

# ACA Implementation and HIV in Los Angeles County: Focus on Covered California

Tom Donohoe, MBA

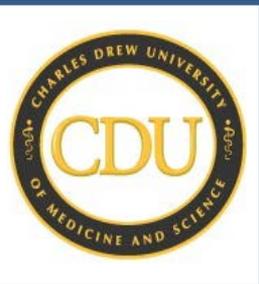
Director, UCLA Pacific AETC

Associate Director, Center for Health Promotion and Disease Prevention

David Geffen School of Medicine at UCLA

Los Angeles County Commission on HIV (The Commission)

August 8, 2013



# Educational objectives

- At the end of this workshop, participants will be able to:
  - Explain the basic concepts of Covered California, (the Marketplace) focusing on Los Angeles County.
  - Review the rights, responsibilities, and decisions of impacted consumers in 2013, 14, and 15.
  - Consider the decision-making process for impacted consumers living with HIV.
  - Discuss the role of the Commission on HIV.

# Agenda

- Overview and update of ACA/Covered California
- Rights, Responsibilities and Decisions of impacted consumers
  - Case Discussions (Pedro, DeWayne and Tonya)
  - Your Opinions
  - Timelines and HRSA Policy Guidance/Clarifications
- Review ACA/Covered California Implementation Roles
  - Los Angeles County Commission on HIV
  - Division of HIV/STD Programs (DHSP)
  - State Office of AIDS (SOA)
  - RW Clinics/Clinicians/Staff
  - AIDS Education and Training Centers (AETCs)
  - You

# Share your ideas, stories, questions, concerns

Contact:

– Maya Gil Cantu, MPH, DREW PAETC

Maya@hivtrainingcdu.org

*Your ACA implementation concerns for HIV patients in Los Angeles County will also be shared with the Commission on HIV, the State Office of AIDS, and HRSA.*

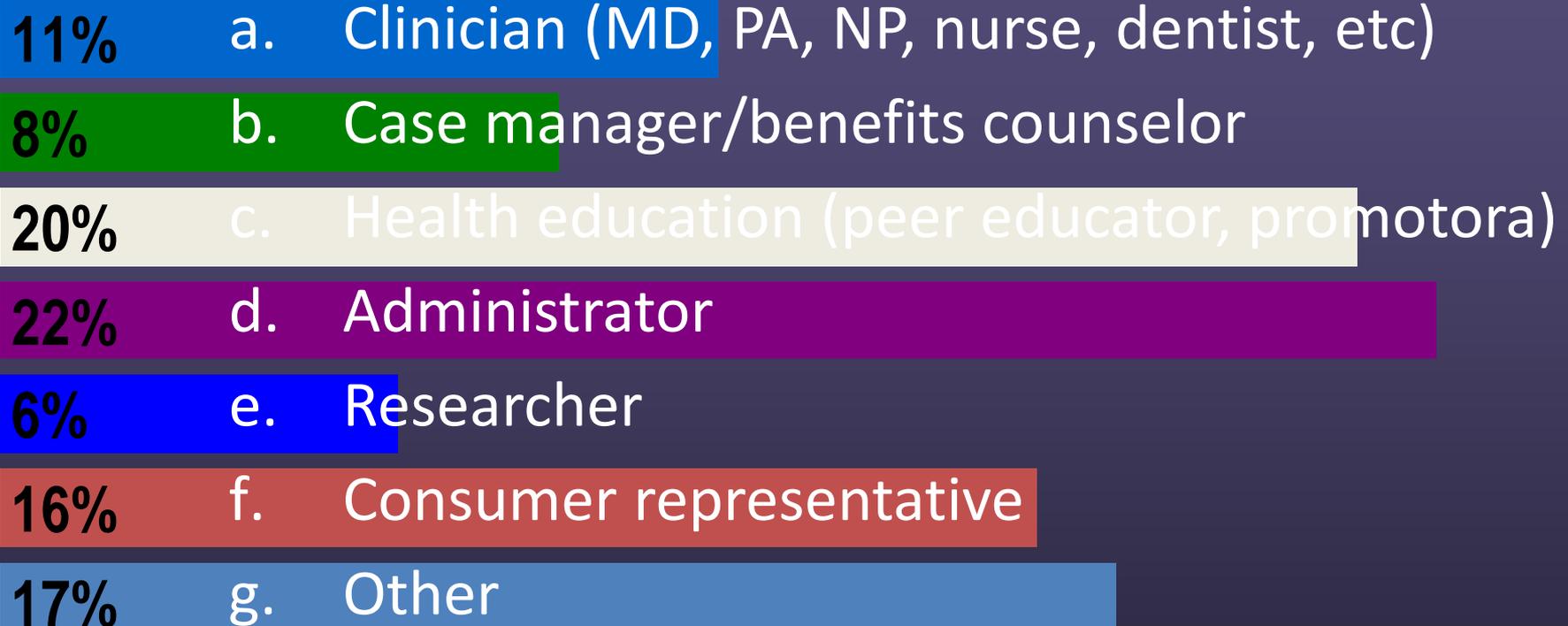
# We'd like to thank:

- UCLA
  - Uyen Kao
  - AJ King
- UCLA PAETC
  - Kiesha McCurtis
  - Joel Peisinger
- Drew PAETC
  - Phil Meyer
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  - Courtney Mulhern-Pearson, SFAF
  - Anne Donnelly, Project Inform
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  - John Riley, APLA
  - Carlos Estrada, UCSD Owen Clinic
- RW Clinicians
  - Derrick Butler, T.H.E., DREW PAETC
  - Ardis Moe, NEVHC, UCLA PAETC
- Consumer
  - Michael Kelley
- Consultants
  - Alan Gambrell, Public Ink
  - Nicolé Mandel, TARGET Center

# Which best describes WHERE you work?

- 8% a. Clinic
- 45% b. Community-based organization
- 5% c. Health department
- 11% d. University
- 4% e. Hospital
- 7% f. Not presently working
- 19% g. Other

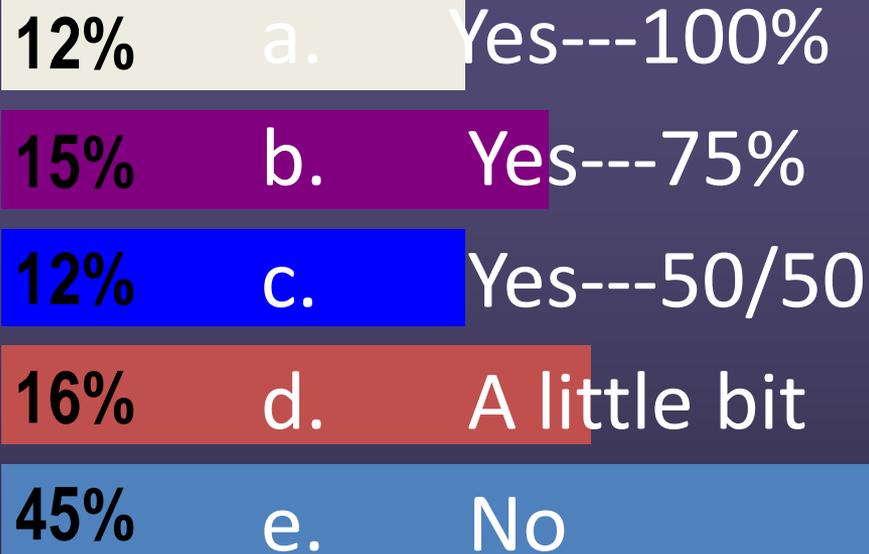
# Which best describes WHAT you do?



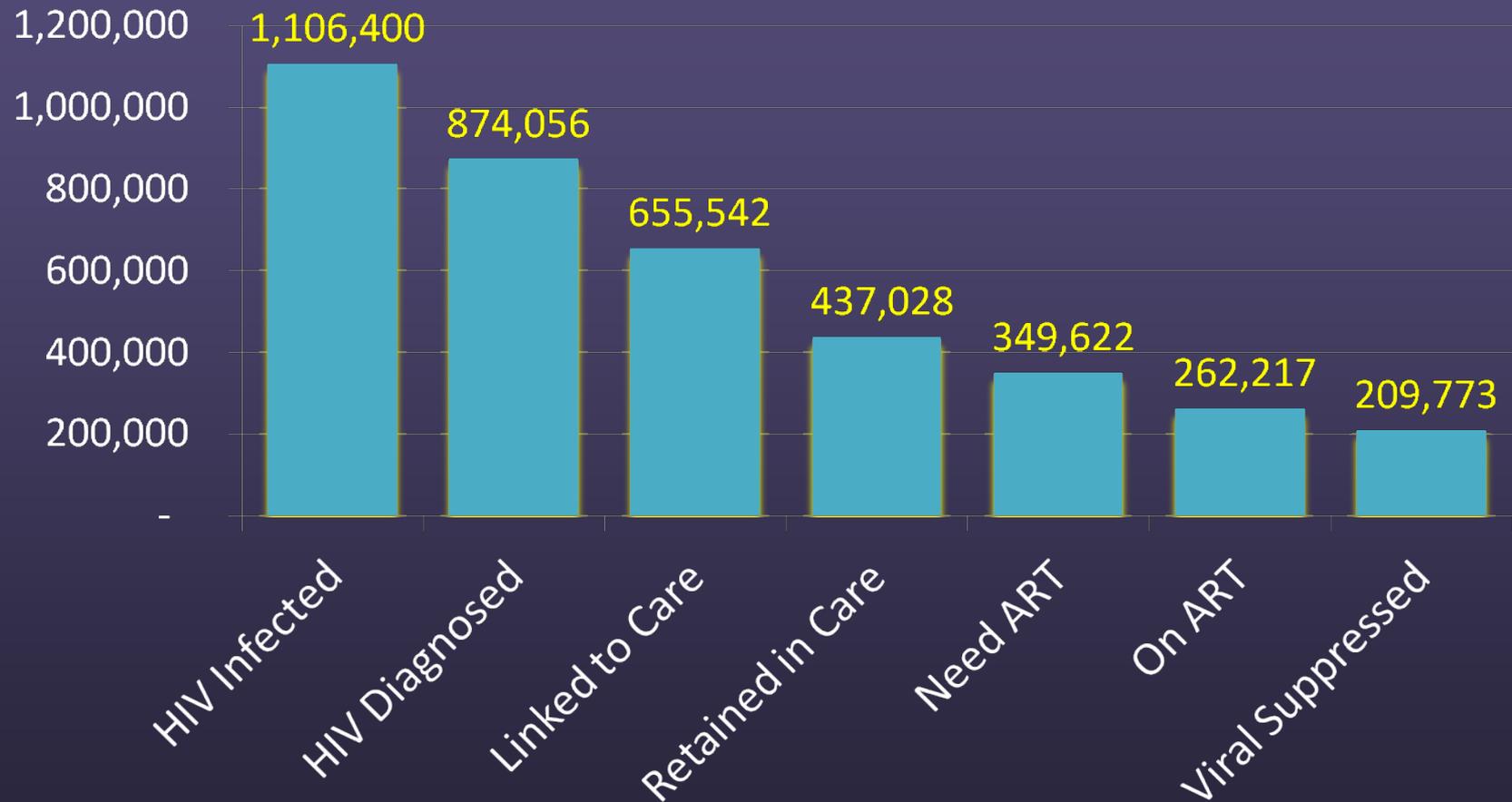
# How many Covered California trainings or informational sessions have you already attended (last 12 months)?



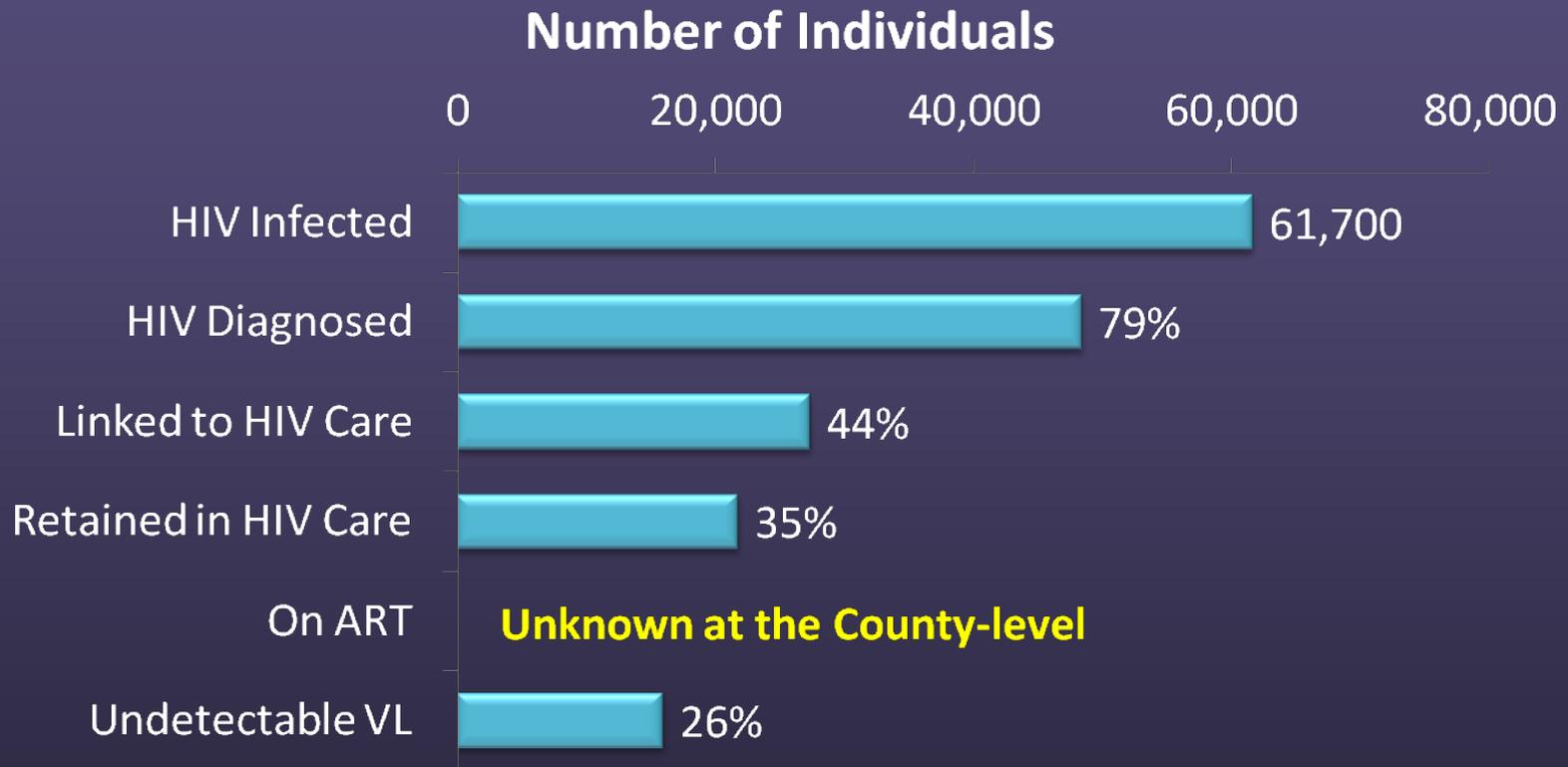
# I feel I can explain Covered California to a friend



# National Continuum of Care...our “North Star” (formerly ‘treatment cascade’)

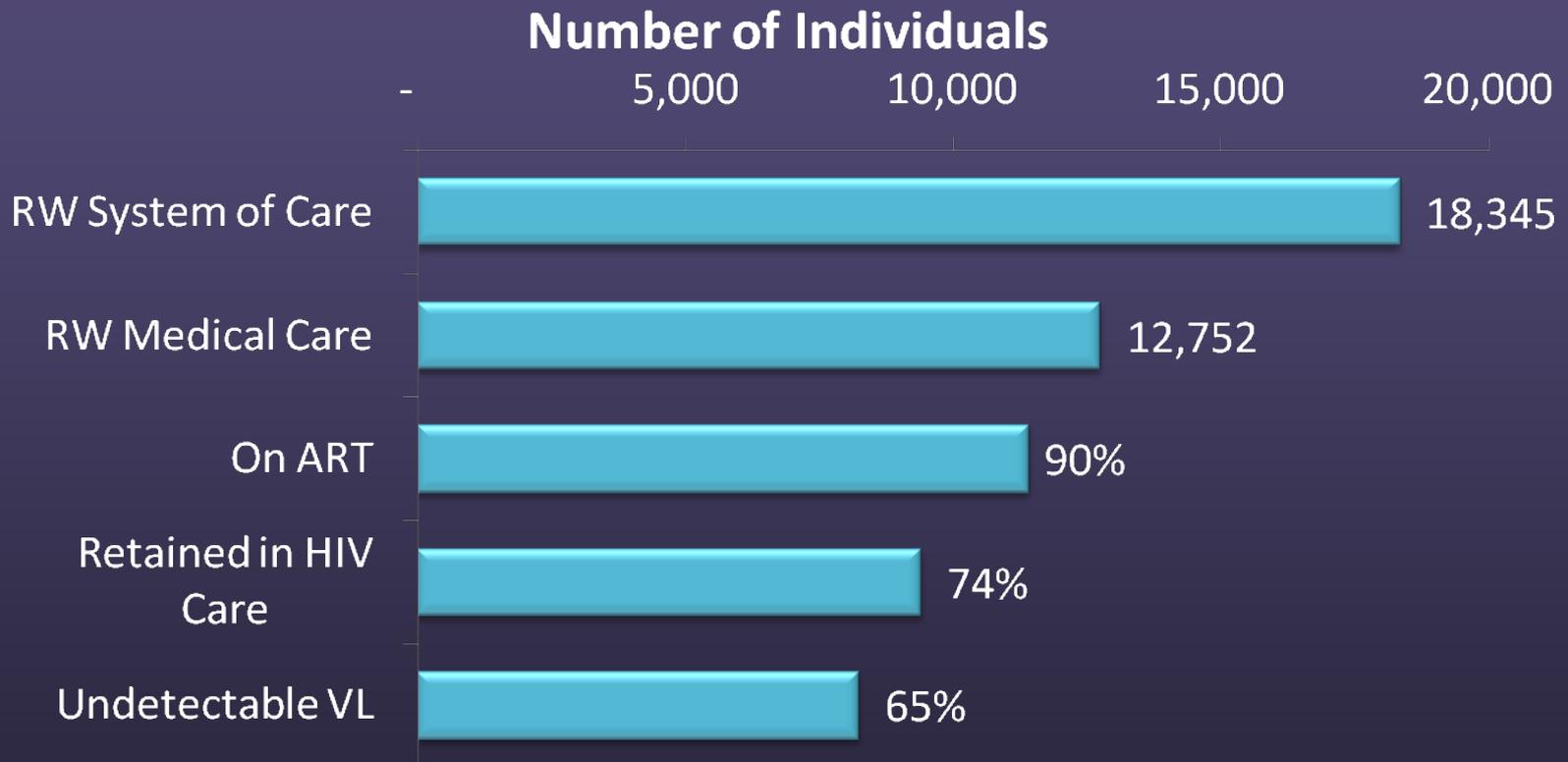


# Continuum of Care in Los Angeles County



Note: Using Gardner et al treatment cascade criteria. Los Angeles County HIV Surveillance Data 2009-2010

# Ryan White “in Care” LAC 2009

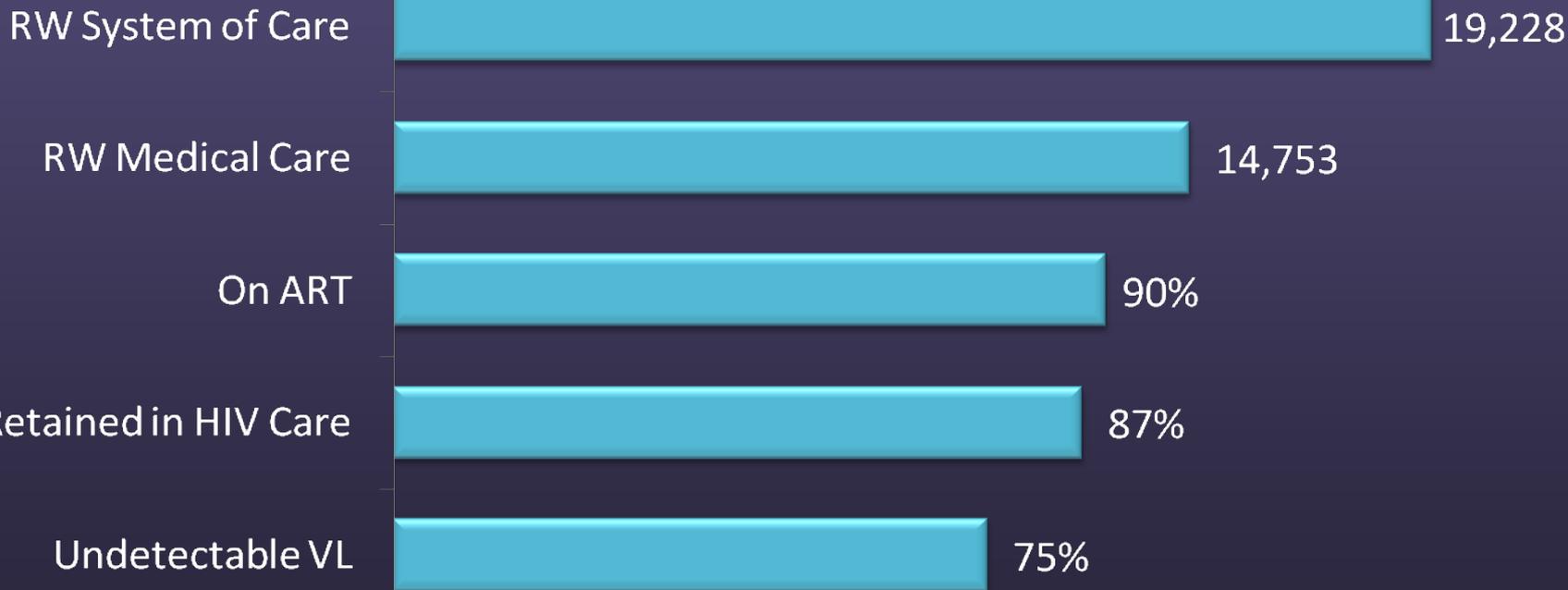


Ryan White Casewatch Data, January – December 2009 (CY2009)

# Ryan White “in Care” LAC 2010

## Number of Individuals

- 5,000 10,000 15,000 20,000



# PATIENT PROTECTION AND AFFORDABLE CARE ACT



PACIFIC  
**AIDS**  
Education and  
Training Center

# Health Reform from the Beginning...

1965

Medicare &  
Medicaid  
established

2010

Affordable  
Care Act (ACA)  
signed into law

2011

Supreme Court  
upholds ACA

# Where We Are Now & Where We Are Going



- Outreach/Education
- Assistors/Navigators

Marketplaces  
*Sign-up starting  
October 1, 2013*

Health Insurance  
(Marketplaces &  
MediCal expansion)  
*coverage begins  
January 1, 2014*

ACA fully  
implemented

# Affordable Care Act (ACA) & HIV Services

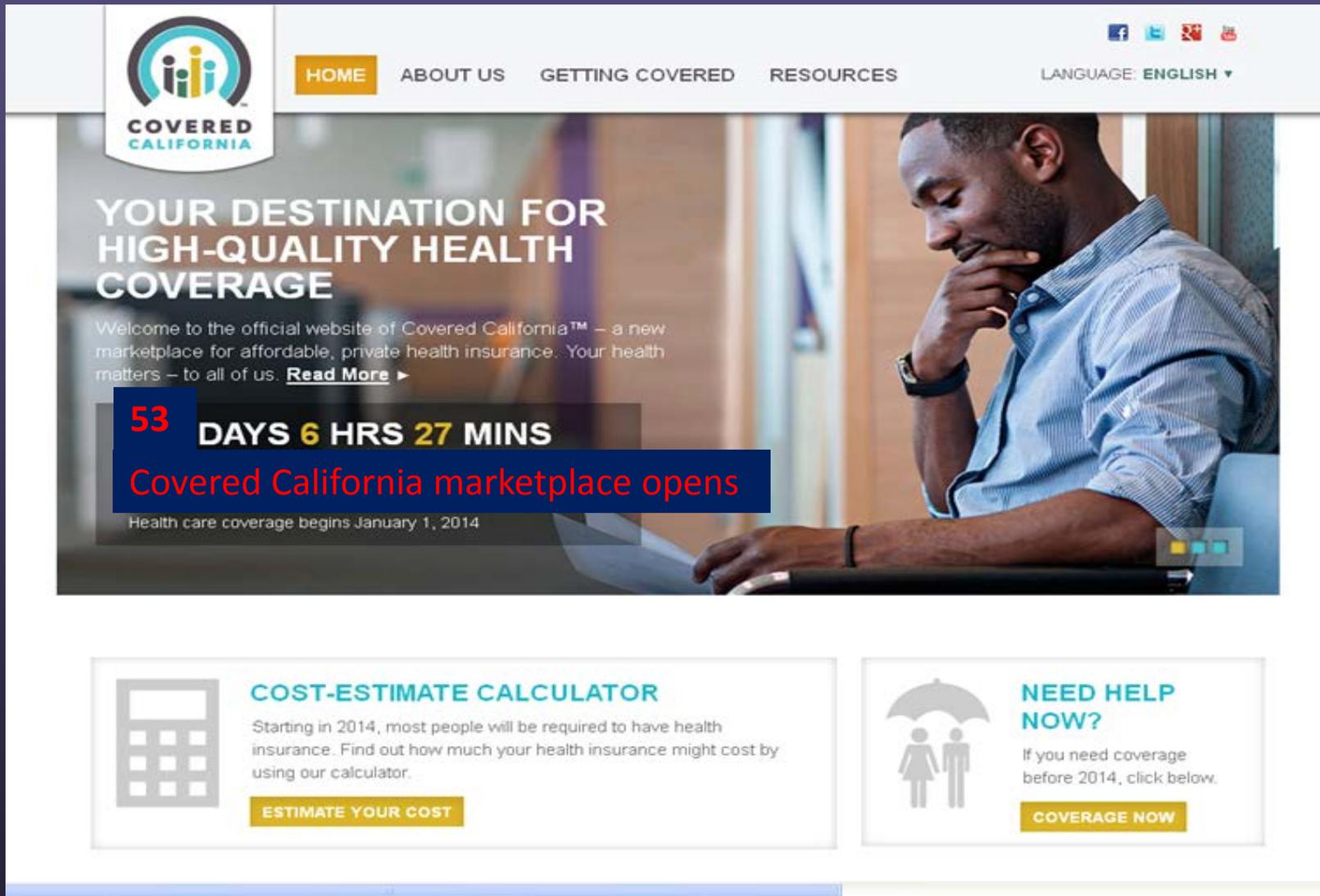
- Elimination of pre-existing condition exclusions
- Expansion of Medicaid to non-disabled adults with incomes of up to 138% of FPL
- Subsidies to purchase insurance through exchanges for people with income 100-400% FPL
- **MORE PEOPLE WITH HIV (PWH) ARE ELIGIBLE FOR MEDICAID/MARKETPLACE EXCHANGES**

## Patient Protection and Affordable Care Act



<b>Full title</b>	The Patient Protection and Affordable Care Act
<b>Acronym</b>	PPACA
<b>Colloquial name(s)</b>	Affordable Care Act, Health Insurance Reform, Healthcare Reform, Obamacare
<b>Enacted by the</b>	<a href="#">111th United States Congress</a>
<b>Effective</b>	March 23, 2010 Most major provisions phased in by January 2014; remaining provisions phased in by 2020

# State-Based Marketplace Exchange: Covered California ([CoveredCA.com](http://CoveredCA.com))



The image shows a screenshot of the Covered California website homepage. At the top left is the Covered California logo, which consists of three stylized human figures in blue and green. To the right of the logo is a navigation menu with links for HOME, ABOUT US, GETTING COVERED, and RESOURCES. Further right are social media icons for Facebook, Twitter, YouTube, and LinkedIn, and a language selection dropdown set to ENGLISH. The main content area features a large background image of a man in a light blue shirt sitting at a desk, looking thoughtful. Overlaid on this image is the text: "YOUR DESTINATION FOR HIGH-QUALITY HEALTH COVERAGE". Below this is a welcome message: "Welcome to the official website of Covered California™ – a new marketplace for affordable, private health insurance. Your health matters – to all of us. [Read More](#) ▶". A prominent blue and red banner in the center of the page displays a countdown timer: "53 DAYS 6 HRS 27 MINS" and the text "Covered California marketplace opens". Below the banner, it states "Health care coverage begins January 1, 2014". At the bottom of the page, there are two white boxes. The left box contains a calculator icon and the heading "COST-ESTIMATE CALCULATOR", with the text "Starting in 2014, most people will be required to have health insurance. Find out how much your health insurance might cost by using our calculator." and a yellow button labeled "ESTIMATE YOUR COST". The right box contains an icon of a family under an umbrella and the heading "NEED HELP NOW?", with the text "If you need coverage before 2014, click below." and a yellow button labeled "COVERAGE NOW".

**COVERED CALIFORNIA**

HOME ABOUT US GETTING COVERED RESOURCES

LANGUAGE: ENGLISH ▾

## YOUR DESTINATION FOR HIGH-QUALITY HEALTH COVERAGE

Welcome to the official website of Covered California™ – a new marketplace for affordable, private health insurance. Your health matters – to all of us. [Read More](#) ▶

**53 DAYS 6 HRS 27 MINS**  
**Covered California marketplace opens**

Health care coverage begins January 1, 2014

### COST-ESTIMATE CALCULATOR

Starting in 2014, most people will be required to have health insurance. Find out how much your health insurance might cost by using our calculator.

[ESTIMATE YOUR COST](#)

### NEED HELP NOW?

If you need coverage before 2014, click below.

[COVERAGE NOW](#)

**PACIFIC AIDS**  
Education and Training Center

# 2013 Federal Poverty Level

**138% FPL=\$15,856**

## 48 Contiguous States and the District of Columbia

Family Size	% Gross Yearly Income									
	25%	50%	75%	81%	100%	133%	175%	200%	250%	300%
1	\$2,873	\$5,745	\$8,618	\$9,307	\$11,490	\$15,282	\$20,108	\$22,980	\$28,725	\$34,470
2	\$3,878	\$7,755	\$11,633	\$12,563	\$15,510	\$20,628	\$27,143	\$31,020	\$38,775	\$46,530
3	\$4,883	\$9,765	\$14,648	\$15,819	\$19,530	\$25,975	\$34,178	\$39,060	\$48,825	\$58,590
4	\$5,888	\$11,775	\$17,663	\$19,076	\$23,550	\$31,322	\$41,213	\$47,100	\$58,875	\$70,650
5	\$6,893	\$13,785	\$20,678	\$22,332	\$27,570	\$36,668	\$48,248	\$55,140	\$68,925	\$82,710
6	\$7,898	\$15,795	\$23,693	\$25,588	\$31,590	\$42,015	\$55,283	\$63,180	\$78,975	\$94,770
7	\$8,903	\$17,805	\$26,708	\$28,844	\$35,610	\$47,361	\$62,318	\$71,220	\$89,025	\$106,830
8	\$9,908	\$19,815	\$29,723	\$32,100	\$39,630	\$52,708	\$69,353	\$79,260	\$99,075	\$118,890

# Market Place = Covered California

## Medicaid Expansion

(MediCal) **138% of Federal Poverty Level (FPL)**



**\$15,856 (Individual)**  
 \$32,500 (Household of 4)

100% **138%** Immediate (or deferred) Premium Tax Credits 400%



\$11,490 (Individual)  
 \$23,550 (4)

\$45,960 (Individual)  
 \$94,200 (4)

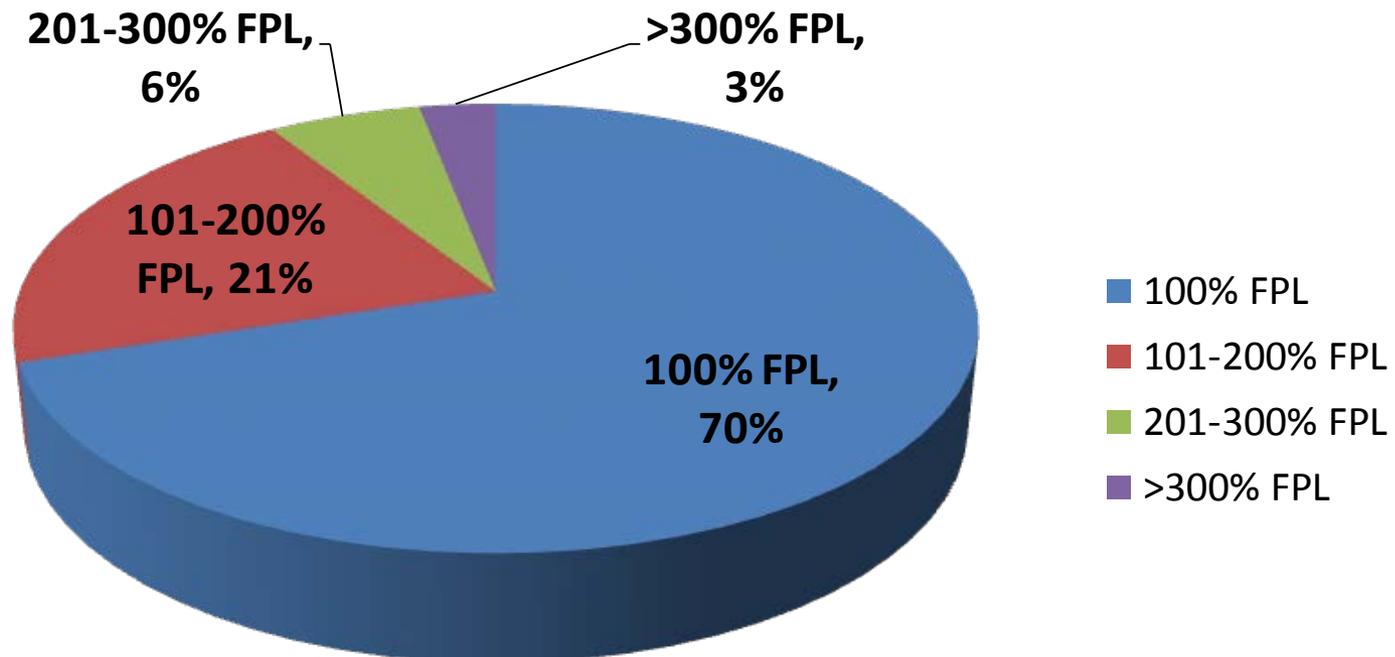
100% **138%** Subsidies 250%



\$11,490 (Individual)  
 \$23,550 (4)

\$28,725 (Individual)  
 \$58,875 (4)

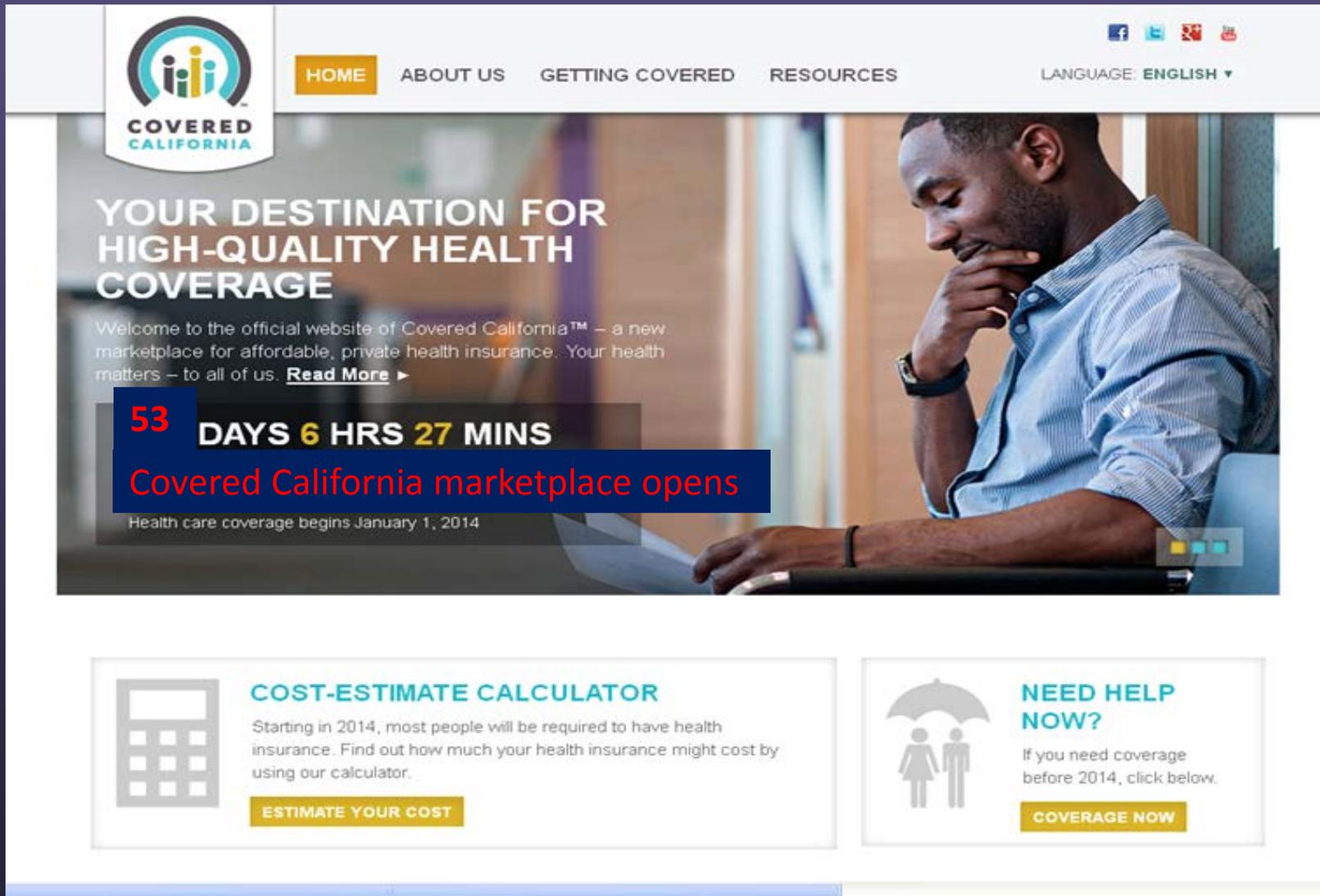
# Income status of individuals who receive Ryan White-funded services in the U.S.



HIV/AIDS Bureau. 2009 RDR. Household Income Data.

FPL = Federal Poverty Level

# State-Based Marketplace Exchange: Covered California ([CoveredCA.com](http://CoveredCA.com))



The image shows a screenshot of the Covered California website homepage. At the top left is the Covered California logo, which consists of three stylized human figures in blue and green inside a circle, with the text "COVERED CALIFORNIA" below it. To the right of the logo is a navigation menu with links for "HOME", "ABOUT US", "GETTING COVERED", and "RESOURCES". Further right are social media icons for Facebook, Twitter, YouTube, and LinkedIn, and a language selector set to "ENGLISH".

The main banner features a photograph of a man in a light blue shirt sitting at a desk, looking at a laptop. Overlaid on the left side of the banner is the text "YOUR DESTINATION FOR HIGH-QUALITY HEALTH COVERAGE". Below this is a welcome message: "Welcome to the official website of Covered California™ – a new marketplace for affordable, private health insurance. Your health matters – to all of us. [Read More](#) ▶". A large blue box with white and red text reads "53 DAYS 6 HRS 27 MINS Covered California marketplace opens". Below this box, it says "Health care coverage begins January 1, 2014".

At the bottom of the page, there are two white boxes with rounded corners. The left box has a calculator icon and is titled "COST-ESTIMATE CALCULATOR". It contains the text: "Starting in 2014, most people will be required to have health insurance. Find out how much your health insurance might cost by using our calculator." Below the text is a yellow button that says "ESTIMATE YOUR COST". The right box has an icon of a family (two adults and a child) under an umbrella and is titled "NEED HELP NOW?". It contains the text: "If you need coverage before 2014, click below." Below the text is a yellow button that says "COVERAGE NOW".

# I have already visited the Covered California website and used the premium calculator

23% a. Yes

77% b. No

0% c. I can't remember

# What is the penalty for someone who should have had health insurance in 2014 but didn't get it?

- 24% a. A tax penalty of \$95 or 1% whichever is greater
- 15% b. A tax penalty of \$95 or 1% whichever is smaller
- 32% c. There is no penalty the first year
- 29% d. I don't know

# TAX Penalty Phase In

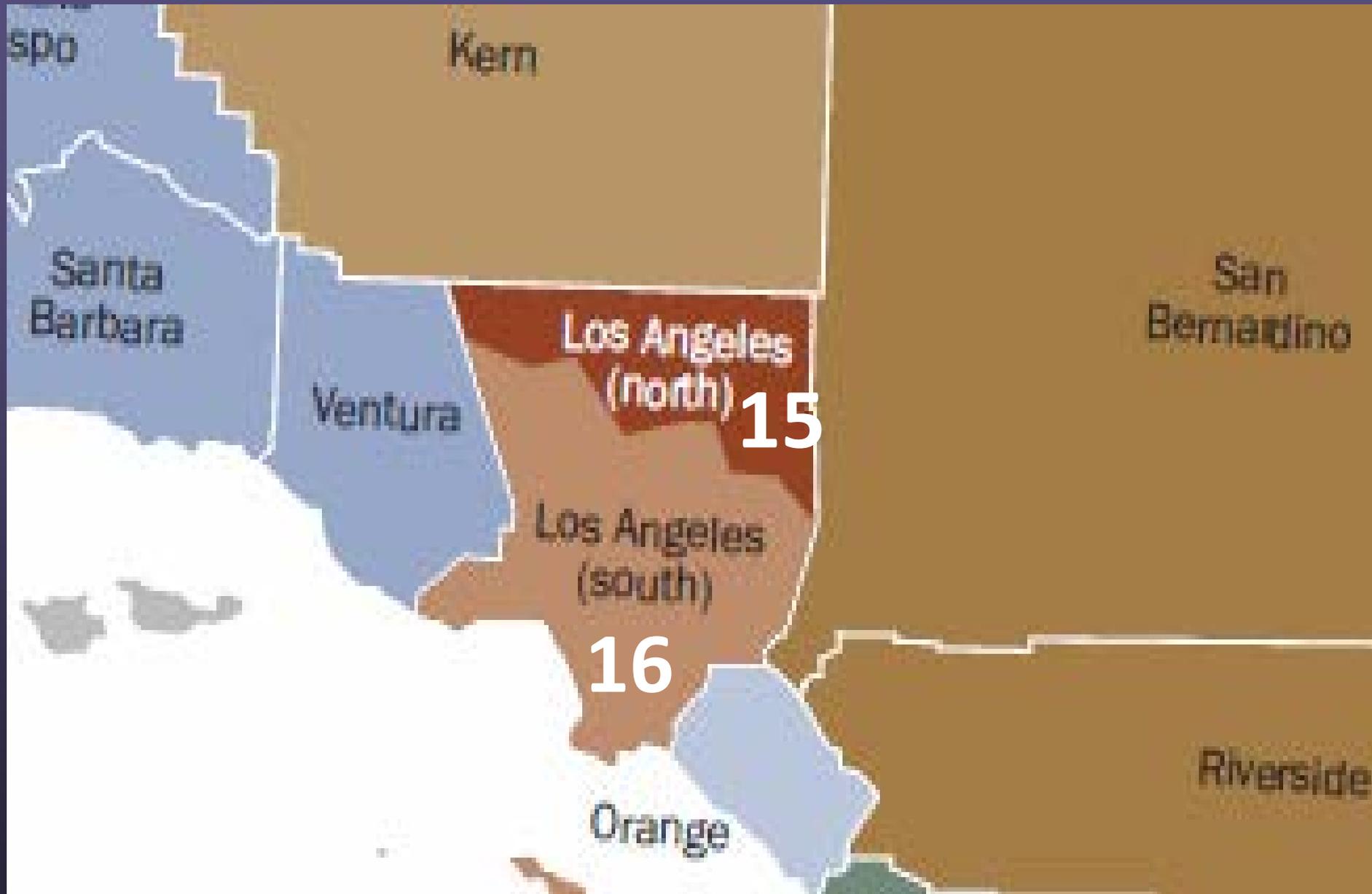
	<u>Percentage</u> <u>of Income</u>	or	<u>Set Dollar</u> <u>Amount</u>
2014	1%		\$95
2015	2%		\$325
2016	2.5%		\$695

Whichever is **GREATER**

## Counties and Rating Regions

The previous pages highlight which counties are within each rating region, below is a breakdown of where the rating regions reside.





# Los Angeles County: Rating Region 16

Plans/monthly\$ -- 40 YO Single (Silver, unsubsidized)

- HealthNet (HMO)/\$242
- Anthem (HMO)/\$259\*
- Molina Healthcare (HMO)/259\*
- L.A. Care (HMO)/\$265
- Blue Shield (PPO)/\$287
- Anthem (EPO)/\$299
- Kaiser Permanente (HMO)/\$325

Note: HealthNet PPO/Bronze-only/\$301

# Los Angeles County: Rating Region 15

Plans/monthly\$ -- 40 YO Single (Silver, unsubsidized)

- HealthNet (HMO)/\$222
- Anthem (HMO)/\$254
- Molina Healthcare (HMO)/\$259
- L.A. Care (HMO)/\$253
- Blue Shield (PPO)/\$252\*
- Anthem (EPO)/\$274
- Kaiser Permanente (HMO)/\$294

Note: HealthNet PPO/Bronze-only/\$248

# Rating Region 16

## Impact of immediate tax credit

	<b>Metal</b>	<b>FPL</b>	<b>Tax Credit?</b>	<b>Plan</b>	<b>\$\$</b>
<b>40 Year Old</b>	<b>Silver</b>	<b>&gt;400%</b>	<b>No</b>	<b>HeathNet HMO</b>	<b>\$242</b>
<b>40 Year Old</b>	<b>Silver</b>	<b>200%</b>	<b>Yes</b>	<b>HeathNet HMO</b>	<b>\$103</b>
<b>40 Year Old</b>	<b>Silver</b>	<b>150%</b>	<b>Yes</b>	<b>HeathNet HMO</b>	<b>\$40</b>

# Rating Region 15

## Impact of immediate tax credit

	Metal	FPL	Tax Credit?	Plan	\$\$
40 Year Old	Silver	>400%	No	HeathNet HMO	\$222
40 Year Old	Silver	200%	Yes	HeathNet HMO	\$90
40 Year Old	Silver	150%	Yes	HeathNet HMO	\$27



# 2014 Standard Benefits for Individuals

KEY BENEFITS	Bronze	Silver <small>(Lower Cost Sharing Available on Sliding Scale)</small>	Gold	Platinum
	Benefits In Blue are Subject to Deductibles		Copays In the Yellow Sections are Not Subject to any Deductible and Count Toward the Annual Out-of-Pocket Maximum	
Deductible (if any)	\$5,000 Deductible for Medical and Drugs	\$2,000 Medical Deductible	No Deductible	No Deductible
Preventative Care Copay	No Cost – at least 1 yearly visit	No Cost – at least 1 yearly visit	No Cost – at least 1 yearly visit	No Cost – at least 1 yearly visit
Primary Care Visit Copay	\$60 – 3 visits per year	\$45	\$30	\$20
Specialty Care Visit Copay	\$70	\$65	\$50	\$40
Urgent Care Visit Copay	\$120	\$90	\$60	\$40
Generic Medication Copay	\$19	\$19	\$19	\$5
Lab Testing Copay	30%	\$45	\$30	\$20
X-Ray Copay	30%	\$65	\$50	\$40
Emergency Room Copay	\$300	\$250	\$250	\$150
High cost and infrequent services like Hospital Care and Outpatient Surgery	30% of your plan's negotiated rate	20% of your plan's negotiated rate	HMO Outpatient Surgery – \$600 Hospital – \$600/day up to 5 days PPO – 20%	HMO Outpatient Surgery – \$250 Hospital – \$250/day up to 5 days PPO – 10%
Imaging (MRI, CT, PET Scans)	30%	\$250	\$250	\$150
Brand medications may be subject to Annual Drug Deductible before you pay the copay	\$50-\$75 after meeting deductible	meet \$250 deductible then pay the copay amount	No Deductible	No Deductible
Preferred brand copay after Drug Deductible (if any)	\$50	\$50	\$50	\$15
<b>MAXIMUM OUT-OF-POCKET FOR ONE</b>	<b>\$6,350</b>	<b>\$6,350</b>	<b>\$6,350</b>	<b>\$4,000</b>
<b>MAXIMUM OUT-OF-POCKET FOR FAMILY</b>	<b>\$12,700</b>	<b>\$12,700</b>	<b>\$12,700</b>	<b>\$8,000</b>

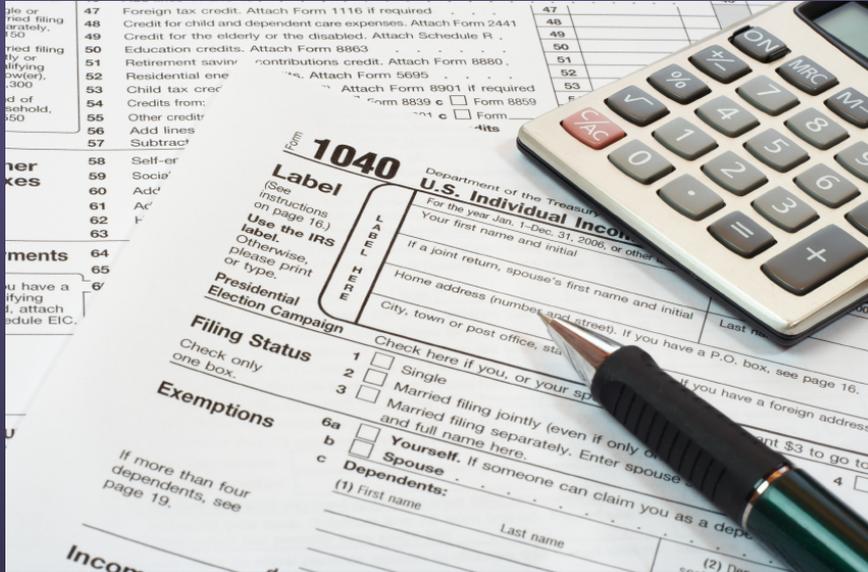


# 2014 Sliding Scale Benefits | SINGLE PERSON

Silver Plan (Eligible for Federal Subsidy)

Annual Income	\$15,856 – \$17,235	\$17,235 – \$22,980	\$22,980 – \$28,725	\$28,725 – \$45,960
Consumer Portion of Monthly Premium for Silver Plans <i>(Balance paid by Federal subsidy)</i>	\$19 – \$57	\$57 – \$121	\$121 – \$193	\$193 – \$364
Copays in the Yellow Sections are Not Subject to ANY Deductible and Count Toward the Annual Out-of-Pocket Maximum			Benefits in Blue are Subject to Either a Medical Deductible, Drug Deductible or Both	
Deductible (if any)	No Deductible	\$500	\$1,500 Medical Deductible	\$2,000 Medical Deductible
Preventative Care Copay	No Cost	No Cost	No Cost	No Cost – 1 Annual Visit
Primary Care Visit Copay	\$3	\$15	\$40	\$45
Specialty Care Visit Copay	\$5	\$20	\$50	\$65
Urgent Care Visit Copay	\$6	\$30	\$80	\$90
Lab Testing Copay	\$3	\$15	\$40	\$45
X-Ray Copay	\$5	\$20	\$50	\$65
Generic Medication Copay	\$3	\$5	\$19	\$19
Emergency Room Copay	\$25	\$75	\$250	\$250
High cost and infrequent services like Hospital Care and Outpatient Surgery	10%	15%	20% of your plan's negotiated rate	20% of your plan's negotiated rate
Brand medications may be subject to Annual Drug Deductible before you pay the Copay	No Deductible	\$50 then pay the copay amount	\$250 then pay the copay amount	\$250 then pay the copay amount
Preferred brand Copay after Drug Deductible	\$5	\$15	\$30	\$50
<b>MAXIMUM OUT-OF-POCKET FOR ONE</b>	<b>\$2,250</b>	<b>\$2,250</b>	<b>\$5,200</b>	<b>\$6,350</b>
<b>MAXIMUM OUT-OF-POCKET FOR FAMILY</b>	<b>\$4,500</b>	<b>\$4,500</b>	<b>\$10,400</b>	<b>\$12,700</b>

# Remember!



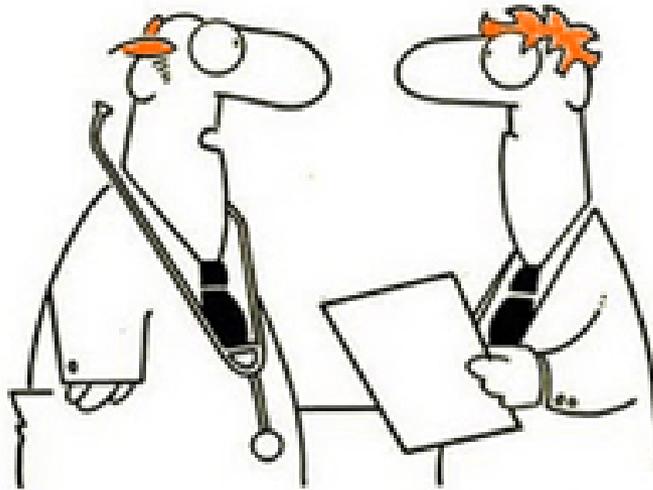
- The income figure we are using for calculations is **PROJECTED INCOME FOR 2014**.
- If consumers underestimate this figure now, they may end up owing money back to the Federal government when they report their 2014 taxes (in 2015.)

# Covered California Network

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Organizations may have multiple roles with Covered California:





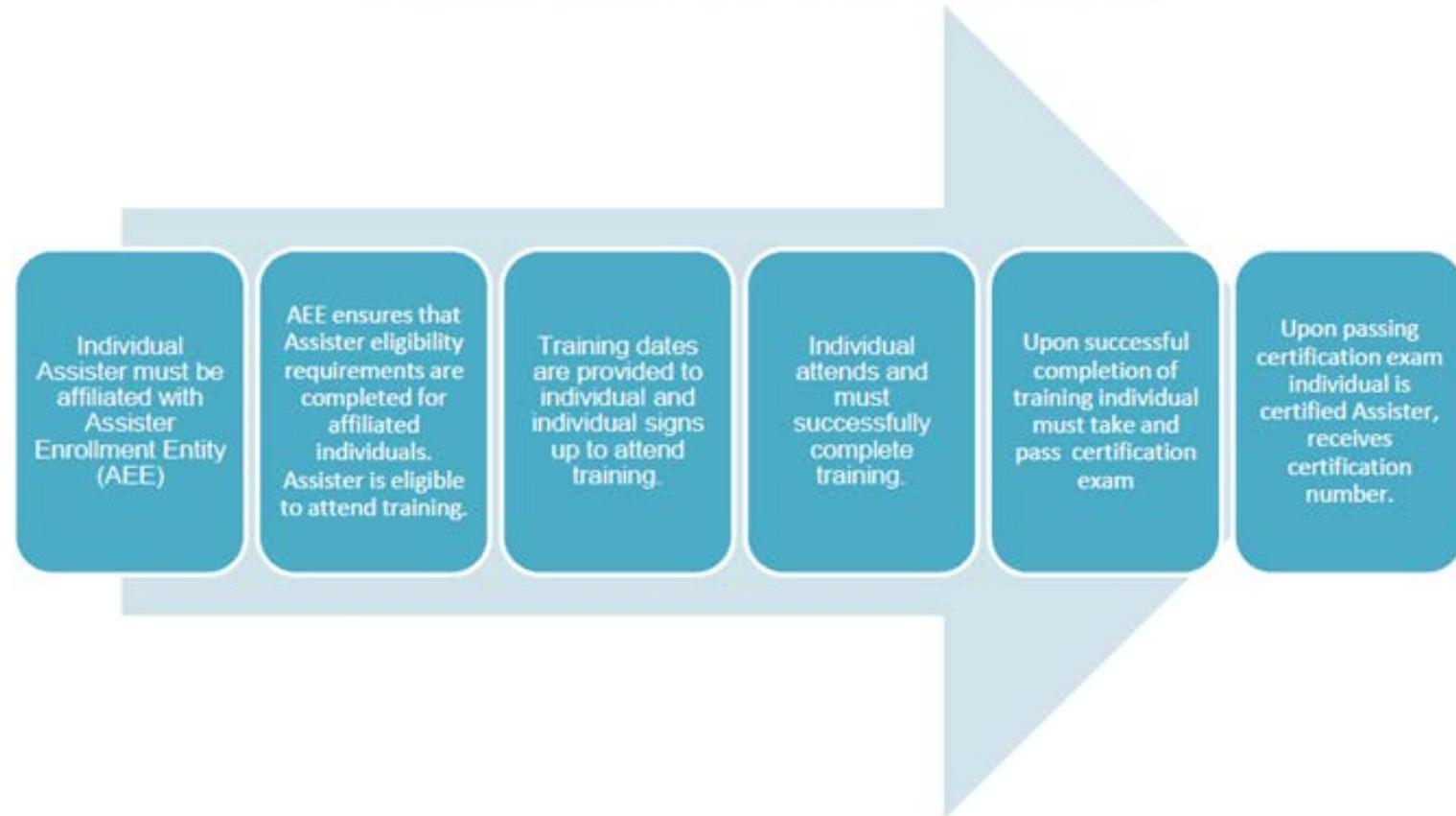
"more patients use Google for health.  
I had to change my name to Dr Google  
just to keep the practice open!"



Los Angeles Times



# In-Person Assister Certification Process (Process is being refined)



# Health Insurance Terminology I

- Premium
- Deductible
- Co-pay/Co-insurance
- Total out of pocket expense
- Premium assistance/tax credit
- Cost-sharing subsidies (Silver Plan)

Tax Time: “Reconciliation”

# Health Insurance Terminology II

## Qualified Health Plans (QHPs) by Metal Group

Metal	% Total Costs Covered	Deductible?
Platinum	90%	No deductible
Gold	80%	No deductible
Silver	70%	
Plan Types		
HMO	Health Maintenance Organization	
PPO	Preferred Provider Organization	
EPO	Exclusive Provider Organization	

# Ryan White Core Services vs. Essential Health Benefits (EHB)

## Ryan White Core Services

- ✓ Ambulatory & outpatient care
- ✓ AIDS pharmaceutical assistance
- ✓ Mental health services
- ✓ Substance abuse outpatient care
- Home health care
- Medical nutrition therapy
- Hospice services
- Home and community-based health services
- Medical case management, including treatment adherence services
- Oral health care (not standard)

## ACA “Essential Health Benefits”

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity & newborn care
- Mental health & substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative & habilitative services & devices
- Laboratory services
- Preventive and wellness services & chronic disease management
- Pediatric services, including oral & vision care

# Ryan White Funds: Payer of Last Resort

Ryan White Program funds may not be used for any item or service “*for which payment has been made or can reasonably be expected to be made by another payment source.*”

# July 31 HRSA/HAB Policy Clarifications

Listening call to take place August 14

## ***Clarifications Regarding Use of Ryan White HIV/AIDS Program Funds for Premium and Cost-Sharing Assistance for Medicaid***

*Policy Clarification Notice (PCN) #13-06*

*Relates to HAB Policy #'s 10-02 and 7-05*

**Scope of Coverage:** Ryan White Parts A, B, C, D, and Part F where funding supports direct care and treatment services.

### **Purpose of PCN**

This policy clarification notice reiterates HRSA policy regarding the use of Ryan White HIV/AIDS Program (RWHAP) for premium and cost-sharing assistance for clients eligible for Medicaid. It also provides RWHAP grantees and subgrantees with additional guidance on using RWHAP funds for premium and cost-sharing assistance in the context of the Affordable Care Act.

### **Background**

Under the Affordable Care Act, beginning January 1, 2014, options for health care coverage for PLWH will be expanded through new private insurance coverage options available through Health Insurance Marketplaces (also referred to as Exchanges) and the expansion of Medicaid in States that choose to expand. Additionally, health insurers will be prohibited from denying coverage because of a pre-existing condition, including HIV/AIDS. An overview of these health care coverage options may be reviewed at <http://hab.hrsa.gov/affordablecareact/keyprovisions.pdf>.



## Case Study: Pedro

*Pedro is a 28 year phone sales representative who estimates he will be make (\$12,065 or 105% FPL) in 2014. He lives and receives his HIV care at a Ryan White clinic in rating region 16. He has been in the U.S. legally for 7 years. He also receives HIV dental care and case management services through the Ryan White program . He wants to stay at his HIV clinic.*

# Under the ACA, will Pedro be required to purchase health insurance or pay a penalty?

19% a. Yes

47% b. No he qualifies for MediCal

20% c. Yes but he will get help with his payment

14% d. I'm not sure



## Case Study: Dewayne

*Dewayne is a 40 year phone sales representative who estimates he will be make \$19,000 (or 165% FPL) in 2014. He lives and receives his HIV care at the same Ryan White clinic as Pedro in rating region 16, where he was born. He also receives HIV dental care and case management services through the Ryan White program. He wants to stay at his RW HIV clinic.*

# Under the ACA, will Dewayne be required to purchase health insurance or pay a penalty?

18% a. Yes

13% b. No he qualifies for MediCal

63% c. Yes but with help with payment/co-pays

7% d. I'm not sure

# Case Study: Dewayne



SILVER (eligible for Federal Subsidy)

Premium: **\$75/month**

*(of a \$294/month premium--as per Covered California calculator)*

## Copays:

Primary Care Visit: \$15

Generic Drugs: \$5

Lab Test \$15

Imaging: 15%

Deductible: \$500

Out of pocket maximum: \$2250

Silver Plan copays at different income levels, [page 4](#)

Copays by Metal Group , [page 5](#)

Northern LA County (15) premiums by age, start [page 81](#)

Southern LA County (16) premiums by age, start [page 87](#)



## Health Insurance Companies and Plan Rates for 2014

Making the Individual Market in California Affordable

May 23, 2013

What other help can someone living with HIV expect to get with health insurance premiums and co-pays???

# Office of AIDS-Health Insurance Premium Program (OH-HIPP)



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→ [Department of Health Care Services \(includes Medi-Cal\)](#)

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## Office of AIDS

### OA-Health Insurance Premium Payment (OA-HIPP)

OA-HIPP is a program that pays the monthly health insurance premiums for eligible Californian residents with an HIV/AIDS diagnosis. This program is available to individuals with health insurance who are at risk of losing it, as well as to individuals currently without health insurance who would like to purchase it.

#### Eligibility

To be eligible for the OA-HIPP program, you must:

1. Have an HIV/AIDS diagnosis
2. Be a California resident
3. Be 18 years old or older
4. Have an adjusted gross income of no more than \$50,000
5. NOT be enrolled in Medicare, Medi-Cal, or the Low Income Health Program
6. Have (or plan to get) a comprehensive health insurance plan with prescription drug benefits.

This program is not available to individuals whose insurance premiums are all or partially paid for by their employer.

#### How to Apply

There are two options:

1. [Locate an enrollment site near you \(PDF\)](#)  for help enrolling. Or call the Office of AIDS hotline at (800) 367-2467 to find an enrollment site in your area. An enrollment worker will help you with the application process and submit the completed application to OA on your behalf.
2. Enroll directly with OA. If you cannot reach an enrollment site or prefer to enroll directly with OA, you can [access the application and supporting documentation](#), or you can call the OA hotline at (800) 367-2437 and you will be referred to someone who can help you request an application packet and/or receive help completing the application over the phone. You will need to submit completed forms with original signatures and documentation directly to OA at:

*Insurance Assistance Section  
California Department of Public Health  
PO Box 997426, MS 7704  
Sacramento, CA 95899-7426*

#### About this Program

OA-HIPP clients can remain on the program as long as the services are needed and they continue to meet all the program requirements. Once approved and enrolled in the program, each OA-HIPP client will be required to re-enroll annually and re-certify six months later. If you would like to learn more about the program, please refer to the [program](#).



# I am familiar with OA-HIPP

9% a. Yes 100%

20% b. Yes Somewhat

8% c. Yes a little

63% d. No

# OA-HIPP – Current Eligibility

To be eligible for the OA-HIPP program, you must:

1. Be enrolled in the AIDS Drug Assistance Program (ADAP)
2. Be a California resident
3. Be 18 years old or older
4. Have an adjusted gross income of no more than \$50,000
5. NOT be enrolled in Medicare, Full-Scope (free) Medi-Cal, or the Low Income Health Program
6. Have (or plan to get) a comprehensive health insurance plan with prescription drug benefits.

# Case Study: Tonya



*Tonya is a single 52 year old hotel worker born and living in south LA. She thinks she will make \$21,027 in 2014 (183% FPL), but has no health insurance. She says she always wanted it, but could never afford the rates for “someone my age.” She has not seen a doctor for years, but sometimes goes to an Urgent Care clinic to get antibiotics. She would especially like health insurance now as she recently inherited a home from her parents and worries that just one visit to the ER/hospital could bankrupt her or cause her to lose this home. She believes she is in good health and she feels great.*

*However, Tonya does not know that she is living with HIV and hepatitis C.*

Tonya signs up & chooses a QHP and PCP in Covered California. Do you think she will be tested for HIV as part of her routine care with her provider in 2014?

54% a. Yes

40% b. No

6% c. Not sure

Will Tonya will be tested for hepatitis C as part of her routine care with her provider in 2014?

22% a. Yes

70% b. No

8% c. Not sure

# I can explain Covered California to a friend

18% a. Yes---100%

19% b. Yes---75%

21% c. Yes---50/50

34% d. A little bit

8% e. No

# Resources



[Home](#)

## Ryan White & the Affordable Care Act: What You Need to Know

Share

[Potential Impacts of the Affordable Care Act on Ryan White Providers in 2014](#) webcast Tuesday, May 7, 1 pm ET

The Affordable Care Act (ACA) is an historic opportunity for people living with HIV (PLWH), including those currently receiving services through the Ryan White Program, to increase their access to affordable, quality health care. Many Ryan White clients will gain access to health insurance or see their current health insurance improve. These transitions will require thoughtful and careful coordination between the federal government, state and local governments, Ryan White Program grantees, and clients.

HRSA will continue partnering with you to ensure uninterrupted comprehensive care for our clients. We invite you to use this site as a resource to help guide you as you approach full implementation of the law in 2014. We hope that you will find the information provided on this site useful and if you don't find an answer to your question, let us know by emailing [RWP-ACAQuestions@hrsa.gov](mailto:RWP-ACAQuestions@hrsa.gov).



### Guidance

[Key Provisions of the Affordable Care Act for the Ryan White Program](#) (PDF - 900 KB)

[Outreach, Enrollment and Benefits Counseling](#)

[Essential Community Providers](#)

**new** [Coordination between Medicaid and Ryan White HIV/AIDS Programs](#) (PDF - 113 KB)

[Eligibility 101 on-demand webinar](#)

[Clarifications Regarding Medicaid-Eligible Clients and Coverage of Services by Ryan White HIV/AIDS Program](#) (PDF - 18 KB)

[Clarifications on Ryan White Program Client Eligibility Determinations and Recertifications Requirements](#) (PDF - 37 KB)

For additional tools, go to the [TARGET Center](#)

### Learn More

[HealthCare.gov](#)

[How the Affordable Care Act Helps People Living with HIV/AIDS: 2011 and Beyond](#)

[Insurance Enrollment Options - Current](#)

[Get Ready to Enroll](#)

[Education and Outreach Materials](#) (ZIP - 8.3 MB)

[Medicaid Managed Care Technical Assistance Center for States](#)

### E-mail Updates

To sign-up for updates, please enter your contact information below.

\*E-mail Address

# HRSA: TARGETHIV.org



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The Ryan White HIV/AIDS Program providing HIV care and services in the U.S. for those who cannot afford care

Choose a Part *A B C D F*

for Clinicians

for Case Managers

for Consumers

## New on TARGET News Events

[Sharing Sample Job Descriptions](#)

TARGET Center, January 7, 2013

[Live @ 2012 Ryan White Meeting](#)

TARGET Center, November 29, 2012

[2012 Ryan White Grantee Meeting Slide Presentations](#)

HRSA HIV/AIDS Bureau, November 27, 2012 (Slide set)

[Health Care Reform Updates: Jan 2013](#)

TARGET Center, January 8, 2013

[Health Care Reform Updates: Dec 2012](#)

TARGET Center, December 21, 2012

[Electronic Handbooks \(EHBS\) Overview for RSR](#)

HRSA HIV/AIDS Bureau, January 9, 2013 (Webcast)

[X-ERT Package: 4.2.1](#)

HRSA HIV/AIDS Bureau, January 7, 2013 (Toolkit)

[Best Practices for Designing and Delivering Webinars](#)

HRSA, December 21, 2012 (Tool)

Communications Toolkit

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**Manage your grants**  
Reference manuals, guides, and timelines all in one place.

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Topic pages with tools for Ryan White programs.

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**Connect**  
Grantee lists, provider maps, & online communities.

# Share your ideas, stories, questions, concerns

## Contact

- Maya Gil Cantu, MPH, Drew PAETC  
Maya@hivtrainingcdu.org

*Your ACA implementation concerns for HIV patients in Los Angeles County will also be shared with the Commission on HIV, the State Office of AIDS, and HRSA.*



Thank you!