

2018

GET ENROLLED
GET ENGAGED
GET EMPOWERED



A personal guide for the
newly-insured individual living with HIV

positively
healthy

www.positivelyhealthy.org



This guide offers instructions and helpful tips to assist you, as an individual living with HIV, obtain health insurance (enroll), access health services, including preventive services (engage), and find care that is supportive of your health needs as individual living with HIV (empower).

Enroll

Why get healthcare?

No one plans on getting sick or hurt. However, having health insurance can ensure that you are prepared no matter what happens with your health. Health insurance can protect you from unexpected, high medical costs, help cover the cost of essential health benefits, and allow you to get free preventive care to help you stay healthy.

If you do not to enroll in health insurance through the marketplace or other methods, you will be fined a \$695 penalty fee, while still having to pay completely out-of-pocket for all of your medical needs.

How to enroll.

[Click here](#) for a helpful list of documents to have on hand when enrolling.

There are multiple ways to enroll in healthcare under the Affordable Care Act (ACA) during this enrollment period:

-  **Online.** You can enroll online by visiting Healthcare.gov. Depending on the state you live in, you may be redirected to your state's specific marketplace website. Both healthcare.gov and specific state sites allow you to preview plans and prices for a health insurance that will be tailored to your specific health needs. Depending on your income, it will also tell you if you are eligible for financial assistance to help pay for your insurance coverage.
-  **By phone.** You can call the ACA Marketplace call center at 1-800-318-2596 (24 hours a day, 7 days a week), and a customer service representative will help you fill out your application, review your choices, and answer any questions you may have.
-  **In person.** Organizations are holding in-person enrollment events across the U.S. Enter your zip code on Healthcare.gov to find an event near you. Enrollment assisters will be on site to answer any questions you may have, help you identify the best plan for you, and help you complete your enrollment.

Please note that if you are already covered under the Affordable Care Act, you will also be able to re-enroll in the system to either maintain your current health insurance plan or to switch to another plan.

Some states have a longer open enrollment period. [Click here](#) to check the deadline for your state.



How much do I pay?

There are different costs associated with insurance coverage that determine how much you will pay for healthcare services:

-  **Premium** is a standard amount you pay every month for your coverage.
-  **Deductibles** must be met before your insurance covers other healthcare expenses (e.g., if you have a \$500 deductible, you will have to cover \$500 in medical bills before your insurance covers anything).
-  **Copayment** (copay) is a fixed amount you pay for services covered by your plan (e.g., \$20 copay may be required every time you see your PCP).
-  **Coinsurance** may be a necessary payment for other services. It is similar to a copayment; however, it is not a flat rate, rather it depends on the total health service cost (e.g., if a service is \$1000 and you must pay a 10% coinsurance rate, then you would pay \$100).

How do I know what services are covered by my insurance?

Under the Affordable Care Act (ACA), annual wellness visits and many preventative services, including immunizations and screenings, are covered with no out-of-pocket costs. Every plan must provide you a Summary of Benefits and Coverage, which should tell you which services are covered. Additionally, all plans purchased on an ACA marketplace must cover "Essential Health Benefits," including: ambulatory patient services, emergency services, maternity and newborn care, mental health and substance use disorder care, prescription drugs, laboratory services, and preventative services. The amount of coverage for these services varies by plan.



Make sure to enroll by December 15th when most 2018 open enrollment periods end!



Engage

- 1 Identify potential PCPs.** Locate the provider directory on your insurance company's website and look for general practitioners or a primary care physician (PCP) close to you that are accepting new patients. You may want to ask friends and/or family for provider recommendations and confirm on your insurance company's website if the provider is considered "in-network." Your HIV testing site may also recommend providers.
- 2 Call to set up an appointment.** Now that you have identified a potential PCP, call their office to set up a preliminary wellness appointment. *Confirm that they are accepting new patients.* This call may also be a good time to ask if the provider has an HIV specialization. It is best to set up your preliminary appointment when you do not have an urgent medical need, as your provider may not have an immediate, open appointment slot right.
- 3 Know your out-of-pocket costs.** When visiting your PCP for preventive services, you may not have any out-of-pocket costs. However, if the services and the office visit are billed separately, you may need to pay a copayment for the office visit. Review the "Summary of Benefits and Coverage" document provided to you by your insurance for copayment amounts.
- 4 Get prescription medication.** After visiting your doctor, you may receive a prescription for medication. Check your insurance information to (1) see if you need a pharmacy that is covered by your insurance and (2) if you need a pharmacy near your residence. Your doctor's office may call the pharmacy directly or your doctor may give you a paper prescription you can give to the pharmacist. At the pharmacy, give the pharmacist your insurance card and have your doctor information available, as the pharmacist may ask for it. They will give the prescription to you and charge you the appropriate copayments amount once the prescription is filled. Note that generic versions of medications tend to cost much less than name brand medications.
- 5 Seek care for special health needs.** If your PCP does not specialize in HIV care, you may need to work with both a PCP and a specialized HIV provider to manage your HIV care. Check with your insurance company to see if a referral from your PCP is needed in order to see a specialist. If so, your PCP should write you a referral. Review your insurance website for specialist in-network and call to set up an appointment.

How do I use my insurance card?

Insurance cards contain the necessary contact information for health services to bill your insurance. Present your insurance card whenever you are seeking medical care or services. Your card also lists basic information, such as your copayment amount for a regular office visit. You can also use your insurance card's contact information to inquire about any coverage questions.

What is a PCP?

A primary care physician (PCP) is a general healthcare practitioner who serves as your main doctor. Your PCP is responsible for dealing with the vast majority of your health care needs, and you should consider your PCP as the "first stop" for all non-emergency health needs. You should visit your PCP for your yearly physical exam and preventive health screenings (see "What counts as a preventive screening?"), as well as non-emergency problems or concerns that arise. If you have a problem that is outside of the general care realm, your PCP can refer you to an appropriate specialist, such as a cardiologist for heart issues, or a psychiatrist to manage mental health needs.

Who qualifies as a PCP?

There are different types of providers who qualify as PCPs. Anyone trained under family medicine, general internal medicine, or general pediatrics can be utilized as a PCP.

Why go to a PCP?

Going to a PCP allows for a thorough monitoring of your health needs. Your PCP is someone who you see over a longer period of time and will look at other areas of your health even when you're seeing them about a specific condition. Rather than waiting hours to see a provider at the Emergency Room (ER), you will have a guaranteed appointment at your PCP's office. Additionally, your PCP will have access to your health records, whereas the ER provider may not have this ability. Finally, your PCP visit will be far cheaper than a visit to the ER.





Empower

Find a PCP specializing in HIV care.

- ✓ **Ask around.** Your HIV testing site, a local AIDS Service Organization, or local health department will likely have a list of local providers specializing in HIV care. If not, ask other people in your network, as they may be able to recommend providers.
- ✓ **Use the HIV.gov directory.** You can use the [provider tool on HIV.gov](#) to locate HIV providers and services in your area. You can search specifically for Ryan White Care clinics, where you can likely find a PCP specializing in HIV care.
- ✓ **Inquire by phone.** When you call to make an appointment with a doctor, ask if they specialize in HIV care. If you feel nervous or uncomfortable, you don't have to give your name during this initial call.
- ✓ **Talk to the Doctor.** Make an appointment to talk to the doctor. Find out if they have worked with HIV-positive patients and evaluate how they seem in your presence.
- ✓ **If you are unable to find a PCP specializing in HIV care,** you should still find a PCP for your overall health needs. This provider can help refer you to an HIV specialist and the two providers will work together to manage your overall health.



Staying “Positive” with your provider

- ✓ **Disclosing your HIV status** to all your health providers, including those that you do not see for HIV-related care (e.g., dentist) is important. Honest and upfront communication about your status will ensure you are receiving proper and effective care and protections. Note that your HIV diagnosis or disclosures are kept confidentially on your medical records under the *Health Insurance Portability and Accountability Act's* (HIPPA) Privacy Rule.
- ✓ **Regular Appointments** are essential for proper care of HIV. Scheduling regular appointments with your healthcare provider will assist in better management of your HIV through sufficient lab monitoring (i.e., CD4 and viral load counts). These appointments will provide an opportunity for review of overall health to reduce the risk of other health problems.
- ✓ **Medication Adherence** is very important in order to maintain high CD4 counts and low viral loads, as well as to keep your entire body in check. Some tips to maintain medication adherence include taking medication at the same time everyday, placing your medications in pill organizers for the week, and watching your medication supply. You should discuss your current medications during your regular appointments to see whether a change in medication is needed for your HIV care.



What protections do I have as an HIV-positive person?

Insurance plans under the ACA can no longer refuse you coverage due to a pre-existing condition, which includes HIV positive status. As an individual living with HIV, you have the right to be treated by a healthcare provider without denial or refusal of service. It is required by the *Rehabilitation Act of 1973 (Section 504)* and the *Americans with Disabilities Act of 1990* that you receive proper healthcare treatment. If you do experience discrimination, [visit the HHS Office of Civil Rights website](#) to report the incident.

Questions to ask your provider about your HIV status:

Here are some suggestions for questions you may want to ask your doctor to make sure they fit for your needs and to help you understand your HIV diagnosis.

- ✗ How much experience do you have treating HIV infection and AIDS?
- ✗ What do my lab tests say about the health of my immune system?
- ✗ How will you keep track of my immune system's health?
- ✗ What can I do to prevent complications, such as opportunistic infections, and stay healthy?
- ✗ Are there certain daily habits I should change in order to help me stay healthy?
- ✗ How much exercise should I aim for?
- ✗ When should I start taking anti-HIV drugs? Or, do I need to change my current medication?
- ✗ How can I protect others from getting infected with HIV?¹

Other things to consider:

On top of helping you manage your HIV-related health needs, your PCP can help you stay on top of your overall health. Here are some preventative screenings you may consider to discuss with your PCP. To find out what screenings are right for you, talk to your PCP and/or [visit the National Coalition for LGBT Health's](#) health screening guidelines. You can also [visit the Center for Disease Control prevention checklist](#) for a sex and age specific list of recommended screenings. To find out which screenings are covered under the *Affordable Care Act*, [click here](#) for a checklist. Disclosing your status as an HIV-positive person will help your doctor make informed recommendations (see back panel).

1. Kaiser Family Foundation. (2015, August). Preventative Services Covered by Private Health Plan under the Affordable Care Act. Retrieved from <https://www.kff.org/health-reform/fact-sheet/preventive-services-covered-by-private-health-plans/>



The Positively Healthy™ Coalition is a national advocacy coalition comprised of people living with HIV/AIDS (PLWHA) and their allies, including friends and family, as well as leaders and advocates in the HIV movement. Positively Healthy advocates and educates so that the HIV community is, and remains, positively healthy.

The Coalition seeks to advance equitable access to HIV competent health care and evidence-based treatment for the 1.1 million PLWHA in the United States by identifying and responding to HIV consumer-reported barriers. For more information, visit our website at positivelyhealthy.org.

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