



**OPEN
ENROLLMENT
BOOTCAMP IX**
October 18, 2023



HIV Coverage Basics

October 18, 2023

Presented by James Sloat, Esq.

HIV CARE & TREATMENT OPTIONS

*Expanded options for coverage under the Affordable Care Act (ACA)

Traditional Medi-Cal

Medi-Cal Expansion*

Medicare
disabled and/or 65+

Private Insurance via
employer

Covered CA Marketplace*

Healthy San Francisco

ADAP, OA-HIPP, EB-HIPP,
and other supplementary
programs



Affordable Care Act (ACA)

Goal: Achieve “universal” healthcare by providing affordable health insurance to single, low-income adults and those not able to attain coverage through work, disability, traditional Medi-Cal, or Medicare.

CA Modes for Accomplishing Goal:

- I. Medi-Cal Expansion (**MAGI Medi-Cal**)
- II. Health Insurance Marketplace (**Covered CA**)





Medi-Cal

Medi-Cal: full-scope, public health insurance covering medically necessary care



- In-patient & out-patient care
- Mental health care
- Substance use treatment
- Prescription drugs
- Some vision & dental services
- Long-term care not included in Medi-Cal Expansion

***Not an exhaustive list of Medi-Cal benefits*





Managed Care

Most people in Medi-Cal must enroll in a managed care plan after enrolling in either Traditional or Medi-Cal Expansion.



SAN FRANCISCO
HEALTH PLAN™



Changing a Managed Care Plan:
Call Health Care Options to switch plans.

Call the health plan to switch clinics.



**60 days to
choose a
plan**



Medi-Cal: traditional and expanded

Enrollment is open year-round for Californians who meet eligibility guidelines

Traditional Medi-Cal

Eligibility is usually based on participation in another public assistance program like CalWORKS or SSI

These programs define income limits

Enrollees are subject to a “resource test”

(\$130,000 max, single person)

*No resource limit starting in 2024

Medi-Cal Expansion

Eligibility based on income
(138% Modified Adjusted Gross Income of the Federal Poverty Level)

No Resource Limits

Enrollees can own a primary residence and have money in the bank.



Traditional Medi-Cal

- I. SSI/CAPI-linked Medi-Cal**
- II. Aged, Blind, & Disabled (ABD)**
- III. Working While Disabled 250% FPL**
- IV. Medically Needy (Share of Cost)**

General Eligibility:

- Income limits (vary by program)
- Resource limits* (\$130,000/individual, \$195,000/couple)
- U.S. citizen, U.S. national, or lawfully present immigrant



Modified Adjusted Gross Income (MAGI) Medi-Cal

 *Low income, single adults 19 to 64 years of age who are U.S. citizens or lawfully present and California residents.*

Eligibility Rules	
Income	At or below 138% of FPL 2023: \$1,677 mo/individual
Resource	No resource test
Citizenship & Residency	<ul style="list-style-type: none">• U.S. citizen, U.S. national or lawfully present in the U.S.*, and• California resident
Age	<ul style="list-style-type: none">• Less than 65 years old, and• Not entitled to or receiving Medicare



Medi-Cal & Immigration Status

Current and through December 31, 2023

- Undocumented people under 26 years-of-age qualify for MCE – must meet eligibility criteria for income *effective 1/1/2020*
- Undocumented people 50+ qualify for MCE – must meet eligibility criteria for income *effective 5/1/2022*
- **PRUCOL Medi-Cal**
multiple eligibility categories, among them “alien granted asylum”
“indefinite stay of deportation”
- All undocumented people 26 to 49 y/o without “lawful” status qualify for restricted scope Medi-Cal, covering ED and in-patient hospitalization (aka emergency Medi-Cal)



Medi-Cal Expansions healthy CA for all

Young Adult Expansion

started January 1, 2020



- Affected people 19 to 26 years-of-age
- To avoid possible coverage gaps, eligibility will not be reevaluated until 2024, at the earliest, when full expansion is implemented

Older Adult Expansion

started May 1, 2022



- Affected everyone 50 years of age and older

Ages 26 thru 49 Adult Expansion

Starts January 1, 2024

- Affects everyone 26 thru 49 years of age

COMING SOON

Full-scope, unrestricted Medi-Cal for anyone who meets eligibility criteria – immigration status not considered

Medi-Cal eligibility rules, including income limits, still apply

State-funded – doesn't impact federal public charge considerations





Covered California

Covered California

CA marketplace for private health insurance

Coveredca.com

If your income is too high for Medi-Cal, then Covered California is the next stop for healthcare access



[Get Started](#) [Health](#) [Dental](#) [Vision](#) [Support](#)



[Sign In](#)

[Shop and Compare](#)

Need a health plan now?

We've got you covered. [Apply today through special enrollment.](#)



Open Enrollment Boot Camp IX

Who May Use Covered CA?

- **U.S. Citizens who are California Residents**
- ***Immigrants*** with qualified legal status*
 - Legal Permanent Residents (green card holders)
 - Refugee or Asylee
 - Battered Spouse, Child or Parent
 - Individual with some sort of legal, but non-immigrant Status (worker and student visas)
- ***Applicants*** for certain legal statuses
 - Temporary Protected Status with Employment Authorization
 - Victim of trafficking



Covered California Open Enrollment

Enroll Between . . .	Coverage Starts . . .
Nov 1, 2023 – Dec 31, 2023	January 1, 2024
Jan 1, 2024 – Jan 31, 2024	February 1, 2024

- Open Enrollment (OE) is the only period during the year when individuals can renew, enroll in, or switch Covered California health plans without a Special Enrollment Period (SEP) that is triggered by a Qualifying Life Event (QLE)
- The date you enroll or make changes determines the date the new plan goes into effect:



Special Enrollment

- **Qualifying Life Event**
- Losing health coverage
 - including Medi-Cal
- Income changes
- Turning 26 & no longer eligible for parent's plan
- Moving to California or new region in California
- Having a child
- Getting married or entering in DP
- Becoming a citizen/national/lawfully present
- Federally recognized American Indian or Alaska Native Tribe
- Case by Case – exceptional circumstances



How to Pick a Plan

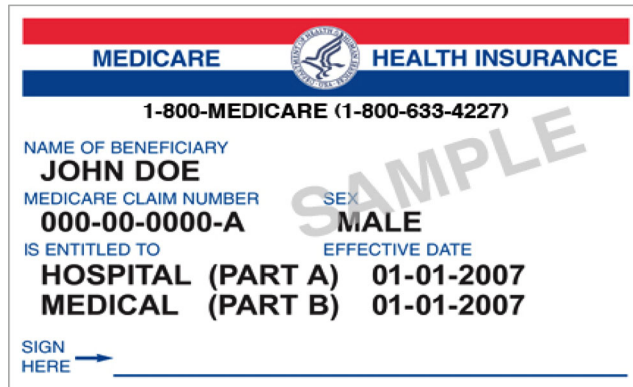
- ☐ Is my doctor in-network?
- ☐ Are my drugs on plan formulary?
- ☐ Is the pharmacy I use in the plan network?
- ☐ If I need a special service or procedure, will it be covered?
- ☐ What are the premiums?
- ☐ What are the co-pays?
- ☐ What are my out of pocket maximums?





Medicare

Medicare: Federal health insurance administered by the Social Security Administration (SSA)



A sample Medicare Health Insurance card for John Doe. The card features a red header with 'MEDICARE' and 'HEALTH INSURANCE' in white, separated by the Social Security Administration seal. Below the header is the toll-free number 1-800-MEDICARE (1-800-633-4227). The cardholder's name, JOHN DOE, is printed in bold. The Medicare claim number is 000-00-0000-A, and the sex is MALE. The card indicates entitlement to Hospital (Part A) and Medical (Part B) insurance, both effective from 01-01-2007. A 'SIGN HERE' line with an arrow is at the bottom left. A large, light gray 'SAMPLE' watermark is diagonally across the center of the card.

NAME OF BENEFICIARY	
JOHN DOE	

MEDICARE CLAIM NUMBER	SEX
000-00-0000-A	MALE

IS ENTITLED TO	EFFECTIVE DATE
HOSPITAL (PART A)	01-01-2007
MEDICAL (PART B)	01-01-2007

SIGN HERE → _____

- In-patient Care (Part A)
- Out-patient Care (Part B)
- Prescription drugs (Part D)
- Very limited mental health care
- Very limited substance use treatment
- Very limited vision & dental services

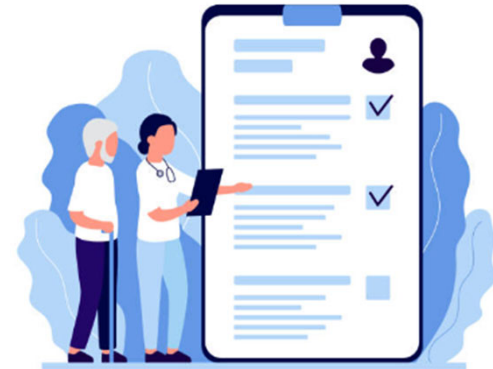
Medicare

General eligibility

- 40 quarters of work history
- 65 year of age and older
- If under 65, deemed disabled or have a qualifying medical condition

Original Medicare Coverage

- Hospitalization
- 80% of doctor visits
- Prescription drugs



What is Part C?

- Part C plans are also called Medicare Advantage Plans
- Coverage provided by private insurance companies approved by Medicare
- In California, Advantage plans include Parts A, B, & D
- There is a monthly premium in addition to the Part B premium
- Potential cost savings
- Many offer supplemental benefits such as dental, vision, health, and wellness
- Must be enrolled in Parts A & B to enroll in a Medicare Advantage



Medicare Open Enrollment

Open Enrollment is from October 15, 2023– December 7, 2023

During the Open Enrollment period, you can:

- Switch from Original Medicare to Medicare Advantage
- Switch Medicare Advantage plans
- Enroll in a Part D plan
- Change Part D plans

Changes or new enrollment effective January 1, 2024

Open Enrollment for Medicare Parts A & B

- January 1, 2024 – March 31, 2024
- For more information about enrolling in Parts A & B, contact PRC at (415) 777-0333 or HICAP at (415) 677-7520





Health Access Support Programs

Health Access Support Programs

- AIDS Drug Assistance Program (ADAP)
- Office of AIDS Health Insurance Premium Payment Program (OA-HIPP)
- Employer Based Health Insurance Premium Payment Program (EB-HIPP)
- Office of AIDS Medicare Premium Payment Program (MPPP)
- Medi-Cal Health Insurance Premium Payment Program (Medi-Cal HIPP)
- Low Income Subsidy (Part D assistance)
- Medicare Savings Programs (Part B assistance)



AIDS Drug Assistance Program

The AIDS Drug Assistance Program (ADAP) helps ensure that people living with HIV and AIDS who are uninsured and underinsured have access to medication.

General Eligibility

- CA resident
- HIV positive
- 18 years of age or older
- MAGI not more than 500% of FPL based on household income (>\$72,900/yr for a single individual for 2023)
- Valid prescription from licensed CA physician
- Lack private insurance that covers the full cost of medications, or do not qualify for no-cost Medi-Cal



OA-HIPP / EB-HIPP

Office of AIDS Health Insurance Premium Payment (OA-HIPP) or Employer Based Health Insurance Premium Payment programs for eligible CA residents with an HIV/AIDS diagnosis.

Covers private insurance & employer based plans up to \$1,938/month!

Eligibility:

- Enrolled in ADAP
- Not enrolled in Medicare or Full-Scope (free) Medi-Cal
- Have (or plan to get) a comprehensive health insurance plan with prescription drug benefits
- Employer must agree to participate in EB-HIPP



Medicare Premium Payment Program

The Office of AIDS also pays insurance premiums for persons living with HIV/AIDS who are enrolled in both a Medicare Part D prescription drug plan and ADAP. Will also cover the costs of Medigap plans.

Eligibility

- Enrolled in ADAP
- Enrolled in a Medicare Part C or Part D Prescription Plan
- Not receiving 100% assistance from Medicare's Extra Help/Full Low Income Subsidy



Employment and Health Coverage

If you were working and recently stopped:

- COBRA or Cal-COBRA
 - ADAP/OA-HIPP
 - Medi-Cal HIPP
- Medi-Cal
- Covered California
 - ADAP/OA-HIPP



Where to start?

- Does the client have meds?
- Does the client have insurance?
- Does the client have a provider?
- Does the client have a valid Rx?
- Did the client just move to SF?
- What are they eligible for?
- Who can we refer them to?



PRC EAHP, City Clinic, or any HIV Navigation programs are great places to start reconnecting a client with care





SF HIV CARE OPTIONS

A guide to San Francisco's clinics, providers, and the healthcare coverage they accept.



Clinic-Based Care Options

HIV Clinics often offer "wrap around" care with Primary Care Physicians, RNs, Social Workers, Benefits Coordinators, and other services

CLINIC NAME

Positive Health Program at Ward 86 *¡español!*
SF General Hospital, 995 Potrero Ave., Bldg.
(628) 206-2400, option 3 (new patient appoi

Kaiser *¡español!*

2238 Geary Blvd., 4 West – Geary Campus
1600 Owens, 4th Floor – Mission Bay Campu
(415) 833-4638 – HIV Clinic Intake Line
(415) 833-3475 – HIV Benefits Hotline

360 Wellness Center | Women's HIV Cli

UCSF Medical Center
350 Parnassus Ave., Ste. 908
(415) 353-2119, option 5 (new patient appoi

Clínica Esperanza *¡español!*

Mission Neighborhood Health Center
240 Shotwell St.



SF HIV BENEFITS OPTIONS

How to pay for health care and medication so you can stay in care and undetectable



Private Insurance

Employer-based Insurance *Health*

- **Enrollment:** Through your employer's H
- **Open Enrollment:** Defined by the emplo
- **Cost-savings Programs:** ADAP | EB-HIPP
- **Leave your job?** You have 60 days to en

Covered CA *Californi*

- **Enrollment:** (800) 300-1506 | CoveredC
- **Open Enrollment:** November 1 to Janua
- **Cost-savings Programs:** Cost-reductions
- **Before purchasing insurance** ask your m

Off-Exchange *Full-pri*

- **Effective way to obtain full-scope insur**

2023

INCOME THRESHOLDS

CA Office of AIDS Programs*, Medi-Cal Expansion, Aged & Disabled Medi-Cal, Covered CA, and Healthy San Francisco









Household Size	Medi-Cal Expansion as of 1/1/23		CA OA* and Healthy SF to update 4/1/23	Covered CA to update 11/1/23
	138% (annual)	138% (monthly)	≤500% (annual)	600% (annual)
1	\$20,121	\$1,677	\$67,950	\$81,540
2	\$27,214	\$2,269	\$91,550	\$109,860
3	\$34,307	\$2,860	\$115,150	\$138,180
4	\$41,400	\$3,450	\$138,750	\$166,500
5	\$48,494	\$4,043	\$162,350	\$194,820

- ***California Office of AIDS Programs:**
ADAP (medication) | PrEP-AP (medication + some medical co-pays)
OA-HIPP & EB-HIPP (insurance premiums + medical co-pays)
MPPP (Medicare Parts C, D, and MediGap premiums, Part C and B medical co-pays)
- Amounts are Modified Adjusted Gross Income of Federal Poverty Level (MAGI FPL)
- For Unemployment Insurance, multiply weekly benefit amount by 4.33 to determine



Keep Your Medi-Cal

Make sure that the county has your current information.

 Name	Phone 
 Address	E-mail 
 Job/Income	Household 

Report any changes right away to:

Human Services Agency of San Francisco

1440 Harrison Street, San Francisco, CA 94103

(415) 558-4700 phone | (415) 355-2432 fax

SFMedi-Cal@SFgov.org

Did You Know?







You can complete your annual renewal and report changes to your Medi-Cal case online.

Create your account today at MyBenefitsCalwin.org



Mantenga su Medi-Cal

Asegúrese de que el condado tenga su información actual.

 Nombre	Teléfono 
 Dirección	Correo Electrónico 
 Ingresos	Hogar 

Reporte cualquier cambio cuanto antes sea posible.

Human Services Agency of San Francisco

1440 Harrison Street, San Francisco, CA 94103

(415) 558-4700 teléfono | (415) 558-2432 fax

SFMedi-Cal@SFgov.org

¿Sabía usted?

Usted puede realizar su renovación anual y reportar cambios a su Medi-Cal en línea.

Abra su cuenta en MyBenefitsCalwin.org



Thank you!

- Questions?
 - Call PRC's EAHP Team
 - (415) 777-0333
 - www.prcsf.org
 - Call HICAP
 - (800) 434-0222
- Reminder
 - Enroll at CoveredCA.com
 - Covered California hotline: (800) 300-1506
 - Enroll at Medicare.gov/find-a-plan