Maine Health and Human Services

Maine AIDS Drug Assistance Program (ADAP)
Private Health Insurance Assistance Program Policy

Background:

All Mainers living with HIV must have access to comprehensive medical care, and inclusive medication assistance, in order to monitor and manage their health. Health insurance can be obtained through: the MaineCare system; Dirigo Health, the state-subsidized private health insurance; an employer; private purchase through a health insurance company. Many Mainers have no health insurance. A statewide needs assessment demonstrated that the costs of private health insurance are a burden to consumers. Maine's AIDS Drug Assistance Program (ADAP) will offer assistance, to eligible members, to help defray the cost burden.

Maine ADAP/Private Insurance Assistance Program Policy Overview:

1. All ADAP clients are required to apply for MaineCare benefits to ensure comprehensive medical coverage.
2. ADAP clients who are not eligible for MaineCare benefits, and have no other health insurance coverage, will be invited to work with the ADAP to obtain ADAP-subsidized private health insurance coverage.
3. ADAP clients with private health insurance, who also have MaineCare benefits, will receive ADAP Assistance as per the ADAP/MaineCare Supplemental Assistance Policy. These clients may also work with MaineCare's Private Health Insurance Program (PHIP) to further reduce their out-of-pocket costs.
4. ADAP clients with private health insurance, who are not eligible for MaineCare benefits, will receive limited co-pay assistance from the ADAP. These clients may also be eligible for assistance with their monthly premiums, and their yearly prescription medication deductible.
5. The level of assistance available to clients will be determined yearly, in April. In 2008, the ADAP will cover up to $20 of monthly co-pay costs for each ADAP Formulary medication, and 100% of eligible private insurance monthly premiums.

1. Joining MaineCare:

Am I required to apply to join MaineCare?

- ADAP Clients are *required* to apply to join MaineCare if they are eligible. Clients earning $2,167 per month or less (+$707 for each additional family member) are eligible for MaineCare in 2008.
- MaineCare offers comprehensive medical coverage to members – medical visits, labs, medications, hospital emergencies, inpatient stays, some transportation, and other services.
- Application should be made to MaineCare via the mail. An (1) Application for MaineCare Limited Benefits form, an (2) Informed Consent form, an (3) HIV Diagnosis Verification form, and an (4) Insurance Verification form is required for application. With all forms fully complete, MaineCare membership can be obtained rapidly. Applications are available at:
    - HIV Case Management Agencies-
    - Over the Phone – MaineCare Waiver Program, Ted Cobb, - 1-800-432-7846
    - On the Internet at: www.MainePublicHealth.gov - HIV Care / ADAP section

2. Getting Health Insurance Through the ADAP:

What if I am not eligible for MaineCare, and I have no other Health Insurance?

- The ADAP will provide free HIV-related prescription medication, as listed on the ADAP Formulary, to ADAP clients who are uninsured.
    - The ADAP does not offer assistance for medical costs, or for prescription medications that are not listed on the ADAP Formulary.
- In 2008, the ADAP will work with ADAP clients who are uninsured to identify comprehensive private health insurance plans, and will help subsidize the insurance costs as listed in point (4.) below.
    - ADAP staff will contact eligible clients when the program is available.

3. ADAP Assistance for MaineCare Members with Private Insurance:

What kind of financial assistance will the ADAP provide? How will the ADAP assistance work?

- ADAP clients who have both MaineCare and Private Health Insurance will get assistance as listed in the ADAP/MaineCare Supplemental Assistance Policy.
  - Policy is available at www.MainePublicHealth.gov - HIV Care / ADAP section
  - In 2008, assistance will include coverage of prescription co-pays and monthly premiums.
- MaineCare members who also have private health insurance should contact MaineCare's Private Health Insurance Program (PHIP) Benefit for greater assistance. In many cases, the PHIP can reimburse the client's portion of private health insurance premium, and can reduce the cost of medication co-pays.
  - PHIP can be contacted at 1-800-423-4331

4. ADAP Assistance for Clients with Private Health Insurance*:

What kind of financial assistance will the ADAP provide? How will the ADAP assistance work?

- ADAP clients with private health insurance, who are not eligible for MaineCare, will be offered limited co-pay assistance for HIV-related medications listed on the ADAP Formulary.
  - The ADAP will pay up to $20 of each monthly co-pay for ADAP Formulary medications. ADAP clients will be responsible for all other medication and office visit co-pays.
  - Payment of ADAP Formulary co-pay assistance will happen automatically at the pharmacy.
- The ADAP may help to meet yearly prescription medication deductibles by providing full payment of ADAP Formulary medications*.
  - Full payment of ADAP-Formulary medications in order to meet the yearly deductible will require prior authorization by the ADAP, and may take up to 48 hours. Plan ahead!
- Clients may also be eligible for assistance with their monthly premium payments*.
  - Payment of monthly premiums will depend on the type of private health insurance, the cost to the client, and the services covered by the private health insurance.
  - The ADAP can only make payments directly to the private health insurance company.

* There are strict federal guidelines that influence the private health insurance assistance that the ADAP can provide.
  - ADAP/Private Health Insurance Assistance will require significant client cooperation, and
  - ADAP/Private Health Insurance Assistance may differ between clients.

5. AIDS Drug Assistance Program (ADAP) Information:

Where can I get more information? Where are all the forms needed to apply?

- To receive ADAP assistance, a (1) two-page Application Form and a (2) one-page Release Form must be completed by the client, and a physician, nurse, or case manager.
- The (3) one-page Private Insurance Assistance Form will also be required in order to receive private health insurance assistance.
- ADAP prescription medication assistance is limited to those listed on the ADAP-Formulary.
- ADAP application forms, ADAP information, and other health insurance information is available:
  - Through HIV Case Managers
  - On the web: www.MainePublicHealth.gov - HIV Care / ADAP section
  - Over the phone: Amy Nunan
ADAP Specialist
207-287-5551