ND RYAN WHITE PROGRAM PART B
NORTH DAKOTA DEPARTMENT OF HEALTH

HEALTH INSURANCE PREMIUM ASSISTANCE POLICY

Insurance premium assistance is available to North Dakota Ryan White clients through AIDS Drug Assistance Program (HRSA PCN 13-06) as well as the Department of Human Services (NDCC §50-06-06.9).

Insurance Premium Assistance:

- Must be essential to a clients' ability to gain or maintain access to medical care or treatment.
- Is a cost effective alternative to paying full cost of the medication.
- Is necessary because the individual may otherwise be unable to afford the cost of premiums, co-payments and deductibles.
- Is for a health plan that, at a minimum, includes at least one drug in each class of core antiretroviral therapeutics from the HHS Clinical Guidelines.
- Must be paid to the insurer for the benefit of the client. The client may not receive a direct cash payment.

PROCEDURE:

1. Funding:

- Medicare Supplemental and COBRA policies are paid on client's behalf by the Department of Human Services.
- Medicare Part D premiums are paid on client's behalf by the Case Management Agency and reimbursed through ADAP.
- Marketplace Qualified Health Plans are processed by the RW Program and funded through ADAP.

2. Case Manager Instructions

- Refer to "Obtaining Health Coverage" policy to determine what health coverage client is eligible for. Refer clients to sign up for eligible coverage, or assist them in person. For a list of N.D. navigators, please visit: http://www.ndcpd.org/navigator/.
- Instruct the client to present the premium statement and notification regarding premium increases or decreases to the case manager immediately upon receiving it to prevent a lapse or cancellation of coverage.
- Please allow at least 2 weeks of the receipt of the premium notice for the payment processing. Be sure to include all requested information.
- Payments that are due in 2 weeks of the receipt of the premium notice, or payments to the insurers that are not set up in the state's vendor registry system must be paid by the case management agency or the client to prevent any lapse in coverage.

3. Client instructions

- Clients must present the initial premium statement to the case manager immediately upon receipt. Client also must present any notification regarding premium increase or decrease to the case manager immediately.

Policy 10/2004
Rev. 07/2013
Rev. 10/2015

- Clients enrolled in a Marketplace Qualified Health Plan must:
    i. Apply for advanced tax credits
    ii. File taxes for the year in which they received tax credits and ADAP premium assistance
    iii. Provide a copy of the tax return to the case manager
    iv. Report any changes in income, residency, household size, or any other major life changes to the case manager and to the Marketplace immediately

Client's tax credits will be reconciliated on their tax returns. Clients that earned less than projected when signing up for insurance may receive tax credit reimbursement on their taxes. Clients that earned more than projected will owe tax credits on their income tax. Ryan White program may recoup extra funds, and may assist clients if they owe tax credits. It is important to report changes immediately to prevent large reconciliation dues on client's taxes.

4. Recommended Marketplace Plans for 2016

Clients enrolling in a Marketplace plan and requesting ADAP premium assistance are recommended one of the following 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 non-Sanford facility must sign up for the Blue Care Gold 70 plan, as Sanford Health Plan will not cover those providers. Clients with income between 100 and 250 percent of the federal poverty level will qualify for additional cost savings if enrolled in the recommended Sanford True $3,500 plan.

5. 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 Coordinator.