

**ND RYAN WHITE PROGRAM PART B
NORTH DAKOTA DEPARTMENT OF HEALTH**

OBTAINING HEALTH COVERAGE

Affordable Care Act mandates most individuals to have health coverage or pay a penalty. Case managers are expected to strongly pursue all available options for obtaining coverage and secure non-Ryan White HIV/AIDS Program (RWHAP) funds whenever possible for services provided to individual clients (HRSA PCN #13-04).

Granted by statute, RWHAP Part B funds may not be used for items or services where payment has been made, or can be expected to be made by another payment source, to pay Medicaid recipient liability (i.e. spend-down), or penalty due to not having health coverage. RW funds may still be used to cover co-pays, deductibles, and services not covered under the client's health coverage.

The North Dakota Ryan White Part B Program health coverage policy is as follows:

1. Clients with income below 200 percent of the Federal Poverty Level must apply for Medicaid and provide proof of acceptance or denial.
2. Clients with incomes below 138 percent of the federal poverty level (\$16,242 for a single person) must apply for Medicaid Expansion. North Dakota's Medicaid Expansion coverage is provided by Sanford Health Plan. Information on Medicaid Expansion is found at www.nd.gov/dhs/medicaidexpansion.
3. Clients eligible for Medicare must sign up for Medicare Part D.
4. Clients eligible for affordable private insurance through their employer must apply for it.
5. Clients who do not qualify for public or affordable private employer insurance are required to apply for the Qualified Health Plan through the Marketplace. North Dakota has the Federally Facilitated Marketplace located at www.HealthCare.gov.
6. Clients can receive insurance premium assistance for Medicare Part D plans, Medicare Supplemental Plans, Marketplace QHP's, and some employer plans.
 - a. Clients requesting Ryan White premium assistance for Marketplace coverage are recommended one of these two plans for 2016:
 - i. Sanford Health Plan: Sanford TRUE \$3,500**
 1. Silver HMO Plan
 2. Plan ID: 89364ND0090008
 - ii. Blue Cross Blue Shield: Blue CareGold 70**
 1. Gold PPO Plan
 2. Plan ID: 37160ND2410005

Clients receiving medical care at a Sanford Facility can choose either plan. Clients receiving medical care at a different facility should sign up for the Blue Care Gold 70 plan. For more information refer to the “Health Insurance Assistance” policy.

7. Clients that do not qualify for public, private, or Qualified Health Plans through the Marketplace, will be dealt with on an individual basis.
8. Clients that refuse to sign up for health coverage must be counseled on negative aspects of remaining uninsured, and must sign the “Request to Decline Health Coverage” form.
9. Uninsured clients that fail to apply for eligible coverage and provide a proof of acceptance or denial, or sign the “Request to Decline Health Coverage” form will be removed from the program.
10. For auditing purposes, the case manager maintains documentation of all actions in the client’s file. This documentation will be made available upon request to the RW Coordinator.