

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

CONTINUATION OF INSURANCE POLICY

Continuation of insurance premium payment is available to North Dakota residents with HIV/AIDS. Insurance assistance is supported with state funding administered through the North Dakota Department of Human Services (NDCC §50-06-06.9).

Continuation of insurance assistance:

- Must be essential to a clients' ability to gain or maintain access to medical care or treatment.
- Is a cost effective alternative to the payment of future medical assistance and economic assistance costs.
- Is necessary because the individual may otherwise be unable to afford the cost of premiums, co-payments and deductibles.
- Must be paid to the insurer for the benefit of the client. **The client may not receive a direct cash payment.**

PROCEDURE:

1. Eligibility:

The client must:

- Have documented HIV infection or AIDS diagnosis
- Have a health insurance policy currently in effect, or subject to reinstatement upon payment of the premium.
- The applicant must be a resident of North Dakota (evidenced by rent receipts, utility bills, etc), and for purposes of this statute, intend to remain in the state indefinitely.

2. Submit the insurance premium letter or a monthly statement indicating the premium amount

The case manager sends a copy of the premium letter or monthly statement to the NDHAP Coordinator for final approval. Please allow a minimum of two weeks for the first payment to the insurance company. Be sure to include all requested information.

3. Client instructions

- Instruct the client to present notification regarding premium increases or decreases to the case manager immediately upon receiving it to prevent a lapse or cancellation of coverage.
- COBRA policies are typically up to 18 month in length, starting with the date that client became eligible for COBRA (i.e. unemployed), not the date the client's coverage started. As the termination date approaches, the client may receive information about converting their COBRA policy to a single coverage policy. Continuation of insurance funds may be used toward conversion policies.

4. Fiscal Monitoring

For auditing purposes, the case manager maintains documentation in client's file of all actions. This documentation will be made available upon request to RW program staff.