OUR+CARE OC Issue 3, Winter 2014

Our+Care OC

A newsletter created by HIV-positive individuals for people living with HIV



What you need to know about The Affordable Care Act (ACA) and how it can affect your HIV care in Orange County

The Affordable Care Act or "ACA" or "Obamacare" is a law that begins January 1, 2014. The goal of this law is to make health insurance affordable. In this issue, we will review what may or may not change for you if you are living with HIV/AIDS in Orange County.

How will ACA affect me?



ACA will not affect you if:

- You have private health insurance and will keep it
- Are receiving medical care from Veterans Affairs
- Have employer-based insurance
- Are receiving Ryan White medical care and cannot enroll in private health insurance
- Are a CalOptima (Medi-Cal in Orange County),
 Medicare, or Medi-Medi patient

You may **enroll in CalOptima** if:

 You are a legal resident, (for at least five years) with an income below 138% Federal Poverty Level (about \$15,000 per year for one person)

Insurance Terms to Know

Copayment – The amount that you pay when you go to a medical visit or get your medication.

Deductible – The amount of out-of-pocket costs that you must pay yearly before your health insurance plan begins to pay for services.

Federal Poverty Level – This is a guideline provided by the federal government to help health programs determine your income level. Example: 138% Federal Poverty Level is about \$15,000 and 400% of Federal Poverty Level is about \$50,000.

Open Enrollment – The period when you can apply for a health insurance plan. This occurs annually.

Out-of-Pocket Cost — Expenses that will not be covered by your insurance plan and will not be reimbursed. This includes deductibles, copayments, and premiums.

Premium – This is a monthly payment made by you. The monthly amount depends on your insurance plan.

Primary Care Doctor – The doctor you go to for general health concerns like diabetes management or family planning.

Specialty Doctor – A doctor that provides care for specific conditions such as HIV care, cancer, or kidney disease.

Subsidy – Direct payment to insurance company from the federal government that lowers the amount you have to pay for your insurance. Qualifying for subsidies depends on your income. Ask your case manager or an enrollment worker about your options.

 You were on Medical Services Initiative (MSI) and your income is below 138% Federal Poverty Level, then you will be automatically enrolled into CalOptima

You may **buy private health insurance**:

 If your income is above \$16,000-per year for one person You may purchase health insurance through Covered California on their website (www.coveredca.com) or at Covered California Enrollment Locations in Orange County.

Programs that can help meet your needs

Ryan White Program

The Ryan White Program offers medical services, supportive services, and medication assistance for people living with HIV/AIDS who have no other way of paying for their care.

If you need services that are not covered by public or private insurance, you may be eligible to access these services through Ryan White.

Office of AIDS-Health Insurance Premium Payment (OA-HIPP)

OA-HIPP is a program for individuals living with HIV/AIDS that need financial assistance with the cost of health insurance premiums. In order to qualify for OA-HIPP, you must enroll in AIDS Drugs Assistance Program (ADAP). Your case manager will be able to help you apply for OA-HIPP if you qualify. For more information, visit: www.cdph.ca.gov/programs/aids/Pages/tOAHIPPindiv.aspx

Important Reminders

If you currently have ADAP or Ryan White coverage, you will be screened at your next eligibility appointment for all programs you may be

Covered California Enrollment Locations-Orange County

AltaMed – (877) 462-2582 - S. Bristol Ave., Santa Ana

APAIT Health Center – (714) 636-1349 – Garden Grove Blvd, Garden Grove

Delhi Community Center – (714) 481-9600 – E. Central Ave., Santa Ana

The Center OC – (714) 953-5428 ext. 336- N. Spurgeon St., Santa Ana

eligible. Do not miss your appointment!

- Ask your case manager or an enrollment worker if you have any questions about ACA.
 They are here to help!
- Open and read your mail.
 Important information about health coverage is sent through mail. Make sure your address is updated at all agencies that you visit.
- Enrollment varies depending on coverage.
 - If you are eligible for Medi-Cal, you can apply at any time.
 - If your income is above 138% FPL and you are eligible for a health care through Covered California, enrollment began October 1, 2013 and ends March 31, 2014.

 Open enrollment is between October through December of each year thereafter.

Why should I get insurance?

- Insurance covers hospitalization, emergency services, and routine medical care.
- Insurance covers a range of medications including medicine not related to HIV.
- Insurance also allows you to have the ability to choose your health care provider.
- Purchasing insurance will help avoid possible tax penalties related to being uninsured.

Visit the Orange County Health Care Agency's website for important up-to-date ACA information:

http://ochealthinfo.com/phs/about/dcepi/hiv/libehiv

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ORANGE COUNTY HIV QUALITY MANAGEMENT COMMITTEE



Our+Care OC is a project of the Orange County HIV Quality Management Committee and HIV Consumer Advocacy Committee. The HIV Quality Management Committee works to increase the quality of Ryan White services. For more information about the committee, please call (714) 834-8063. If you have feedback or suggestions for future newsletters, please contact Mindy He at MHe@ochca.com.