



# Ryan White and Medicaid Overview

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# Faculty Disclosure

- I have no disclosures.

# Educational Need/Practice Gap

Gap = Patients living with HIV are eligible for Ryan White programs, but may not be enrolled. Low-income patients may still be uninsured, despite being eligible for Medicaid.

Need = Better awareness and understanding of eligibility guidelines for Ryan White and Medicaid enrollment.

# Objectives

- Upon completion of this educational activity, you will be able to:
  - Demonstrate basic knowledge of Ryan White grants and Medicaid.
  - Identify when a patient may be eligible for enrollment in a Ryan White grant or Medicaid.

# Expected Outcome

Apply knowledge of Ryan White program and Medicaid guidelines to assess patients' eligibility and encourage enrollment.

# Ryan White Grant Overview

- Who was Ryan White?
- What does the grant cover?
- Who is eligible?

# Who was Ryan White?

- The Ryan White HIV/AIDS Program was named for a courageous 13-year-old named Ryan White who was diagnosed with AIDS following a blood transfusion in December 1984 [1].
- In August 1990, just months after he passed away, Congress passed the Ryan White Comprehensive AIDS Resources Emergency (CARE) Act that provides a comprehensive system of HIV primary medical care, essential support services, and medications for low-income people living with HIV who are uninsured and underserved [1].

# Ryan White Grants

- Part A
- Part B
- Part C
- Part D
- Part F



# Ryan White Part B/ADAP

- Who is eligible?
  - Persons living with HIV who meet certain criteria:
    - Patients must have a household income less than 500% of the Federal Poverty Level
    - For our particular clinic, patients must live in a 63 County service area that covers central and eastern Kentucky

# Ryan White Part B/ADAP

- What does it pay for?
  - Medical Case Management
  - AIDS Drug Assistance Program (KADAP)
  - Specialty Care Services
  - Mental Health Services
  - Medical Transportation (bus tokens, UberHealth, Wheels)
  - Emergency Financial Assistance (rent, utilities)
  - Housing
  - Nutrition services (full-time dietitian, nutritional supplements)

# Ryan White Part C

- Who is eligible?
  - Anyone who has HIV.
    - For our clinic in particular, anyone with HIV who receives care at the Bluegrass Care Clinic

# Ryan White Part C

- Eligibility is determined by an income-based sliding scale, with a Level 1 patient having 100% of services covered after insurance
- Patients who are Level 2 through Level 6 will have an out-of-pocket cap based on a percentage of their income (similar to a deductible)
- Once a patient reaches their out-of-pocket cap for the year, they will be dropped to Level 1 and receive 100% coverage after insurance

# Ryan White Part C Income Guidelines

| Monthly Guidelines |         |                           |         |         |                                |         |          |          |                |               |
|--------------------|---------|---------------------------|---------|---------|--------------------------------|---------|----------|----------|----------------|---------------|
|                    | LEVEL 1 | LEVEL 2                   |         | LEVEL 3 |                                | LEVEL 4 | LEVEL 5  | LEVEL 6  | QHP APTC limit | KADAP & KHCCP |
| Family Size        | 100%    | 138% Medicaid Eligibility | 150%    | 200%    | 218% KCHIP Children's Medicaid | 250%    | 300%     | > 300%   | > 400%         | 500%          |
| 1                  | \$1,063 | \$1,467                   | \$1,595 | \$2,127 | \$2,318                        | \$2,658 | \$3,190  | \$3,190  | \$4,253        | \$5,317       |
| 2                  | \$1,437 | \$1,983                   | \$2,155 | \$2,873 | \$3,132                        | \$3,592 | \$4,310  | \$4,310  | \$5,747        | \$7,183       |
| 3                  | \$1,810 | \$2,498                   | \$2,715 | \$3,620 | \$3,946                        | \$4,525 | \$5,430  | \$5,430  | \$7,240        | \$9,050       |
| 4                  | \$2,183 | \$3,013                   | \$3,275 | \$4,367 | \$4,760                        | \$5,458 | \$6,550  | \$6,550  | \$8,733        | \$10,917      |
| 5                  | \$2,557 | \$3,528                   | \$3,835 | \$5,113 | \$5,574                        | \$6,392 | \$7,670  | \$7,670  | \$10,227       | \$12,783      |
| 6                  | \$2,930 | \$4,043                   | \$4,395 | \$5,860 | \$6,387                        | \$7,325 | \$8,790  | \$8,790  | \$11,720       | \$14,650      |
| 7                  | \$3,303 | \$4,559                   | \$4,955 | \$6,607 | \$7,201                        | \$8,258 | \$9,910  | \$9,910  | \$13,213       | \$16,517      |
| 8                  | \$3,677 | \$5,074                   | \$5,515 | \$7,353 | \$8,015                        | \$9,192 | \$11,030 | \$11,030 | \$14,707       | \$18,383      |

# Ryan White Part C

- What does it pay for?
  - Outpatient HIV Medical Care
  - Outpatient Specialty Care Services
  - Laboratory and Diagnostic Testing
  - Pharmacy and Nutrition Counseling
  - Does not cover inpatient services, emergency room services, urgent care services, or ambulance rides
- Ryan White Part C is always billed secondary to insurance, as the payer of last resort, but can also cover uninsured patients as a primary payer.

# Ryan White Part D

- Who is eligible?
  - Women, Infants, Children and Youth (age 25 or under) living with HIV.
  - Again, for our specific clinic, persons who engage in care with the Bluegrass Care Clinic

# Ryan White Part D

- What does it pay for?
  - Outpatient HIV Medical Care
  - Outpatient Specialty Care Services
  - Laboratory and Diagnostic Testing
  - Pharmacy and Nutrition Counseling
  - Mental Health Services
  - Medical Transportation
  - Support Groups



# How does someone enroll in a Ryan White program?

- Referral to the Bluegrass Care Clinic
- Patient will be scheduled for an intake appointment and will meet with Medical Case Manager, Nurse Navigator, and a member of Eligibility and Enrollment team

# Medicaid

- Who is eligible for Medicaid?
- Different types of Medicaid
- How to enroll
- How does it work?

# MAGI Medicaid

- What does MAGI mean?
  - **MAGI** stands for Modified Adjusted Gross Income, and is defined as a household's adjusted gross income before taxes, with any tax-exempt interest income and certain deductions added back.
    - Student loan interest
    - Certain business expenses
    - Retirement plan contributions
- MAGI Medicaid is standard Medicaid that covers low-income adults aged 19-64

# Who is eligible for MAGI Medicaid?

- To be eligible for Kentucky Medicaid, you must be a resident of the state of Kentucky, a United States Citizen, or a legal permanent resident (Green Card holder) for at least 5 years.
- Must fall within specific income guidelines
  - 138% of FPL, unless under 19, or pregnant
- Resources are NOT counted for regular, MAGI Medicaid

# Medicaid Income Eligibility Guidelines

| 2020 Medicaid Chart       |  |        |         |        |   |        |         |        |         |        |
|---------------------------|--|--------|---------|--------|---|--------|---------|--------|---------|--------|
| Household Size            | Whole Family Eligible for Medicaid<br>Up To 138% FPL |        |         |        | Children (18 and Under) Eligible for Medicaid |        |         |        |         |        |
|                           | 100%*  |        | 138%*   |        | 147%*   |        | 200%*   |        | 218%*   |        |
|                           | Monthly  | Yearly | Monthly | Yearly | Monthly                                       | Yearly | Monthly | Yearly | Monthly | Yearly |
| 1                         | 1,063  | 12,756 | 1,467   | 17,604 | 1,563   | 18,756 | 2,127   | 25,524 | 2,318   | 27,816 |
| 2                         | 1,437  | 17,244 | 1,983   | 23,796 | 2,113   | 25,356 | 2,873   | 34,476 | 3,133   | 37,596 |
| 3                         | 1,810  | 21,720 | 2,498   | 29,976 | 2,661   | 31,932 | 3,620   | 43,440 | 3,946   | 47,352 |
| 4                         | 2,183  | 26,196 | 3,013   | 36,156 | 3,210   | 38,520 | 4,367   | 52,404 | 4,759   | 57,108 |
| 5                         | 2,557  | 30,684 | 3,528   | 42,336 | 3,759   | 45,108 | 5,113   | 61,356 | 5,575   | 66,900 |
| 6                         | 2,930  | 35,160 | 4,043   | 48,516 | 4,308   | 51,696 | 5,860   | 70,320 | 6,388   | 76,656 |
| 7                         | 3,303  | 39,636 | 4,559   | 54,708 | 4,856   | 58,272 | 6,607   | 79,284 | 7,201   | 86,412 |
| 8                         | 3,677  | 44,124 | 5,074   | 60,888 | 5,406   | 64,872 | 7,353   | 88,236 | 8,016   | 96,192 |
| Each<br>Additional<br>Add | 373  | 4,476  | 515     | 6,180  | 549   | 6,588  | 746     | 8,952  | 814     | 9,768  |

# CHIP Medicaid

- Kentucky Children's Health Insurance Program
- For children younger than 19 with no health insurance
- Income limit for children under 19 is higher than adults, children under 218% of the FPL are eligible

# QMB Medicaid

- Qualified Medicare Beneficiary
- Low-income Medicare recipients
- Resources such as retirement accounts, savings accounts, and property are counted towards eligibility
- According to [benefits.gov](https://www.benefits.gov), the individual monthly income limit is **\$1,060**. For married couples, the monthly income limit is **\$1,430**. Individual resource limit **\$7,730**.

# How can someone apply for Medicaid?

- Contact local DCBS office
- Use of application assisters/Kynectors
- Healthcare.gov



# What information is needed for a Medicaid application?

- Name, DOB, SSN
- Income information, paystubs, income statement
- Proof of residency
- For QMB applicants, list of resources such as retirement accounts, savings accounts, etc is useful

# Who determines Medicaid eligibility?

- Different entities can complete Medicaid applications such as private application assisters, etc
- Ultimately, an individual's Medicaid eligibility is determined by the Department of Community Based Services office
- Eligibility can usually be determined upon submission of the application, but in the case that supporting documentation is needed, DCBS has 30 days to review application and supporting documents

# What happens when someone is found eligible for Medicaid?

- Medicaid applicants who are found eligible by DCBS must enroll in an MCO – (Managed Care Organization)
  - Anthem BCBS
  - Aetna
  - Humana
  - Passport
  - WellCare
- QMB Recipients will usually receive Traditional KY Medicaid – Medicaid managed through the state instead of an insurance company

# Medicaid Premiums/Co-Pays

- Medicaid recipients currently do NOT have to pay premiums for their coverage
- Medicaid recipients may have to pay small co-pays for medications and doctor visits – usually less than \$5
  - Certain exemptions from co-pays
    - Children
    - Pregnant women
    - Emergency Services
    - Preventative services

# What does Medicaid cover?

- Comprehensive coverage for hospitalization, doctor visits, prescription medications, some dentistry and vision services
- Basically, anything deemed medically necessary is usually covered.

# Is it worthwhile to try to connect patients with Medicaid?

- Absolutely!
- Medicaid helps patients access care, engage in preventative care and stay healthier [2].
- According to a study published by the Journal of General Internal Medicine, compared to uninsured patients, Medicaid recipients experience less barriers to engaging in care, and have overall better health [2].

# How can I help get a patient enrolled in Medicaid?

- If the patient indicates they are low income, or have no insurance, encourage them to apply
- Many hospitals, UK included, have a Patient Financial Services dept that can assist with Medicaid applications
- Know where to send them – to DCBS, local application assisters, patient financial services

# Medicaid Contact Information

- Department of Community Based Services:
  - (855)-306-8959
- Kentucky Healthcare Customer Service:
  - (855) 459-6328
- Kynect Benefits website:
  - [kynect.ky.gov/benefits](http://kynect.ky.gov/benefits)



Questions?

# Sources

- [1] Who Was Ryan White? (2017, November 14). Retrieved October 06, 2020, from <https://hab.hrsa.gov/about-ryan-white-hivaids-program/who-was-ryan-white>
- [2] Cawley, J., Soni, A., & Simon, K. (2018). Third Year of Survey Data Shows Continuing Benefits of Medicaid Expansions for Low-Income Childless Adults in the U.S. *Journal of General Internal Medicine*, 33(9), 1495-1497. doi:10.1007/s11606-018-4537-0