



Maricopa County  
Ryan White Part A Program  
Policy and Procedures

Health Insurance Premium and Cost Sharing Assistance

Effective Date: 03/01/2013

Revised Date: 06/01/2016

Reviewed Date: 06/01/2016

To guide the administration of Ryan White Part A Program's Health Insurance Premium and Cost Sharing Assistance service. The administration of funds must be consistent with Part A client eligibility criteria and the service category definitions established by the Ryan White Part A Program Planning Council.

**POLICIES:**

- When utilizing this service category for insurance premium reimbursements, providers must retain proof that the insurance policy provides comprehensive primary care and formulary with a full range of HIV medications to clients.
- Applications must be submitted through a Ryan White Part A case manager.
- Under no circumstances may Ryan White Part A funds be used to make direct or cash payments to clients.
- All communications made on behalf of the client are to be documented in the client chart and must include a date, time, person(s) spoken with and brief summary of what was communicated in adherence with the client charting definition.
- All activities performed must be directly related to the HIV-related clinical status of an eligible client and documented appropriately in the client chart.
- All fee- for- service reimbursements made under this service are limited to the current Arizona Health Care Cost Containment System (AHCCCS) reimbursement rates, as applicable, or a reasonable rate approved by the Administrative Agency. Contractors with direct cost reimbursement contracts will be reimbursed for actual/allowable costs incurred during the contract period.
- Health Insurance Premium and Cost-Sharing Assistance may include dental insurance coverage only if dental insurance is included as a component of the plan that the client is seeking assistance with (including COBRA).
- All direct service providers must meet the service category's Standards of Care as defined by the Ryan White Part A Planning Council.
- Clients participating in cost sharing must complete the approved application.
- Cost sharing assistance is only provided through approved cost sharing contractors.
- Cost sharing assistance is limited to HIV related costs.
- All Health Insurance Premium and Cost Sharing funding requests must be submitted prior to the year end, close out deadlines.
- For contracts that fund salaries, the program should document at least 50% of allocated staff time with billed client units. Costs per client and costs per units should be reasonable when compared to EMA annual averages.



Maricopa County  
Ryan White Part A Program  
Policy and Procedures

Health Insurance Premium and Cost Sharing Assistance

**DEFINITIONS:**

Health Insurance Premium & Cost Sharing Assistance:

Provision of Health Insurance Premium and Cost-sharing Assistance that provides a cost-effective alternative to ADAP by:

- Purchasing health insurance which provides comprehensive primary care and pharmacy benefits for low income clients that provide a full range of HIV medications
- Paying co-pays (including co-pays for prescription eyewear for conditions related to HIV infection) and deductibles on behalf of the client
- Providing funds to contribute to a client's Medicare Part D true out-of-pocket (TrOOP) costs

Funds may not be used for:

- Liability risk pools
- Social Security

**Client Charting:**

All paper chart documents must be original documentation and contain original dates and signatures of contract budgeted staff providing services i.e. assessments, treatment plans and progress notes. All Electronic Medical Records must include authenticated, dated electronic signatures. The AA will only review documentation that is authenticated original documentation and will not accept copies of assessments, treatment plans, or progress notes as acceptable documentation of services provided. Any records that do not include authenticated signatures of budgeted contract staff providing services will be considered unallowable units, and will not be reimbursed.

Units billed must be noted in chart as required and include the duration of the encounter (start/stop times and/or total minutes/hours spent with client).

**CLIENT ELIGIBILITY CRITERIA:**

Ryan White Part A clients, who are below 400% of the Federal Poverty level, are enrolled in the RWPA program, and who maintain their RWPA eligibility every 6 months during their birthday and half-birthday months. Clients who are enrolled in Ryan White Part B AIDS Drug Assistance (ADAP) Program and eligible for health insurance premium assistance for Federal Marketplace Insurance Plans must receive their health insurance premium assistance through ADAP.

Eligible clients include:

- RWPA clients eligible for Medicare who are not dually eligible for Medicaid.
- RWPA clients, who pay their own health insurance premiums, have employer based insurance that requires copays and deductibles, and RWPA clients who receive Health Insurance premium assistance through RWPA.



Maricopa County  
Ryan White Part A Program  
Policy and Procedures

Health Insurance Premium and Cost Sharing Assistance

- RWPA clients who are receiving health insurance premium assistance through ADAP.

To be eligible for this service, a client must meet all of the standard eligibility criteria as defined in Section 3 Eligibility. For the Federal Poverty Limits for this service category, see Appendix – Menu of Services.

**ELIGIBLE COSTS AND SERVICES:**

Health Insurance Premiums (HIP):

1. Federal Marketplace Insurance Premiums—The RWPA Program can provide health insurance premium assistance to RWPA clients. These clients are not eligible for RWPB health insurance premium assistance. RWPA Health Insurance Premium Assistance is provided by Care Directions, who is the RWPA contractor to provide the RWPA Health Insurance Premium Assistance services.
2. COBRA, Medicare Part B supplemental insurance premium and Private Health Insurance premiums- RWPA clients with these insurance plans may apply for health insurance premium assistance through the Care Directions Health Insurance Premium Assistance Programs. Each case will be reviewed individually, and will require pre-approval by the RWPA Administrative Agent before being approved for assistance.

Cost Sharing Assistance (CSA) :

The RWPA Program will provide assistance in medical copays, deductibles and coinsurance assistance to eligible RWPA clients. The client can access this assistance through two providers. All clients who receive their medical care through providers at MIHS's McDowell Clinic will apply for assistance with the MIHS Ryan White Part A Benefits Coordinator. All other RWPA eligible clients who receive their medical care through other community providers will apply for assistance with the Care Directions Ryan White Part A Benefits Coordinator.



Maricopa County  
 Ryan White Part A Program  
 Policy and Procedures

Health Insurance Premium and Cost Sharing Assistance

**ELIGIBLE COSTS AND SERVICES:**

Unit categories may include:

Time Units: Reflect the amount of direct service time.

Service Units: Reflect completion of a particular service related activity such as a case finding.

Product Units: Reflect the provision of a product/widget which has an identified cost.

Line Item Units: Reflect expenses identified in the budget such as salaries and fringe benefits. Must align with agency's approved budget and support documents submitted during billing.

Unit Information			CAREWare Data Entry Components			
Unit Category	Unit Name	Unit Description	Client Name	Date	Unit Measure	Price
Service Unit	HIPCSA – Credit/Health Ins Premium and Cost Sharing	Assistance with copays, premiums, out of pocket costs for all HIV related visits	Entered into CAREWare under actual client name.	Date HIPCSA Credit was issued	1 unit = 1 HIPCSA credit	Actual Cost
Service Unit	Health Insurance Program CSA NMCM	The time associated with providing cost sharing assistance and copays on the behalf of a client	Entered into CAREWare under actual client name.	Date unit was entered in by Case Manager	1 unit = 15 minutes	\$0
Line Item Unit	HIP/Health Ins Prem Cost Sharing 10% Indirect	Indirect applied to the contract	AAA Administrative, Admin	Last day of the month	1 unit = 1 unit per month	Actual Cost