualify, you must make less than 400% FPL (about \$48,600 for a single adult). To learn more and find out if you qualify, talk to your case manager or contact a Ryan White clinic near you.

2 Step 2: Get covered

Ask these questions about the plans that you consider:

- **Does the plan cover your specific medications and how much will it cost you?** Ask about your medicine by brand name. Does the plan require co-insurance (a percent of the drug price that you must pay out of your pocket)? Does the plan require a co-pay (a fixed amount that you must pay out of your pocket)? Does the plan allow you to use copay cards (see below)?
- **Is my doctor/healthcare provider included in the plan's network?**

OR

- **Is there a network of providers who specialize in care for individuals with HIV or AIDS?**

If you do not have a current health care provider but would like to find one, here are two resources:

- Use the HIV Medicine Association's Provider directory. Visit www.hivma.org and click "Find an HIV Provider".
- Contact the Health Initiative at **(404) 688-2524** or info@thehealthinitiative.org
- **If you are shopping for family plans or spousal/domestic partner coverage:**
 - Does the plan cover PrEP drugs for HIV-negative individuals or PEP drugs for use after a high-risk event?
 - What kind of testing is covered (blood testing, oral rapid testing, or in-home rapid testing kit)?

3 Step 3: Free help is available

If you would like help before or as you enroll, local help is available for free. Several Georgia organizations have free in-person assisters who can help you.

- Health Initiative: **(404) 688-2524**
- Insure Georgia: **1-866-988-8246** or www.insurega.org
- Georgia Refugee Health & Mental Health: **1-888-230-7772** or www.healthcarega.org (services are provided in several languages)
- Many FQHCs have enrollment assistants on staff. You can find your local FQHC through the Georgia Primary Care Association website.

When you get covered, stay covered! Georgia's Health Insurance Continuation Program (HCIP) helps pay insurance premiums to PLWHA who are unable to afford the monthly cost. This special program pays a maximum monthly health insurance premium of \$1,788.00. This may include your spouse and children on a family health insurance plan, as well as dental and vision. For more information about HCIP and to find out if you qualify, talk to your case manager.



Cover Georgia Coalition



Health Initiative
www.thehealthinitiative.org



Georgia Equality
www.georgiaequality.org



Georgians for a Healthy Future
www.healthyfuturega.org

If you have trouble getting or paying for your medicine

All of Georgia's health care plans cover antiretroviral (ARV) medications, but often insurance companies require you to pay a high out-of-pocket cost for these drugs. If you are having trouble paying for the ARV or other medicine that you need, / you can get help.

- **Copay Cards:** Most drug companies provide copay cards that cut the cost of your medication copays. Check with your insurance plan to see if it accepts copay cards. Then check with your health care provider or case manager to see if the drugs you take are eligible for copay card assistance with ACA plans.
- **Patient Access Network (PAN) Foundation:** PAN provides underinsured patients with co-payment assistance up to \$3,600 per year. You can apply by calling **1-866-316-7263** or visit www.panapply.org to learn more and to apply.
- **Patient Assistance Programs (PAP):** most drug companies offer some level of help through a PAP for people who can't afford their HIV medications. Each program has different eligibility requirements. Visit www.poz.com/basics/hiv-basics/drug-assistance-programs to find a PAP that works for you.
- **AIDS Drug Assistance Program:** ADAP provides HIV/AIDS medications to low-income PLWHA who have little or no health insurance. For more information about ADAP and to find out if you qualify, talk to your case manager.

PLWHA benefit from new protections

- **Insurance companies cannot refuse to cover people with pre-existing conditions, or charge them more.** Health insurance companies cannot reject you because of your HIV/AIDS diagnosis. Once you have insurance, the plan cannot refuse to cover treatment for pre-existing conditions.
- **Insurance companies cannot discriminate on the basis of sexual orientation or gender identity, among other factors.** Insurance companies must provide the same coverage to all people enrolled in the same health plan. This is true no matter your sexual orientation, previous diagnoses, gender expression or identity.
- **Your medical care cannot be limited by yearly or lifetime caps.** Insurance companies cannot set a dollar limit on what they will spend on essential health benefits for your care over the course of a year or during the entire time you are enrolled in that plan.

Report Discrimination

- * If you face discrimination or harassment as you look for coverage or medical care, your rights have been violated. You can make a complaint to:
 - » Georgia Office of Insurance & Fire Safety, Consumer Services Division Call **1-800-656-2298** or use the Consumer Complaint Portal at www.oci.ga.gov/ConsumerService.
 - » Office of Civil Rights at the U.S. Department of Health & Human Services Visit www.hhs.gov/ocr/civilrights/complaints for more information about filing a complaint.

- * If you are denied medical care that should be covered by your plan, you have the right to appeal the decision. File an appeal by contacting your insurance company. If you have questions about how to file a complaint or appeal, contact our Consumer Education Specialist at **(404) 567-5016**.

SHARE YOUR STORY

HIV advocates are collecting information from persons who are experiencing discriminations, having a hard time finding HIV care providers, or who are unable to afford their care or medications under Affordable Care Act plans. If you would like to report your experience, visit www.hivhealthreform.org.



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