



# 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 insurance offered through an employer

- **Enrollment:** Through your employer’s HR department or benefits manager
- **Open Enrollment:** Defined by the employer; usually when newly hired or once annually
- **Cost-savings Programs:** ADAP | EB-HIPP | PAP | Health Savings Account
- **Leave your job?** You have 60 days to enroll in COBRA and keep your insurance *or* to purchase insurance via Covered CA or “off exchange”, directly from an insurance provider. OA-HIPP pays up to \$1,938 monthly to cover these private insurance premiums if you earn over 138% and up to 500% of MAGI FPL<sup>1</sup>

### Covered CA    California’s health insurance marketplace for private insurance Blue Shield, Kaiser, and HealthNet usually accepted by HIV providers in SF

- **Enrollment:** (800) 300-1506 | CoveredCA.com | Covered CA certified agent
- **Open Enrollment:** November 1 to January 31 *or* within 60 days of a Qualifying Life Event, such as: lose employer-based insurance or Medi-Cal | marry/divorce | move to/from SF | change immigration status
- **Cost-savings Programs:** Cost-reductions & Tax Credits from Covered CA | ADAP | OA-HIPP | PAP
- **Before purchasing insurance** ask your medical provider which Covered CA insurance plan they accept

### Off-Exchange    Full-price purchase directly from an insurance provider Blue Shield, Kaiser, and HealthNet usually accepted by HIV providers in SF

- **Effective way to obtain full-scope insurance coverage for undocumented people<sup>2</sup>, international students, or simply people whose income fluctuates throughout the year**
- **Open Enrollment:** November 1 to January 31
- **Cost-savings Programs:** ADAP | OA-HIPP | PAP
- **Before purchasing insurance** ask your medical provider which private insurance plan they accept

## Public Insurance

### Medi-Cal Expansion (MCE)

Insurance for people 19 to 64 years old with income at or below 138% MAGI FPL<sup>1</sup>

- **Cost-savings Programs:** None; Medi-Cal Expansion covers all essential medications and medical care
- **There is no “asset test”** for Medi-Cal Expansion. You can own a home, have savings, retirement funds, etc.
- **People under 26 or 50 years of age or older** who meet general eligibility requirements qualify for unrestricted MCE **regardless of immigration status**

### Traditional Medi-Cal

Insurance that usually comes with enrollment in SSI (disability), CalWORKS, and other programs

- **Cost-savings Programs:** ADAP, but *only* if you have Medi-Cal with a share-of-cost
- **Must meet the “asset test”** e.g., bank accounts and/or retirement savings below \$130,000 for an individual and \$65,000 for each additional family member (effective July 1, 2022)

**Both versions of Medi-Cal pay for doctor visits, hospitalizations, prescription drugs, mental health & substance use treatment, some vision and dental, among other services**

- **Enrollment:** MyBenefitsCalWin.org | (415) 558-4700 | 1440 Harrison St. or 1235 Mission St.
- **Open Enrollment:** Medi-Cal enrollment is open year round
- **Enrollees must pick a managed care plan** within 60 days of getting Medi-Cal or they will be assigned to one  
Call **Healthcare Options** (800) 430-4263 to enroll in or change your managed care plan  
Call plans directly to change clinics → **SF Health Plan** (800) 288-5555 → **Anthem Blue Cross** (800) 407-4627

## Public Insurance *continued*

### ☐ Medicare

Health insurance for people 65 years or older, blind, and/or receiving Social Security Disability Insurance (SSDI) for longer than 24 months

Medicare is a complex insurance program. For support call: HICAP at (800) 434-0222 or PRC at (415) 777-0333

- **Enrollment:** Social Security office (1098 Valencia St. or 90 7<sup>th</sup> St. in SF) | online at [medicare.gov](https://www.medicare.gov)
- **Open Enrollment (Parts C & D):** Oct. 15 to Dec. 7 and special enrollment periods under some circumstances
- **Cost-savings Programs:** ADAP | Traditional Medi-Cal | Working Disabled 250% Medi-Cal Medicare Low Income Subsidy/Extra Help | Medicare Part D Premium Payment Program
- There are four main parts to Medicare—you might not be enrolled in them all
  - ☐ Part A: In-patient hospitalization
  - ☐ Part B: Out-patient care (doctor visits)
  - ☐ Part C: Medicare Advantage Plan (optional)
  - ☐ Part D: Medication coverage
- Review your Part C or D coverage yearly, each fall and make changes during Open Enrollment

### ☐ Healthy San Francisco<sup>2</sup>

Healthy SF is not health insurance but makes health care available to uninsured San Francisco residents, regardless of immigration status.

- **Enrollment** sites at [HealthySanFrancisco.org](https://www.healthysanfrancisco.org) | (415) 615-4555 | at SFDPH, NEMS, or Community Consortium Clinics
- **Open Enrollment:** enrollment is open year round
- **Cost-savings Programs:** ADAP | PAP
- Premiums vary by the household income; coverage is *only effective within* the City & County of San Francisco

### ☐ Patient Assistance Programs<sup>2</sup>

PAPs, run by pharmaceutical companies, may pay for the full cost of medication or co-pays if you earn under 500% of MAGI FPL<sup>1,2</sup>

- Ask your pharmacist for help enrolling or Google: “Drug name + copay assistance” or “AIDSMeds.com PAP”

## CA Office of AIDS (OA) Cost-savings programs

ADAP/HIPP Call Center: (844) 421-7050

For those with Private insurance | Medicare | Healthy SF | Traditional Medi-Cal w/ Share of Cost | no insurance

### ☐ ADAP<sup>2</sup>

Covers the full cost of HIV & related medications for uninsured clients or co-pays for clients with private insurance, Medi-Cal with a share of cost or Medicare  
Administered by Magellan Rx (800-424-5906) | [tiny.cc/CA-ADAP](https://tiny.cc/CA-ADAP)

### ☐ OA-HIPP<sup>2</sup>

Office of AIDS (OA) and Employer-Based (EB) Health Insurance Premium Payment (HIPP) programs pay up to \$1,938 per month for insurance premiums of Covered CA, COBRA, employer-sponsored, or off-exchange plans

### ☐ EB-HIPP<sup>2</sup>

Administered by Pool Administrators Inc. (PAI, 877-495-0990) | [tiny.cc/OA-HIPP](https://tiny.cc/OA-HIPP)

- **HIPP pays insurance premiums and out-of-pocket costs** if your income is 500% of MAGI FPL<sup>1</sup> or less and you are not eligible for full-scope Medi-Cal or Medicare
- **A tax return is required** when re-enrolling in OA-HIPP if you get insurance via Covered CA

### ☐ MPPP

Medicare Premium Payment Program (MPPP) pays Part C, Part D, and Medigap premiums plus medical out-of-pocket expenses for clients not 100% covered by Medicare Extra Help  
Administered by Pool Administrators Incorporated (PAI, 877-495-0990) | [tiny.cc/OA-MDPP](https://tiny.cc/OA-MDPP)

- **Enrollment:** Through an ADAP/HIPP Enrollment Worker (EW) in person or via email  
Call the ADAP/HIPP call center to find an EW | Search for an EW at [Tiny.cc/ADAPEnrollmentSites](https://Tiny.cc/ADAPEnrollmentSites)
- **Open Enrollment:** Open year-round for all OA programs in this section
- **Re-enroll Annually:** All OA programs require re-enrollment with an EW up to 45-days *before* your birthday
- **General eligibility:** HIV+ | live in California | over 18 years old | Income under 500% of MAGI FPL<sup>1</sup>  
Not enrolled in full-scope Medi-Cal

<sup>1</sup>2023 Modified Adjusted Gross Income of Federal Poverty Level (MAGI FPL)

- **138% MAGI FPL:** household size of 1 = \$20,121/year or \$1,677/month | of 2 = \$27,214/year or \$2,269/month
- **2023 500% FPL MAGI\*:** for 1 = \$72,900 | for 2 = \$98,600 | for 3 = \$125,300 | for 4 = \$150,000

<sup>2</sup> Program available to undocumented clients without impacting public charge

Benefits: [tiny.cc/SFHIVBenefits](https://tiny.cc/SFHIVBenefits) | Care: [tiny.cc/SFHIVCare](https://tiny.cc/SFHIVCare)