



**OPEN
ENROLLMENT
BOOTCAMP X
October 9, 2024**



HIV Benefits Basics

October 9, 2024

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Equal Access to Healthcare Program (EAHP)

Health Insurance & Benefits

INSURANCE

- Medi-Cal
 - Traditional & ACA
- Private Insurance
 - Covered CA & Off Exchange
- Medicare
- Healthy San Francisco

BENEFITS

- AIDS Drug Assistance Program (ADAP)
- Health Insurance Premium Programs
 - OA-HIPP, EB-HIPP, MPPP
- Other Supplementary Programs





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 aka MAGI Medi-Cal

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





Medi-Cal Managed Care Plans

Most Medi-Cal beneficiaries must enroll in a **Managed Care Plan** (HMO for Medi-Cal).



**SAN FRANCISCO
HEALTH PLAN™**

Beneficiaries can change plans by calling Health Care Options (800-430-4263).



Beneficiaries can change clinics by calling their plans. to switch plans.

**60 days to
choose a
plan**



Medi-Cal

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

Traditional Medi-Cal

Eligibility based on SSI Countable Income, which varies by program and/or other factors

Medi-Cal Expansion

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



Medi-Cal Expansion

The America Cares Act (ACA) expanded Medicaid coverage. In California, the new program created by ACA is known as Medi-Cal Expansion (MCE) or MAGI Medi-Cal.

- Free, full-scope health insurance for low income, single adults aged 19 to 64 who are California residents, regardless of immigration status.
- State-funded program which does NOT impact federal Public Charge considerations.



Modified Adjusted Gross Income (MAGI) Medi-Cal

Eligibility Rules	
MAGI	At or below 138% of FPL or \$1,742/mo. in 2024
Residency	California resident
Age	Aged 19 to 64 years old
Other	Not entitled to Medicare



Traditional Medi-Cal Programs

- SSI/CAPI-linked
- Aged, Blind, & Disabled (ABD)
- 250% Working Disabled Program (250 WDP)
- Medically Needy with Share of Cost (SOC)

General Eligibility

- Income Limits which vary by program
- US citizen, US national or lawfully present immigrant



SSI/CAPI-linked Medi-Cal

Eligibility

- Receiving SSI or CAPI benefits
- SSI Countable Income Limit
 - Below the SSI Benefit Limit or \$943/mo. in 2024
- SSI/CAPI Program-Related Resource Limits
 - \$2,000 for an Individual, \$3,000 for a Couple



SSI Countable Income

Countable Income =

Countable Unearned Income + Countable Earned Income

- Countable Unearned Income = Benefits – General Income Exclusion (\$20)
- Countable Earned Income = (Wages/Net Income – Earned Income Exclusion (\$65) – Unused General Income Exclusion) divided by 2



Aged, Blind & Disabled

Eligibility

- Aged 65+, Blind OR Disabled
- 2024 SSI Countable Income Limits
 - \leq 138% FPL
 - \$1,742/mo. for an Individual
 - \$2,371/mo. for a Couple



250% Working Disabled Program

Eligibility

- Disabled
- Working (loosely defined)
- 2024 SSI Countable Income Limits
 - \leq 250% FPL
 - \$3,138/mo. for an Individual
 - \$4,259/mo. for a Couple
 - Special exclusions for disability-based income



Medically Needy with Share of Cost

Eligibility

- Aged 65+, Blind OR Disabled
- Income Too High for Other Programs
- Share of Cost
 - Beneficiary required to pay out of pocket a high monthly Share of Cost (SOC) or deductible before Medi-Cal coverage begins.
- May be Eligible for Covered California plan with subsidies, ADAP and OA-HIPP





Covered California

Covered California

California marketplace for individuals to purchase private health insurance plans through www.coveredca.com

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

COVERED CALIFORNIA

Get Started Health ▾ Dental ▾ Vision ▾ Support ▾

Search Sign In Shop and Compare

Need a health plan now?

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



Who May Use Covered CA?

- **U.S. Citizens who are California Residents**
- ***Immigrants*** with Qualified Legal Status*
 - Lawful Permanent Residents (green card holders)
 - Refugee or Asylee
 - Battered Spouse, Child or Parent
- ***Non-immigrants*** with legal status
 - Holders of Worker or Student Visas
- ***Applicants*** for certain legal statuses
 - Temporary Protected Status with Employment Authorization
 - Victim of trafficking



Covered California Open Enrollment

Open Enrollment is the only time individuals can renew, enroll in or switch Covered California plans without a Special Enrollment Period that is triggered by a Qualifying Life Event.

Enroll Between . . .	Coverage Starts . . .
Nov 1, 2024 – Dec 31, 2024	January 1, 2025
Jan 1, 2025 – Jan 31, 2025	February 1, 2025



Special Enrollment Periods

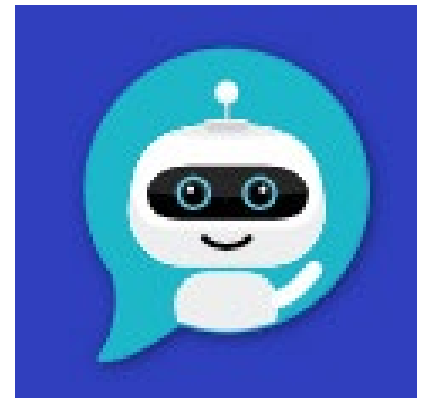
Special Enrollment Periods are created by Qualifying Life Events, such as

- Losing health coverage, including Medi-Cal
- Income changes
- Turning 26 & no longer eligible for parent's plan
- Moving to California or a new region in California
- Having a child
- Getting married or entering a domestic partnership
- Becoming a citizen, national or lawfully present



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?

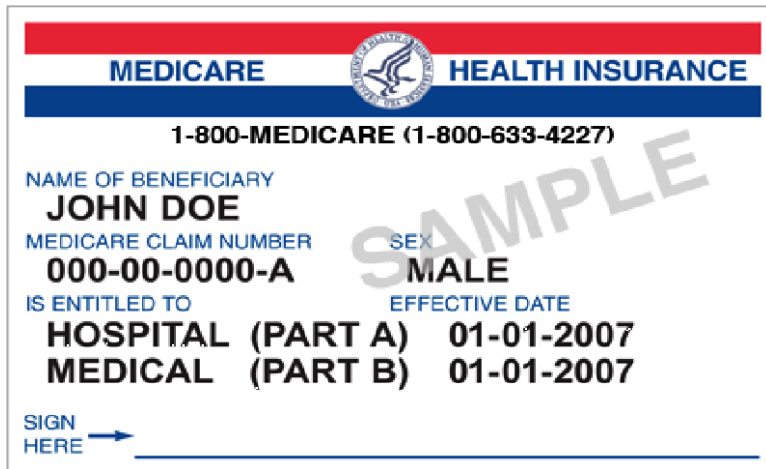




Medicare

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 SSA eagle logo. Below the header is the phone number '1-800-MEDICARE (1-800-633-4227)'. The card lists the beneficiary's name as 'JOHN DOE', Medicare claim number '000-00-0000-A', and sex as 'MALE'. It also indicates entitlement to 'HOSPITAL (PART A)' and 'MEDICAL (PART B)', both with an effective date of '01-01-2007'. A 'SIGN HERE' label with an arrow points to a line at the bottom of the card. A large, light gray 'SAMPLE' watermark is overlaid 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 → _____

- **Part A – In-patient Care**
- **Part B – Out-patient Care**
- **Part D – Prescription Drugs**
- **Limitations**
 - **Very limited mental health care**
 - **Very limited substance use treatment**
 - **Very limited vision & dental services**



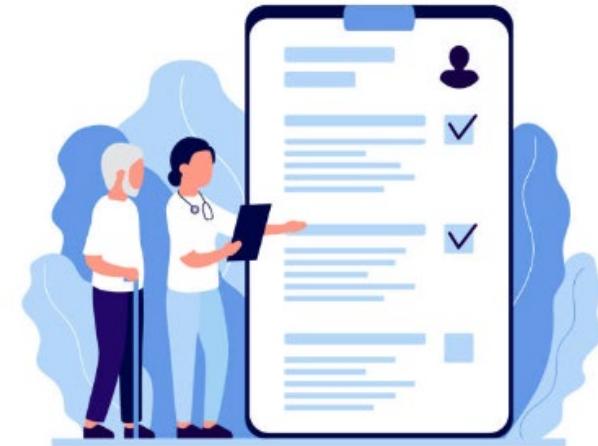
Medicare

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



Medicare Part C

- Private insurance plans approved by Medicare
 - Medicare HMOs
 - AKA Medicare Advantage Plans
 - In California, Advantage plans include Parts A, B & D
- Monthly premium in addition to Part B premium
- Benefits
 - Potential cost savings
 - Many offer supplemental benefits such as dental, vision, health, and wellness



Medicare Enrollment

Medicare Parts C and D Open Enrollment Period

- **October 15, 2024, through December 7, 2024**
 - Switch from Original Medicare to Medicare Advantage
 - Switch Medicare Advantage plans
 - Enroll in or Change Part D plans
- **Effective January 1, 2025**

Medicare Parts A and B General Enrollment Period

- **January 1, 2025, through March 31, 2024**
 - Enroll or Reenroll in Parts A and/or B
- **Effective the following month**





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)
- Medicare Premium Payment Program (MPPP)
- Low Income Subsidy (LIS) aka Extra Help
 - Pays Medicare Part D premiums
- Medicare Savings Programs (MSP)
 - Pays Medicare Part B premiums



AIDS Drug Assistance Program

Federal program administered by the California Department of Public Health's Office of AIDS that pays the out-of-pocket costs for prescription drugs.



Eligibility

- CA resident
- HIV positive
- 18 years of age or older
- Annual Household MAGI > 138% FPL and <= 500% FPL
 - > \$20,783 and <= \$75,300 for an individual in 2024
 - Upper limit increasing to 600% FPL on 1/1/2025
- Lacks private insurance that covers the full cost of medications and does not qualify for no-cost Medi-Cal
- ADAP formulary will be modified to an Open Formulary on 1/1/2025.



OA-HIPP and EB-HIPP

ADAP-related programs that pay the monthly health insurance premiums for private health insurance plans up to \$1,938, increasing to \$2,996 in 2025.

Eligibility

- Enrolled in ADAP
- Enrolled in private, comprehensive health insurance plan, including Covered California, Off Exchange, Employer-Based, COBRA and Cal-COBRA plans, with prescription drug benefits
- Employer must agree to participate in EB-HIPP



Medicare Premium Payment Program

ADAP-related programs that pays the monthly health insurance premiums for Medicare Part D, Part C (Medicare Advantage) and Medicare Supplemental (Medigap) plans up to \$1,938, increasing to \$2,996 in 2025.



Eligibility

- Enrolled in ADAP
- Enrolled in a Medicare Part D or Part C plan and paying a monthly premium of at least \$1.
- Not eligible for 100% assistance from LIS/Extra Help or full scope, free Medi-Cal



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



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?**
 - **Contact PRC's EAHP Team**
 - (415) 777-0333
 - eahp@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](https://www.Medicare.gov/find-a-plan)