



# Maryland AIDS Drug Assistance Program

## GLOSSARY OF TERMS

TERM	DEFINITION
<b>MADAP</b>	Maryland AIDS Drug Assistance Program (MADAP) is a statewide program, funded through Part B of the Ryan White CARE Act, to ensure that people living with HIV/AIDS in Maryland have access to the medication they need to stay healthy. MADAP pays for medication for eligible clients with no insurance. MADAP also helps clients with insurance by paying insurance premiums, co-pay and deductible costs through MADAP Plus.
<b>MADAP Plus</b>	MADAP Plus is a statewide program, funded through the Ryan White Act, which helps people living with HIV/AIDS in Maryland access medication by enabling them to obtain and/or maintain health insurance. The program pays premiums for health insurance plans with prescription coverage (or prescription plans) for eligible clients, as well as deductible and co-pay costs for medications.
<b>TAP</b>	Transitional Assistance Program (TAP) provides assistance for individuals who are not eligible for MADAP but have a pending application for: <ul style="list-style-type: none"> <li>• Medicaid (also known as Medical Assistance or MA)</li> <li>• Low-Income Subsidy (LIS) for individuals who are dually eligible for Medicare and Medicaid—not including Qualified Medicare Beneficiary program (QMB) or Low-Income Medicare Beneficiary program (SLMB).</li> </ul> If these individuals have a need for MADAP formulary medication, a case manager may request TAP while the application for Maryland Medicaid or LIS is being processed.
<b>Eligibility</b>	Department in MADAP that is responsible for verifying program eligibility.
<b>Insurance Verification</b>	Department in MADAP that is responsible for verifying if a client is eligible for insurance premium payment assistance through MADAP Plus.
<b>Qualified Medicare Beneficiary (QMB)</b>	The Qualified Medicare Beneficiary program provides Medicare coverage of Part A and Part B premiums and cost-sharing to low-income Medicare beneficiaries.
<b>Low-Income Subsidy (LIS)</b>	The Low-Income Subsidy helps people with Medicare pay for prescription medication and lowers the costs of Medicare prescription drug coverage.
<b>Senior Prescription Drug Assistance Program (SPDAP)</b>	The Senior Prescription Drug Assistance Program is a subsidy program established by the Maryland General Assembly in 2005 to provide financial assistance to moderate-income Maryland residents who are eligible for Medicare and are enrolled in a prescription drug plan.
<b>Mid-year eligibility verification form</b>	Form to verify eligibility 6 months after initial program approval. <i>Note: Effective Jan 1, 2022, clients will only receive this when we are unable to verify eligibility internally.</i>
<b>Annual recertification form</b>	Form to verify eligibility annually. Client needs to submit proof of residency, income, and the signed form.
<b>Federal Poverty Level (FPL)</b>	A measure of income level issued annually by the Department of Health and Human Services. Federal Poverty Levels are used to determine your eligibility for certain programs and benefits.

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<b>Advance Premium Tax Credit (APTC)</b>	A tax credit that can reduce what you pay for health insurance. When you apply for coverage through Maryland Health Connection, you will estimate your household income to find out if you qualify for an advance payment of the tax credit that will lower your premium, or monthly payment. You can apply some or all of this tax credit right away to lower your monthly payment. Maryland Health Connection will send your tax credit directly to your insurance company. Alternatively, you can apply all or some of the credit to your annual tax return. If MADAP pays your insurance premium for the full year, any funds received by you from the IRS are due to MADAP. Any funds owed to the IRS will be paid by MADAP on your behalf, and you will be responsible for paying MADAP back.
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<b>Annual Household Income</b>	The total income for a family in a calendar year.
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<b>Income Level</b>	The amount of money your household reports that is used to determine what type of financial assistance you may qualify for, such as reduced insurance premiums and lower out-of-pocket costs for health services, free or low-cost medical care.
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<b>Open Enrollment</b>	A designated period of time each year during which individuals or employees can enroll in a health insurance plan or make changes to their coverage. Maryland open enrollment is Nov. 1 - Dec. 15.
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<b>Prior authorization</b>	A decision by your health insurer or plan that a health care service, treatment plan, prescription medication, or durable medical equipment is medically necessary. Sometimes it is also called pre-authorization, prior approval, or precertification. Your health insurance or plan may require pre-authorization for certain services before you receive them, except in an emergency. Pre-authorization isn't a promise your health insurance or plan will cover the cost.
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<b>Qualified Health Plan (QHP)</b>	A QHP is an insurance plan that is certified by the Maryland Health Connection. It provides essential health benefits and follows established limits on cost-sharing.
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<b>Subsidy</b>	Cost-sharing subsidies will reduce the amount of health care expenses you have to pay when you get health care. Some Marylanders with lower incomes will qualify for tax credits to reduce their premium and cost-sharing subsidies (reductions) to help with out-of-pocket costs such as copayments or coinsurance.
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<b>A-1 Medical Eligibility Form</b>	Form to be filled in by a client's medical provider to verify HIV status for program eligibility. <i>Note: Applies to new clients only, and only requested upon initial application to the MADAP program.</i>
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<b>A-2 VONI</b>	The No Income and/or Homeless Verification Form (VONI), is used to verify proof of no Income/ Maryland Residency/Homelessness.
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<b>A-3 Cash Only Verification Form</b>	The Cash Only Verification Form is used to verify income for any applicant who does not receive paystubs.
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<b>Formulary</b>	A list of therapeutic drugs covered by the MADAP program.
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