



SF HIV BENEFITS OPTIONS

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

Private insurance

Employer-based insurance

- **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, to purchase insurance via Covered CA or “off exchange” (directly from an insurance provider). OA-HIPP pays up to \$1,938 monthly to cover private insurance premiums if you earn over 138% and up to 500% of MAGI FPL.¹

Covered CA California’s health insurance marketplace for private insurance

- **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

- **Good option for people who are undocumented², international students, or those whose income fluctuates**
- **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)² For people 19 to 64 years old with income at or below 138% MAGI FPL¹

- **Cost-savings Programs:** None; Medi-Cal Expansion covers all essential medications and medical care
- **Regardless of immigration status**, full-scope coverage is available to anyone who meets eligibility criteria

Traditional Medi-Cal 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

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

There is no “asset test” for Medi-Cal Expansion or Traditional Medi-Cal (effective 1/1/24); you can own a home, have savings, etc.

- **Enrollment:** BenefitsCal.com | (855) 355-5757 | 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

For people 65 years or older, blind, and/or receiving SSDI 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 7th 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 Premium Payment Program (MPPP)
- 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 Francisco²

Not health insurance but makes healthcare available to uninsured SF residents, regardless of immigration status

- **Enrollment** sites at HealthySanFrancisco.org | (415) 615-4555 | at SFDPH, NEMS, or Community Consortium Clinics
- **Open Enrollment:** 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 Programs²

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

Ask your pharmacist for help enrolling or Google: “Drug name + patient assistance program”

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

ADAP²

Covers the full cost of HIV & related medications for uninsured clients or co-pays for clients with private insurance, Medicare Part D, or Medi-Cal with a share of cost

Administered by Prime Therapeutics Management (800-424-5906) | tiny.cc/CA-ADAP

OA-HIPP²

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, or off-exchange plans

EB-HIPP²

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

- **Pays insurance premiums and out-of-pocket costs** if your income is 500% of MAGI FPL¹ 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-MPPP

- **Enrollment:** With an ADAP/HIPP Enrollment Worker | tiny.cc/ADAPEnrollmentSites or call 844-421-7050
- **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 FPL¹
Not enrolled in full-scope Medi-Cal

¹2024 Modified Adjusted Gross Income of Federal Poverty Level (MAGI FPL)

- **138% MAGI FPL:** household size of 1 = \$20,783/year or \$1,732/month | of 2 = \$28,208/year or \$2,352/month
- **500% FPL MAGI*:** for 1 = \$75,300 | for 2 = \$102,200 | for 3 = \$129,100 | for 4 = \$156,000

²Program available to undocumented clients without impacting public charge