

# ADAP Assistance Programs

## **Health Insurance Premium Payment (OA-HIPP) Assistance**

The Health Insurance Premium Payment program pays for health insurance premiums and certain outpatient medical out-of-pocket costs for eligible California residents co-enrolled in the ADAP Program.

### **To be eligible for the OA-HIPP program, a client must:**

- Be enrolled in ADAP
- Be enrolled in comprehensive health care coverage
- Not be fully covered by Medi-Cal

### **OA-HIPP Benefits**

- OA HIPP premium maximum: \$1,938 per month in combined premiums
- Combined premiums include the cost for medical, dental, and vision-combo plans
- Premium payments are sent directly to the health plan on a monthly basis
- OA-HIPP can cover medical, dental, and vision insurance combination plan premiums
- OA HIPP pays for out-patient out-of-pocket costs towards the medical insurance plan's annual maximum

**Covered California Clients:** If a client received OA-HIPP assistance in the previous tax year, they must submit their most recent signed and dated federal tax return as well as IRS form 8962 and 1095 A (or IRS form 4868 for a tax extension) on their first recertification or reenrollment after April 15th..

**Dental and Vision Plans:** Dental plans can be covered only if a client is already enrolled in OA-HIPP for a health insurance plan. Vision plan can also be paid but only if included as part of a combined health or dental plan.

**Medical Out-of-Pocket Benefit:** CDPH will also pay outpatient medical out-of-pocket costs towards the client's health insurance policy's annual out of pocket maximum for clients who are enrolled in the OA-HIPP and Employer-Based Insurance (EB-HIPP) program. All OA-HIPP and EB-HIPP eligible clients receive a client ID card to provide to medical providers when they receive services.

*Spouses and dependents, who are enrolled in ADAP themselves and listed as a family member on the OA-HIPP or EB-HIPP client's health insurance plan, are also eligible for the medical out-of-pocket benefit. Spouses and/or dependents can enroll in the Spousal-Dependent medical out-of-pocket program.*

## **Medicare Part D Premium Payment (MDPP) Assistance**

The [Medicare Part D](#) Premium Payment Program (MDPP) pays Part D and Medigap insurance premiums for persons living with HIV/AIDS who are enrolled in ADAP and a Medicare Part D prescription drug plan. Individuals that are enrolled in MDPP are also eligible for the medical out-of-pocket (MOOP) cost benefit, which covers outpatient MOOP costs towards the client's health insurance policy's annual out of pocket maximum.

### **To be eligible for Medicare Part D premium assistance, clients must:**

- Be enrolled in ADAP
- Be enrolled in a Medicare Part D Prescription Plan
- Not be receiving 100% assistance from Medicare's Extra Help/Full Low Income Subsidy
- Medicare Part D premium maximum: \$1,938 per month.
- Medigap premium maximum: \$1,938 per month.
- Premium payments are sent directly to the health plan on a monthly basis.
- MDPP pays for outpatient MOOP costs towards the plan's annual out-of-pocket max
- MOOP reimbursements are sent directly to the rendering provider.

## **Employer Based Health Insurance Premium Payment (EB-HIPP)**

EB-HIPP is a program that provides premium assistance for an ADAP client's portion of their employer based insurance premiums. EB-HIPP pays the client's portion of their monthly medical and dental premiums, if eligible. If a vision premium is included in the medical or dental, the client will have their vision subsidized.

### **To be eligible for the EB-HIPP program, a client must:**

- Be enrolled in ADAP
- Be employed by an employer that offers comprehensive health care coverage
- Be enrolled in an employer-based insurance policy
- Have their employer sign an EB-HIPP Participation Agreement form

### **EB-HIPP Benefits**

- EB-HIPP premium maximum: \$1,938 per month in combined premiums
- Combined premiums include the cost for medical, dental, and vision combination plans
- The clients portion of the insurance premium is sent directly to the employer monthly
- EB-HIPP can cover medical and dental premiums. If a vision premium is included in the medical or dental premium, the client will have their vision subsidized.
- EB-HIPP pays for outpatient medical out-of-pocket (MOOP) costs that count towards the medical insurance plan's annual out-of-pocket maximum.
- Reporting Employer or Premium Changes for EB-HIPP
- If the client's insurance or employer has changed mid-year, the client will be required to resubmit the completed Participation Agreement form and paystub dated within 3 months
- Dental plans can be covered only if a client is enrolled in EB-HIPP for a health plan.
- Vision insurance can also be paid but only if included as part of a combo plan.
- EB-HIPP clients can remain on the program as long as they meet program requirements.