



Newsletter for providers serving people living with HIV/AIDS in Orange County

**Background**

On March 23, 2010, President Barack Obama signed into law the Patient Protection and Affordable Care Act, or more commonly known as: "Health reform", "Affordable Care Act," "ACA" or "Obamacare". Many changes within provider networks have taken effect to ensure a smooth transition of people living with HIV/AIDS (PLWH/A) into appropriate care coverage before the law goes into effect on January 1, 2014. This newsletter is intended to assist providers in addressing questions patients may have regarding ACA.

**How does ACA affect patients?**

There are three ways in which ACA may affect PLWH/A.

- 1) ACA will not impact your patient if they:
  - Would like to keep their current private insurance plan
  - Have employer-based insurance
  - Are receiving Ryan White medical care and ineligible for ACA
  - Are CalOptima (Medi-Cal in Orange County) or Medicare patients

- 2) ACA offers an opportunity for Individuals living with HIV/AIDS to qualify for CalOptima coverage based on Federal Poverty Level (FPL) which is about \$15,000 per year for one person.
  - Individuals who are legal residents with income **below** 138% FPL.
  - Patients who are currently on Medical Services Initiative (MSI) will be automatically enrolled into CalOptima for individuals **below** 138% FPL.
- 3) ACA requires that your patient purchase insurance and enroll in the health insurance exchange through Covered California if

the individual is **above** 138% of the FPL. Depending on the individual, financial assistance such as: subsidies, health insurance premium payment, and/or waivers may be available.

For patients who do not qualify for private health insurance, Medi-Cal, or will receive services not covered by their current coverage, they may be eligible for the federally-funded Ryan White program. This program offers medical, supportive services, and medication assistance for individuals who have no other source of paying for care services.

**Covered California Enrollment Locations-Orange County**

AIDS Services Foundation - (949) 809-5781 -Sky Park Circle, Irvine

AltaMed - (877) 462-2582 - S. Bristol Ave., Santa Ana

APAIT Health Center - (714) 636-1349 - Garden Grove Blvd, Garden Grove

Delhi Community Center - (714) 481-9600 - E. Central Ave., Santa Ana

The Center OC - (714) 953-5428 ext. 336- N. Spurgeon St., Santa Ana

## Covered California

For patients who are interested in health insurance options other than their current plan, or their income puts them above the 138% FPL, they will have to apply through the health insurance exchange. In California, this is called Covered California.

Multiple locations in Orange County have enrollment workers who can help patients enroll in appropriate health coverage; whether it is into private insurance or Medi-Cal. Individuals can also visit the Covered California website at [www.coveredca.com](http://www.coveredca.com).

Subsidies may be available to patients who have enrolled in a Covered California approved plan.

## Office of AIDS-Health Insurance Premium Payment (OA-HIPP)

OA-HIPP is a program for individuals living with HIV/AIDS and need assistance in payments for health insurance premiums. Individuals above 138% FPL who qualify for AIDS Drugs Assistance Program (ADAP), may also qualify to receive assistance with premiums. For more information on OA-HIPP, visit:

[www.cdph.ca.gov/programs/aids/Pages/tOAHIPPindiv.aspx](http://www.cdph.ca.gov/programs/aids/Pages/tOAHIPPindiv.aspx)

## Important Reminders

- If the patient currently has ADAP or Ryan White coverage, s/he will be screened at their eligibility appointment for all programs s/he may be eligible.

- Patients should be reminded to attend their eligibility appointment.
- If the patient has a case manager or a care coordinator, they can assist the patient in addressing questions regarding ACA.
- Enrollment varies depending on coverage.
  - If patient is eligible for Medi-Cal, enrollment began October 1, 2013. Coverage will begin January 1, 2014, but patients can apply at any time.
  - If the patient is above 138% FPL and is eligible for a Qualified Health Plan through Covered California, enrollment began October 1, 2013 and ends March 31, 2014. Open enrollment is between October through December thereafter.
- Remind clients to open and read their mail as important information regarding health coverage is being disseminated via mail.

## Why should PLWH/A who qualify get insurance?

- Insurance covers essential health care benefits, including hospitalization, emergency services, and routine medical care.
- Insurance covers a range of medications including medicine not related to HIV.

- Insurance also offers clients expanded options to have the ability to choose their health care provider.
- Purchasing insurance will help patients avoid possible tax penalties related to being uninsured.

## Affordable Care Act Resources

### Health Care Reform and YOU!

English: [www.ochealthinfo.com/civicax/flashbank/blobdload.aspx?BlobID=29266](http://www.ochealthinfo.com/civicax/flashbank/blobdload.aspx?BlobID=29266)

Spanish: [www.ochealthinfo.com/civicax/flashbank/blobdload.aspx?BlobID=29950](http://www.ochealthinfo.com/civicax/flashbank/blobdload.aspx?BlobID=29950)

### HIV Health Reform

[www.hivhealthreform.org/](http://www.hivhealthreform.org/)

### Greater Than AIDS

[www.greaterthan.org/campaign/obamacare/](http://www.greaterthan.org/campaign/obamacare/)

Please visit **Orange County Health Care Agency's** website for important up-to-date resources on the Affordable Care Act:

[www.ochealthinfo.com/phs/about/dcepi/hiv/libehiv/aca](http://www.ochealthinfo.com/phs/about/dcepi/hiv/libehiv/aca)

Scan this QR code with your mobile phone app and read this (and past newsletters) on your phone!



## ORANGE COUNTY HIV QUALITY MANAGEMENT COMMITTEE



OC In+Care is a project of the Orange County HIV Quality Management Committee. The HIV Quality Management Committee works to increase the quality of Ryan White services. For more information about the committee, please call (714) 834-8063.

If you have feedback or topic suggestions for future newsletters, please contact **Mindy He** at [Mhe@ochca.com](mailto:Mhe@ochca.com).