



Maryland
DEPARTMENT OF HEALTH

Prime Time Priorities for MADAP: Tools & Tips on Open Enrollment Preparations and Outreach to Uninsured Clients

Hosted by Client Services

Maryland AIDS Drug Assistance Program

Prevention and Health Promotion Administration

October 03, 2023



Mission and Vision

MISSION

The mission of the Prevention and Health Promotion Administration is to protect, promote and improve the health and well-being of all Marylanders and their families through provision of public health leadership and through community-based public health efforts in partnership with local health departments, providers, community based organizations, and public and private sector agencies, giving special attention to at-risk and vulnerable populations.

VISION

The Prevention and Health Promotion Administration envisions a future in which all Marylanders and their families enjoy optimal health and well-being.

IDPHSB COMMITMENT STATEMENT

Our Commitment as a Bureau is to partner with communities to achieve health equity for all Marylanders. Our priority is to advance social and racial justice and we are committed to undoing racism within our public health systems. It is our responsibility to serve Marylanders without any bias or discrimination and ensure open access to services and resources.

Priorities for MADAP Objectives

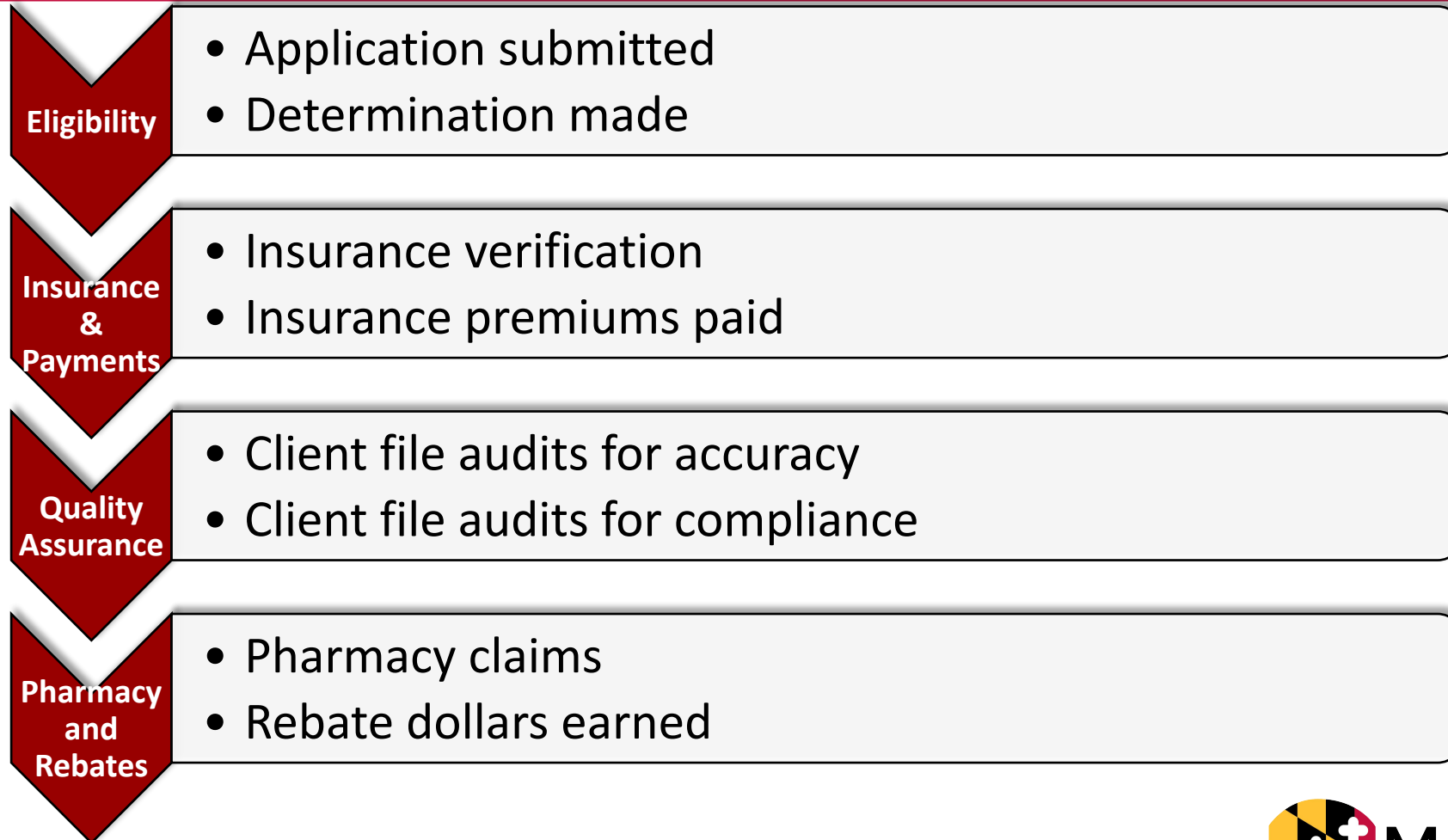
- MADAP/MADAP Plus Basics
- Plans Payable by MADAP
- Submitting Documents from Apps to Invoices
- Health Care Insurance Benefits, Requirements, and Open Enrollment Campaign

MADAP's Goal

The goal of MADAP is:

- ❑ To improve client access to HIV medications
- ❑ To increase viral suppression by increasing client adherence to medication regimens and helping clients monitor their progress in taking their medications
- ❑ To educate stakeholders with respect to the dynamic health insurance environment that we live in
- ❑ To support *Ending the HIV Epidemic: A Plan for America* in securing at least a 90% reduction of new HIV infections by 2030

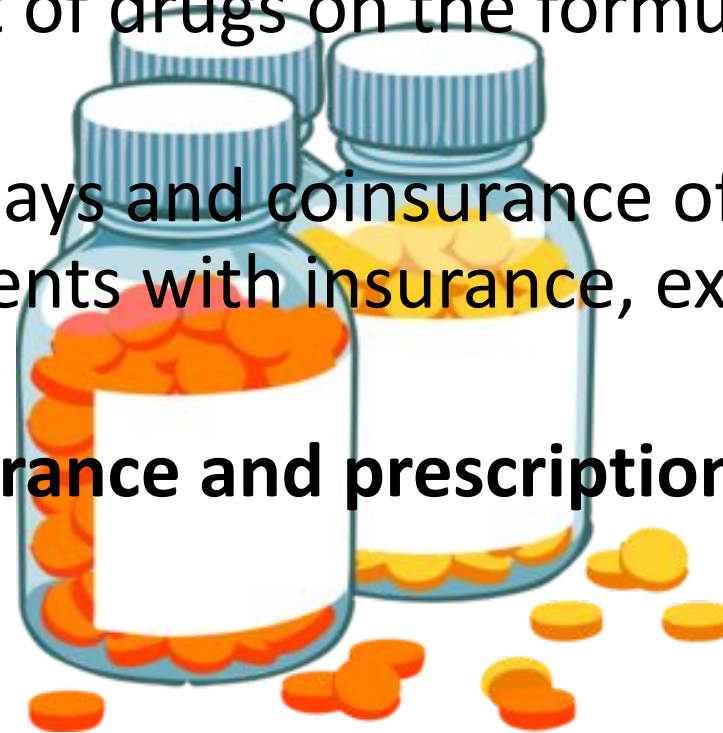
How does MADAP flow?



MADAP Services

What MADAP covers for eligible clients:

- 100% of the cost of drugs on the formulary for clients with no insurance
- Deductibles, copays and coinsurance of drugs on the formulary for clients with insurance, except for Medical Assistance (MA)
- **Health care insurance and prescription plan premiums for eligible clients**



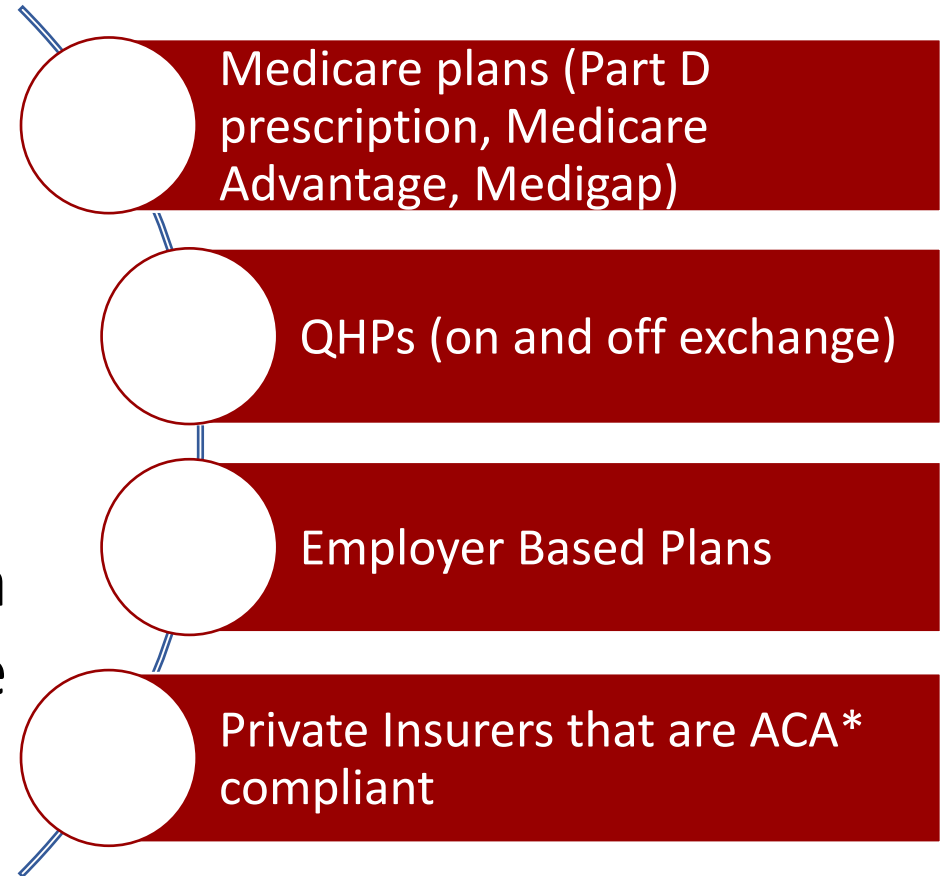
MADAP Eligibility

- ❑ To be eligible for MADAP services, an individual must:
 - ✓ Be a Maryland resident
 - ✓ Be HIV positive and prescribed HIV medication(s) on the MADAP formulary (MADAP does not cover pre or post-exposure treatment)
 - ✓ Have a household gross income below 500% of the Federal Poverty Level (FPL)
- ❑ An individual is prohibited from receiving full MADAP services if eligible for any Maryland Medicaid Programs or coverage groups that provide Medical Assistance (MA) with pharmacy benefits. MADAP provides temporary assistance (TAP) for clients with pending MA applications.

MADAP Plus Eligibility

To qualify for MADAP Plus and receive insurance premium assistance, an applicant must:

- be MADAP eligible,
- be enrolled in an individual health or prescription plan, or covered under a spouse's or parent's health insurance plan that is eligible for MADAP Plus coverage



*Patient Protection and Affordable Care Act

Eligible Health Care Plans

To be MADAP Plus eligible

a health care insurance or prescription plan must:

- Cover the essential benefits required under the Affordable Care Act (ACA) or meet the current guidelines under Medicare:
 - Primary care services; HIV specialty services; inpatient and outpatient care; emergency services and pharmacy benefits,
- Provide coverage in the State of Maryland,
- Have a prescription cap no less than \$2,500 with billable (not reimbursable) prescription benefits,
- Have a formulary comparable to the MADAP formulary (this is a federal requirement)

Plans Ineligible for MADAP Plus

MADAP Plus cannot pay for:

- Flexible Spending Accounts,
- Life insurance policies,
- Indemnity policies (AFLAC)
- Other non-medical benefits

Note: The client is responsible for payment of any ineligible portion of the premium.

MADAP Can Pay for the Following Plans

Part D Plans	Medicare Advantage Plans	Medigap Plans	Qualified Health Plans
<p>•MADAP will be able to pay for the following Insurer's Part D plans (PDP):</p> <ul style="list-style-type: none"> •Cigna Rx •Elixir (formerly Envision) •Humana Insurance Co. •Mutual of Omaha Rx •SilverScript (Aetna Medicare Company) •United HealthCare Ins Co (AARP Medicare) •WellCare 	<p>•MADAP will be able to pay for the following Insurer's Medicare Advantage plans:</p> <ul style="list-style-type: none"> •Alterwood Advantage •CareFirst Advantage •Cigna Healthspring •Humana Advantage •Johns Hopkins Advantage MD •Kaiser Permanente Medicare Plan 	<p>•MADAP will be able to pay for the following Insurer's Medigap plans:</p> <ul style="list-style-type: none"> •CareFirst •Cigna Health and Life Insurance Co. •Humana Insurance Co. •United HealthCare Insurance Co. 	<p>•MADAP will be able to pay for the following Insurer's QHP plans:</p> <ul style="list-style-type: none"> •CareFirst - On Exchange •CareFirst - Off Exchange •Kaiser Permanente - On Exchange •Kaiser Permanente - Off Exchange •United HealthCare <p>Dental Plans</p> <p>•MADAP will be able to pay for the following Insurer's Dental plans</p> <ul style="list-style-type: none"> •CareFirst



Best Practices for Submitting Forms and Documents

...From applications to invoices

Website for MADAP Forms:

<https://health.maryland.gov/phpa/OIDPCS/Pages/MADAP.aspx>

Client Services Email: client.services@maryland.gov

Insurance invoices and bills:

mdh.csopen_enrollment@maryland.gov

FileZilla:

A secured SFTP site that allows users to securely upload and exchange various documents with our program.

FileZilla: Document Exchange Program

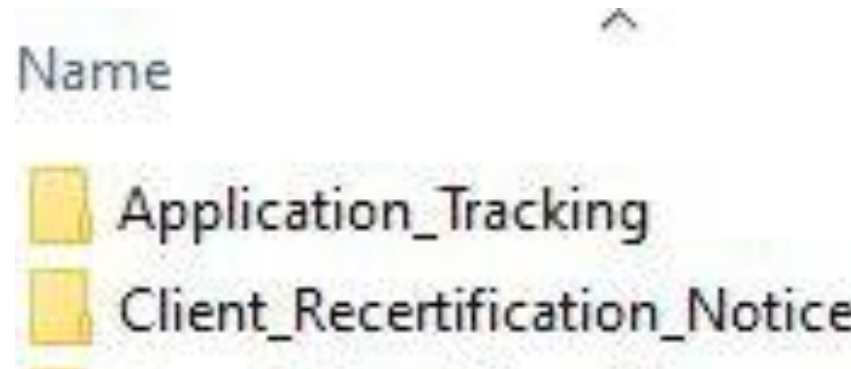
How *FileZilla* works:

- ❑ Using *FileZilla* is similar to scanning a document to your computer and saving it in a folder on your desktop or in your documents.
- ❑ The name of the folder is "FileZilla" and if your printers/faxes have the capability, you can either scan directly to the folder or you can drag and drop the files from your designated "scan" folder into the "FileZilla/agency" folder.

FileZilla: Client List Distribution and File Sharing

Available Reporting Functions for Open Enrollment Outreach

- Client Recertification Notice
 - List of MADAP Recertification clients
- Application Tracking
 - List of clients from interception to determination



Benefits of Health Care Coverage

The Ryan White Program is not health coverage

The RWHAP and AIDS Drug Assistance Program (ADAP) provide direct services, prescription benefits and premium assistance to fill the gaps in HIV care as ***payer of last resort***. These services do not replace insurance for health care coverage.

Eligible RWHAP and MADAP clients benefit greatly from enrolling in health care coverage that provides affordable access to both HIV and non-HIV health care services and medications, and financial protection against unexpected medical costs not covered by the Ryan White Program (in-patient care, rehab, home health services).

MADAP Plus Insurance Requirements

MADAP 2024 Open Enrollment Campaign

- ❑ MADAP must ensure that our funds are spent as the *payer of last resort* and that other insurance or prescription coverage is used first.
- ❑ If a client does not have insurance, MADAP will pay for the medications on the MADAP formulary and *vigorously pursue* opportunities to encourage them to obtain health insurance with prescription coverage.
 - ❑ This fall, if a client's **Rx** status was "No" for drug coverage, MADAP's Insurance team members have changed the client's status to "Yes"
 - ❑ When uninsured clients are not able to get pharmacy payments from MADAP in the weeks ahead, they will need to contact MADAP and speak with an Insurance specialist about Open Enrollment for a Part D plan, QHP or employer-based plan, as applicable, before they receive an override

MADAP Plus Insurance Requirements

Employer Based Insurance

- ❑ IF CLIENT'S EMPLOYER OFFERS HEALTH INSURANCE THAT COMPLIES WITH ACA STANDARDS FOR ESSENTIAL BENEFITS, THE CLIENT **MUST ACCEPT** IT DURING THE EMPLOYER'S OPEN ENROLLMENT
- ❑ If the employer-based plan does not comply with ACA, the client must submit an explanation of the plan's benefits to MADAP in order to be approved for coverage of a qualified health plan

MADAP Plus Insurance Requirements

Employer Based Insurance, continued

- ❑ Clients may receive premium assistance for employer-based plans, if
 - ✓ the client pays 50% or more of the premium, and
 - ✓ premiums can be billed to the client directly
 - ✓ Clients must provide a letter on company letterhead saying they pay 50% or more of their premium

MADAP Plus Insurance Requirements

Transitions in Insurance coverage

- ❑ MADAP clients enrolled in a QHP, who become eligible for premium-free Medicare Part A, are required to disenroll from their QHP to enroll in Medicare and obtain prescription drug coverage, unless they obtain “creditable coverage”.
- ❑ MADAP uses monthly CMS reports to identify and notify Medicare eligible clients who need to enroll in prescription coverage and/or other premium assistance programs as required by MADAP.
- ❑ MADAP can provide information and support for individuals making the transitions from Medicaid, qualified health plans or employer’s group plans to other health insurance coverage.

Contacting MADAP



MADAP
1223 W. Pratt Street
Baltimore, MD 21223



Telephone Lines:
Local: 410-767-6535;
Toll Free: 1-800-205-6308

Fax Lines:
410-333-2608,
410-244-8617

Office hours:
8:30 AM to 4:30PM, Mon-Fri

Pharmacy Help Line:
1-800-932-3918

Email and Website Addresses:

MADAP applications and forms:
client.services@maryland.gov

Insurance invoices and bills:
mdh.csopen_enrollment@maryland.gov

Website for MADAP Forms:
<https://health.maryland.gov/phpa/OIDPCS/Pages/MADAP.aspx>



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