

The Ryan White CARE Act defines the Health Insurance budget line items as follows:

Health Insurance: A program of financial assistance for eligible individuals living with HIV to maintain a continuity of health insurance or to receive medical benefits under a health insurance program. This includes premium payments, risk pools, co-payments, and deductibles.

- ◆ May include payment of public or private health insurance co-payments and deductibles for **low-income individuals only**. Low-income is to be locally defined. (97-02.20).
- ◆ May include payment of premium for a family health insurance policy to ensure continuity of insurance coverage for a low-income HIV+ family member, even when some members of the covered family are not HIV+. (97-01).

Limitations:

- ◆ No direct cash payments may be paid out using Ryan White funds (97-02).

In Florida, low-income individuals eligible for services are those determined to be at or below 300% of the Federal Poverty Level. Residents of Florida have the AIDS Insurance Continuation Program (AICP) available to them through their local consortia. AICP will pay up to \$750 per month for premiums, \$1,200 per year for co-payment assistance, and \$2,500 a year for services under deductibles. The Southwest Florida Regional HIV/AIDS Consortia (RHAC) has included Health Insurance in the local budget in addition to the state AICP program. The process for enrolling and sustaining AICP participation in Area 8 is outlined below:

1. Clients have state program eligibility determined by an agency contracted by the Health Planning Council of Southwest Florida to do Ryan White Part B case management. Eligibility includes verification of HIV status, income at or below 300% of poverty as defined by the state case management guidelines, documented Florida resident, and willingness to participate and sign required documents.
2. The client completes an AICP application. Clients must submit applications for AICP through a contracted Ryan White Title II case management agency. There may be an AICP wait list and assistance may be required from the local Ryan White Part B budget. Requests and applications for AICP and / or Ryan White Part B must come through a Ryan White Part B case manager. The Health Planning Council of Southwest Florida does not provide direct client case management services.
3. The completed application is mailed to the Health Planning Council of Southwest Florida with the first month's premium as required in the application. If the client needs assistance with the premium, the case manager may seek assistance from the local Ryan White Part B Health Insurance budget. The assistance request for RW Part B assistance must be received with the application in order to be sent with the application for review.
4. The state AICP program notifies HPCSWF of the approval or denial of the client's application and communicates the information to the case manager.
5. The case manager maintains the 6 month contact and eligibility for the client.
6. The client provides premium notices and invoices for co-payment or deductible assistance to the case manager who will complete assistance requests under either AICP or Ryan White Part B if eligible and appropriate. The assistance requests and invoice documentation is submitted to HPCSWF for payment.
7. The HPCSWF tracks payments and maintains enrollment information for all AICP clients. Updated lists of which clients are coming due for premiums will be sent to the case managers so they may follow up on obtaining premium notices, coupons or employer verification.

I, (print client name) _____, have read and understand the above policy. I understand my responsibilities to seek other sources of reimbursement or coverage, and seek reimbursement back to the RWII program where applicable. I understand I must be compliant with the requirements for assistance outlined above or I risk being ineligible for further assistance.

Client Signature: _____

Date: _____

Case Manager: _____

Date: _____