



Health Insurance and HIV

Use this guide to find out how you can get help paying for your HIV care and other health needs, including the answers to these questions:

- Why do I need health insurance?
- How can I get health insurance?
- Is the Ryan White HIV/AIDS Program insurance?
- How do I enroll in Marketplace insurance or Medicaid coverage?
- What do I do after I enroll in a Marketplace health plan?
- How do I know what doctor to go to? How much will my doctor visit cost?
- I'm under 26 and on my parents' health insurance plan. How can I get care without them knowing I have HIV?
- How do I learn more about health insurance and HIV care?



In It Together
NATIONAL HEALTH LITERACY PROJECT FOR BLACK MSM

HRSA
Health Resources & Services Administration



“ Why do I need health insurance?”

Health Insurance helps you pay for your medical care including HIV care and medications. Health insurance also lets you see a doctor or nurse to get information, services, or medication to stay healthy. This is called “preventive care,” and it is free if you have health insurance.

Health insurance helps protect your finances. If something unexpected happens, you won't go broke paying hospital bills.

Changes in health care laws have made it much easier for all Americans, especially people living with HIV, to get health insurance. You cannot be denied health insurance because you have HIV. Special programs are also available to help cover the costs of HIV care and medication if you can't afford the costs on your own.

How can I get health insurance?

People get health insurance in many different ways:

- Through the online **Health Insurance Marketplace** (such as HealthCare.gov).
- Through their **employer or a family member's employer** (such as a parent or spouse).
- Through **Medicaid**, the Nation's health insurance program for people with low incomes.
- Through **Medicare**, the Nation's health insurance program for people 65 and older or younger people with disabilities.

Do I have to get health insurance?

Yes, most Americans are required to have health insurance. If you can afford health insurance but choose not to enroll, you may have to pay a fee. People who qualify for an exemption from the requirement to have health insurance do not have to pay the fee.

Find out if you qualify for an exemption:

<https://www.healthcare.gov/exemptions-tool/>

“ Is the Ryan White Program health insurance?”

The Ryan White Program is NOT health insurance. It only provides HIV care for those who qualify for the program. Even if you receive care through the Ryan White Program, enrolling in health insurance provides you with comprehensive health coverage for all your health needs.

The **Ryan White Program** and its **AIDS Drug Assistance Program (ADAP)** provides services to people living with HIV whose health insurance doesn't provide all the HIV care and medication they need. The Program also provides HIV care and medication to people who are not eligible for health insurance.

The Program works with cities, states, and local community-based organizations to provide primary medical care and essential support services to more than 500,000 people each year.

***Did you know?** The U.S. Congress authorized the Ryan White HIV/AIDS program in 1990. The Program is run by the U.S. Department of Health and Human Services (HHS), Health Resources and Services Administration (HRSA), HIV/AIDS Bureau (HAB).*





“How do I enroll in Marketplace insurance or Medicaid coverage?”

First, find out if you're eligible for a Marketplace health insurance plan or Medicaid by applying on the **HealthCare.gov** website. If your state has its own Marketplace website, HealthCare.gov will send you there.

You can apply online, by phone at 1-800-318-2596, or by filling out a paper application. If you need help applying for health insurance, someone from your care team can help you get started.

If you are eligible for Marketplace health insurance plan

You can only enroll in Marketplace health insurance plans during the **Open Enrollment Period**. This is a set period of time, usually three months at the end of the year. Ask your care team when the next Open Enrollment Period starts.

If you need insurance outside of Open Enrollment and you've had a qualifying life event, you may qualify for a **Special Enrollment Period**. Qualifying life events include getting married, having a child, and losing your job.

If you are eligible for Medicaid

You can apply at any time during the year.

If you are NOT eligible for health insurance

You can still get care through the Ryan White HIV/AIDS Program and ADAP. The Ryan White HIV/AIDS Program and ADAP is available in all the U.S. States and Territories.

Ask someone from your care team or an enrollment assister to help you choose an affordable health insurance plan.

Someone from your care team, like your case manager, or a health insurance enrollment assister can help you choose a plan that includes your medications and HIV doctor and complete the application.

What do I do after I enroll in a health insurance plan?

1. Pay your first premium.

Once you've enrolled in a health insurance plan, the first thing you need to do is pay the first bill (**premium**). You, your employer, the Ryan White HIV/AIDS Program in your state, or someone else may pay part or all of your premium.

2. Get your insurance card.

Check your mail for your insurance card. Put the card in your wallet so you have it when you go to your health care appointments.

Ask your care team to explain new health insurance terms.

Anytime someone uses a health insurance term you don't understand, ask them to explain what the word means. If you receive information in the mail from your health insurance company that you don't understand, bring the information with you when you meet with your case manager (or someone else on your care team) and review the information together.

Glossary of Terms

Coinsurance: A fixed percentage of the cost of health care services that you may be responsible for paying after you reach your deductible.

Co-payment (co-pay): A fixed amount you pay for some health care services. You usually pay a co-pay when you get these services.

Deductible: The amount that you may have to pay for health care services before your health insurance plan begins to pay.

Health Insurance Marketplace: A website where you can learn about health coverage options, compare health plans, choose a plan, and enroll in coverage.

HIV Care Team: The health care professionals who provide your HIV care, which may include a doctor, nurse, pharmacist, dentist, social worker, and case manager.

Open Enrollment Period: The period of time when people who are eligible to enroll in a Qualified Health Plan can sign up for a plan in the Health Insurance Marketplace.

Premium: The amount you pay for a health insurance plan.

Special Enrollment Period: A time outside of the Open Enrollment Period when you may be able to sign up for health coverage.

“How do I know what doctor to go to? How much will my doctor visit cost?”

Where you go to see a doctor and the type of doctor you go to determines how much your doctor visit will cost. It is important to know where to go for healthcare and what your health plan will pay for (**cover**) before you need to see a doctor.

Who can I go to for care?

Every health insurance plan covers services from a group of doctors, clinics, health centers, and hospitals. This group is called a **network**. Doctors who accept your health insurance plan are **in-network**, and their services will be the most affordable.

If you visit a doctor, clinic, health center, or hospital that does not accept your health insurance plan, you have gone **out-of-network**. You will likely have to pay more for out-of-network doctors and services.

What do I need to do?

Select a primary care provider.

Your primary care provider is the doctor that you should see first for regular check-ups and when you feel sick. In some cases, your primary care provider may also be your HIV care provider.

Learn about other types of providers and care options.

In addition to your primary care provider, you may need to go to a **specialist** when you have specific conditions or symptoms that your primary care provider doesn't treat.

Go to an **Urgent Care Clinic** when you have an illness or injury that is not life-threatening and your primary care provider isn't available.

Go to the **Emergency Room (ER)** when you are very sick, seriously injured, or in a life-threatening situation. The ER is generally much more expensive than other care options.

What if I still can't afford health insurance?

Talk to your care team or ask your case manager how the Ryan White HIV/AIDS Program, including ADAP, might help pay for some or all of the costs associated with insurance, such as premiums, co-pays, and HIV medication.



“ I’m under 26 and still on on my parents’ health insurance plan. How can I get care without them knowing I have HIV?”

After you see a doctor or nurse, many health insurance companies will send an **explanation of benefits (EOB)** to the primary policy holder. The primary policy holder is usually the person who pays for the insurance and may be one of your parents. Every state and every health insurance plan has different rules about what information must be in its EOB. To protect your privacy, some health insurance plans will not provide details of your HIV services. But other health insurance plans may list all of the services and tests you received. You may or may not be able to keep your insurance company from sharing your health information with your parents.

What do I need to do?

Call your health insurance company to find out your options for privacy.

- **Ask** your insurance provider if they can send the EOB to a different mailing address (*if you don’t live with your parents*) or not at all (*if you live with your parents*).
- **Find out** if they can limit how your private health information is shared with your parents.

Find out how to contact your insurance company.

Look for the customer service phone number on the back of your insurance card, or go online to the insurance company’s website to find out how to contact them.



“How do I learn more about health insurance and HIV care?”

You are the most important person on your care team. If you don't understand something about health insurance, ask someone on your care team:

1. **What** do I need to do?
2. **Why** is it important to do this?
3. **How** do I do it?

Learn more from these websites

Healthcare.gov

Find out if you are eligible for private health insurance, Medicaid, or Medicare. Sign up for private health insurance.

<https://www.healthcare.gov/>

Medicaid.gov

Learn how to apply for Medicaid coverage and use your coverage

<https://www.medicaid.gov/>

Health Coverage, HIV, and You

Learn more about the health insurance Marketplace, Medicaid, Medicare, and the Ryan White HIV/AIDS Program in your state.

<http://www.greaterthan.org/campaigns/health-coverage-hiv-you/>