

People living with HIV: your checklist[®]

Specifically speaking—Consider this checklist when selecting the best plan for you. See the reverse for a checklist of additional resources for support.

Who is Covered? There are a number of factors to consider:

- if you qualify for family coverage you should know how the plan defines “family;”
- is it a requirement that one be legally married to add a partner to a plan.
- can the children of a partner be included in the plan, and if so, is a legal marriage required to do so?

What’s Covered and What’s Not?

Covered Services—If these services are required by you or a family member be sure the plan covers them: dental; optical, including glasses; medical nutritional supplements, vitamins, or hormones (such as testosterone); long-term care coverage (for people with advanced HIV disease or AIDS); and alcohol or substance use disorder (SUD) treatments.

Preventive services and screenings—Be sure the plan covers mental health screenings for issues such as depression and anxiety. Also be sure that the plan covers diagnostic services (such as blood tests) at the laboratory used by your medical provider.

Medications—The plans will cover many medications. Be sure the plan covers your current medications, including medications to treat HIV, side-effects, and other conditions you may have (such as Hepatitis). If your partner is covered by your plan and is using Truvada (tenofovir and emtricitabine) to prevent HIV infection, be sure the plan covers it.

Exclusions—Health plans will only cover medically necessary services and will also require you to get permission before you can receive some higher cost services and medications. Your provider can help you with the plan’s treatment approval process.

Providers—Be sure the plan covers providers who specialize in HIV healthcare. Make sure that your current providers are part of your plan’s network. Confirm with each doctor that they accept your plan. This may include your primary care provider, HIV specialist, and any other specialists, such as psychiatrists, psychologists, and licensed clinical social workers that you may need. If you have children, be sure their provider will be covered.

What is Affordable for You?

Costs—Look for a plan that has a deductible you can afford and charges co-payments instead of coinsurance for outpatient and prescription services so that you can better estimate all of your out-of-pocket costs. If you or a family member might need alcohol or substance use disorder (SUD) treatments, be sure that you would be able to afford any deductible.

Savings—Many individuals and families will qualify for assistance to lower premiums and other costs. If you are eligible for tax credits or cost sharing reductions, consider selecting a silver plan to get the most affordable insurance. For information about financial assistance for people living with HIV, call 410-767-6535 or visit <http://bit.ly/MADAP>. (See the reverse for more information.)

Call the Maryland Call Center at 1-855-642-8572 for enrollment assistance or go to www.marylandhealthconnection.gov for more information.

Find more helpful information about how to select and enroll in healthcare coverage at <http://bit.ly/MWCHCEnroll>.

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Your checklist for additional support

Maryland AIDS Drug Assistance Program (MADAP)—If your annual household income is between 138% and 500% of the federal poverty level (\$16,105 to \$58,350 for an individual; \$27,310 to \$98,950 for a family of three) you may be eligible for financial assistance with insurance premiums and prescription costs through MADAP.

When purchasing a *Qualified Health Plan* (private insurance) through Maryland Health Connection, remember that MADAP will help clients cover the cost of QHP premiums. However, if the client is eligible for tax credits (cost sharing reductions) the client *must choose a silver plan*. For more information:

- Website: <http://bit.ly/MADAP>
- Call 410.76.6535 or Toll Free 1.800.205.6308 (8:30 am-4:30 pm, Monday- Friday)

Medicare—If you are currently covered under Medicare, you will not be eligible to purchase insurance through Maryland Health Connection. However, Medicare beneficiaries may be eligible for support from MADAP if your annual household income is between 138% and 500% of the federal poverty level.

Maryland Medical Assistance (Medicaid)—You may be eligible for Medicaid if your annual household income is less than 138% of the federal level (\$16,105 for an individual and \$27,310 for a family of three). This will cover the cost of your health care. It will also pay for most of the cost of your prescriptions—there is a nominal charge ranging from \$1.00 to \$3.00 per prescription. Individuals can apply for Medicaid at any time—there is no open enrollment period as there is with private insurance.

To enroll in Medicaid contact Maryland Health Connection:

- Call Center Toll Free Number 1.855.642.8522 - TTY 1.855.642.8573
- Website: <http://www.marylandhealthconnection.gov>

Eligibility for Health Care Coverage:

Individuals who are not “lawfully present” in the United States (undocumented immigrants) are not eligible to purchase private insurance through Maryland Health Connection or apply for Medicaid. You may be able to purchase a comparable plan through the Authorized Insurance Broker Referral Network. To connect with a broker and apply, you or your case manager can call 1.877.304.9934 or 410.268.6877. There are also some criteria under which you may be eligible for Medicaid. To learn more about Medicaid coverage call 1.800.492.5231 ext. 1463 or 410.767.1463.

Some individuals may also be eligible for assistance from MADAP (see above).

The lawfully present children of undocumented parents are eligible to purchase private insurance through Maryland Health Connection, for premium tax credits and lower copayments, or for Medicaid or the Maryland Child Health Insurance Program. Go to www.marylandhealthconnection.gov or call 1.855.642.8522—TTY 1.855.642.8573.