

Medication and Insurance Access Programs for People Living with HIV

WHAT IS HIV?

Human Immunodeficiency Virus (HIV) is the virus that attacks the immune system and if left untreated, can lead to **Acquired Immunodeficiency Syndrome (AIDS)**. HIV can be controlled with antiretroviral medications. When these medications are taken ***correctly*** and ***consistently (i.e. without treatment interruptions)*** individuals can reach viral suppression, meaning they have a very low level of HIV in their body. Adhering to a medication regimen can help individuals living with HIV/AIDS stay healthy, live longer, and prevent the transmission of HIV by 96%. That is why ***it is critical for people living with HIV/AIDS to have comprehensive and continuous access to care.***

AIDS DRUG ASSISTANCE PROGRAM (ADAP)

ADAP was established in 1987 to help ensure that HIV-positive, uninsured, and under-insured individuals have access to their life-saving HIV-related medications. Individuals are eligible for ADAP if they are: a California resident, HIV infected, 18 years of age or older, and have a Modified Adjusted Gross Income of not more than 500% of Federal Poverty Level (FPL) based on family size and household income. ADAP is the payer of last resort and consists of a medication program and a premium payment program:

ADAP's Medication Program

ADAP's medication program pays prescription deductibles and co-pays for medications on the ADAP formulary for eligible individuals with private health insurance (e.g. employer-based, Covered California health plans). Individuals with income below 400% FPL get assistance at no cost. Individuals with income between 400% and 500% FPL may have a share of cost obligation. Individuals must have a valid prescription from a licensed California physician.

ADAP's Premium Payment Program (OA-HIPP)

ADAP's premium payment program, the Office of AIDS Health Insurance Premium Payment (**OA-HIPP**) program pays monthly private health insurance premiums on behalf of eligible individuals who are co-enrolled in ADAP's medication program. Along with health plan premiums, OA-HIPP covers dental and vision plan premiums. Family plans are also covered by OA-HIPP. Starting sometime in mid-2016, OA-HIPP anticipates being able to cover allowable medical out of pocket costs.

ADAP & COVERED CALIFORNIA

If an individual enrolls in a Covered California health plan, accepts the full federal Advance Premium Tax Credit (APTC), and enrolls in ADAP's medication program and OA-HIPP:

- ADAP's medication program will pay the prescription co-pays and deductibles for medications on the **ADAP formulary** that are dispensed from a pharmacy that is in-network for the Covered California health plan and ADAP.
- OA-HIPP will pay the individual's monthly insurance premiums. Clients are free to select any metal tier and any Covered California health plan they are eligible for. However, depending on the client's income, there are ways to minimize out-of-pocket costs. For clients with income between 139% and 200% FPL, the Enhanced Silver plan is usually most cost-effective. For clients with income of 201% FPL or higher, the Platinum plan is usually most cost-effective. If clients are eligible for an APTC, they must select the full tax credit to be applied to their premium.

Before enrolling in a Covered California health plan, prospective OA-HIPP clients are encouraged to contact their doctor's office to see which Covered California health plan(s) their doctor is participating in. Once enrolled in a health plan, clients must pay their premium(s) until it has been confirmed that their OA-HIPP application has been processed and a payment has been posted to their health plan account.

RESOURCES

- For more information or questions about ADAP's medication program, call (888) 311-7632 or visit <http://www.ramsellcorp.com/individuals/ca.aspx> or <http://www.cdph.ca.gov/programs/aids/Pages/tOAADAP.aspx>
- For more information or questions about OA-HIPP call (844) 421-7050 or visit <http://www.cdph.ca.gov/programs/aids/Pages/OAIAS.aspx>
- For more information regarding Covered California & ADAP visit [**"Information for Individuals with HIV or AIDS"**](#)
- Link to the ADAP drug formulary: http://www.cdph.ca.gov/programs/aids/Documents/ADAP_Formulary.pdf
- "How to choose a plan in Covered California" guide: <http://www.projectinform.org/coveredca/>