



## **POLICY AND PROCEDURE NOTICE: PPPN-057 HEALTH INSURANCE PREMIUM & COST SHARING ASSISTANCE**

**Summary and Purpose of PPN:** To guide the administration of the Ryan White Part A Program to provide a standard Priority Service definition and requirements.

### **Authority:**

- HIV/AIDS Bureau, Division of Metropolitan HIV/AIDS Programs National Monitoring Standards for Ryan White Part A Grantees: Program – Part A  
<https://hab.hrsa.gov/sites/default/files/hab/Global/programmonitoringparta.pdf>
- HAB PCN #16-02 Ryan White HIV/AIDS Program Services: Eligible Individuals & Allowable Uses of Funds  
[https://hab.hrsa.gov/sites/default/files/hab/program-grants-management/ServiceCategoryPCN\\_16-02Final.pdf](https://hab.hrsa.gov/sites/default/files/hab/program-grants-management/ServiceCategoryPCN_16-02Final.pdf)
- Policy Clarification Notice 16-02: Eligible Individuals and Allowable Uses of Funds Frequently Asked Questions  
[https://hab.hrsa.gov/sites/default/files/hab/Global/faq\\_service\\_definitions\\_pcn\\_final.pdf](https://hab.hrsa.gov/sites/default/files/hab/Global/faq_service_definitions_pcn_final.pdf)
- HIV/AIDS Bureau, Division of Metropolitan HIV/AIDS Programs & Division of State HIV/AIDS Programs National Monitoring Standards for Ryan White Part A and Part B Grantees: Universal – Part A and B (Covers Both Fiscal and Program Requirements)  
<http://hab.hrsa.gov/manageyourgrant/files/universalmonitoringpartab.pdf>
- PCN 14-01: Clarifications Regarding the Ryan White HIV/AIDS Program and Reconciliation of Premium Tax Credits under the Affordable Care Act  
<http://hab.hrsa.gov/healthcarelandscape/1401policyclarification.pdf>
- PCN 18-01: Clarifications Regarding the use of Ryan White HIV/AIDS Program Funds for Health Care Coverage Premium and Cost Sharing Assistance  
<https://hab.hrsa.gov/sites/default/files/hab/program-grants-management/18-01-use-of-rwhap-funds-for-premium-and-cost-sharing-assistance.pdf>

### **Background:**

#### **Atlanta EMA Quality Management Standards**

The purpose of the Ryan White Part A quality management standards and measures is to ensure that a uniformity of service exists in the Atlanta Eligible Metropolitan Area (EMA) such that the consumers of a service receive the same quality of service regardless of where the

service is rendered. These standards set forth the minimal acceptable levels of quality in service delivery and to provide measurement of the effectiveness of services. EMA Standards of Care may be found on the Ryan White Part A website at [www.ryanwhiteatl.org](http://www.ryanwhiteatl.org).

**Also see PPPN-038 Compliance with Standards.**

### Service Definition

**Health insurance premium and cost-sharing assistance**, also referred to as Health Insurance Program (HIP), is the provision of financial assistance for eligible individuals living with HIV to maintain continuity of health insurance or to receive medical and pharmacy benefits under a health care coverage program, including standalone dental insurance. This includes premium payments, risk pools, co-payments, and deductibles.

Provision of Health Insurance Premium and Cost-sharing Assistance that provides a cost-effective alternative to ADAP by:

- Purchasing health insurance that provides comprehensive primary care and pharmacy benefits for low income clients that provide a full range of HIV medications
- Paying co-pays (including copays for prescription eyewear for conditions related to HIV infection) and deductibles on behalf of the client
- Providing funds to contribute to a client's Medicare Part D true out-of-pocket (TrOOP) costs

### Policy and Procedure:

1. Contractor is expected to maintain documentation of the following which shall be made available to the Recipient and HRSA upon request and during Ryan White Part A site visits:
  - Conduct an annual cost benefit analysis that addresses the greater benefit in purchasing public or private health insurance, pharmacy benefits, co-pays and or deductibles for eligible low income clients, compared to the costs of having the client in the Ryan White Services Program noted criteria
    - The cost of paying for the health care coverage (including all other sources of premium and cost sharing assistance) is cost-effective in the aggregate versus paying for the full cost for medications and other appropriate HIV outpatient/ambulatory health services (HRSA RWHAP Part A, HRSA RWHAP Part B, HRSA RWHAP Part C, and HRSA RWHAP Part D).
  - Where premiums are covered by Ryan White funds, provide proof that the insurance policy provides comprehensive primary care and a formulary with a full range of HIV medications
    - Clients obtain health care coverage that at a minimum, includes at least one U.S. Food and Drug Administration (FDA) approved medicine in each drug class of core antiretroviral medicines outlined in the U.S. Department of

Health and Human Services' Clinical Guidelines for the Treatment of HIV, as well as appropriate HIV outpatient/ambulatory health services

- Maintain proof of low income status
  - Provide documentation that demonstrates that funds were not used to cover costs of liability risk pools, or social security
  - Coordinate with Centers for Medicare & Medicare Services (CMS), including entering into appropriate agreements, to ensure that funds are appropriately included in TrOOP or donut hole costs
  - When funds are used to cover co-pays for prescription eyewear, provide a physician's written statement that the eye condition is related to HIV infection
2. For standalone dental insurance premium assistance, subrecipient must implement a methodology that incorporates the following requirement:
- Subrecipients must assess and compare the aggregate cost of paying for the standalone dental insurance option versus paying for the full cost of HIV oral health care services to ensure that purchasing standalone dental insurance is cost effective in the aggregate, and allocate funding to Health Insurance Premium and Cost Sharing Assistance only when determined to be cost effective.

**See:** Policy Clarification Notice 16-02: Eligible Individuals and Allowable Uses of Funds  
Standalone Dental Insurance Frequently Asked Questions

[https://hab.hrsa.gov/sites/default/files/hab/program-grants-management/HAB\\_FAQs\\_on\\_Dental\\_Insurance.pdf](https://hab.hrsa.gov/sites/default/files/hab/program-grants-management/HAB_FAQs_on_Dental_Insurance.pdf)

### Unit of Service Definition

Health insurance premium and cost sharing assistance			
Subservice Name	Definition	Unit	Funding Sources
Premium Payments	Provision of payments of health care insurance premiums.	Payment	A,B, C
Co-payments	Assistance with health insurance co-payments.	Payment	A,B, C
Deductibles	Assistance with health insurance deductibles.	Payment	A,B, C

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