



# Maine AIDS Drug Assistance Program (ADAP) MaineCare Supplemental Assistance Program Policy

## Background:

The Maine state government provides subsidized medical insurance – the Maine Medicaid program, or MaineCare – to lower-income residents. MaineCare offers this assistance to persons living with HIV in two distinct programs: the *Standard MaineCare Benefit*, and the *MaineCare Limited Benefits Waiver for People Living With HIV/AIDS*. MaineCare coverage is comprehensive medical insurance, including prescription medication coverage. Monthly premiums cost up to \$51.06 per month, and prescription co-payments (co-pay) cost up to \$10.00 for each monthly prescription. A statewide needs assessment demonstrated that the cost requirements are a burden to consumers. Maine’s AIDS Drug Assistance Program (ADAP) will offer supplemental assistance to eligible MaineCare members, to help defray the cost burden.

## Maine ADAP/MaineCare Co-Pays Program Policy Overview:

1. ADAP clients, who may be eligible, are required to apply for MaineCare benefits to ensure comprehensive medical coverage.
2. MaineCare members who are living with HIV may apply to the ADAP for prescription co-pay assistance, and assistance with monthly premiums where applicable.
3. MaineCare members who join the ADAP will receive assistance with MaineCare premiums, and prescription co-pays. The level of assistance available to clients will be determined yearly, in April.
4. In 2008, the ADAP will cover 100% of the co-pay costs of ADAP Formulary medications, at the point of sale, and 100% of MaineCare’s monthly premiums, for all eligible clients.
5. Eligible clients may submit all other co-pay receipts to the refund manager. In 2008, clients will receive a 70% refund for all non-ADAP formulary medications.

## 1. Joining MaineCare:

### *Am I required to apply to join MaineCare?*

- ADAP Clients are *required* to apply to join MaineCare if they are eligible. Clients earning \$2,167 per month or less (+\$707 for each additional family member) are eligible for MaineCare in 2008.
- MaineCare offers comprehensive medical coverage to members – medical visits, labs, medications, hospital emergencies, inpatient stays, some transportation, and other services.
- Application can be made to MaineCare via the mail, or in person. A (1) Application for MaineCare Limited Benefits form, a (2) Informed Consent form, a (3) HIV Diagnosis Verification form, and a (4) Insurance Verification form is required for application. With all forms fully complete, MaineCare membership can be offered rapidly.
  - Ask your Case Manager for the Applications, or
  - Call MaineCare for the Applications. Ted Cobb 1-800-432-7846

## 2. Applying to the ADAP:

### *How do I apply to the ADAP for help with my MaineCare premiums and prescription co-pays?*

- MaineCare members living with HIV can apply to the ADAP for assistance with their monthly premiums (where applicable) and their prescription co-pays.
- The ADAP Application must be completed by the client, and their Doctor, Nurse Practitioner, or Case Manager. The (1) ADAP Application form, along with a (2) Release of Information form must be returned to the ADAP office. With all information submitted, applications can be processed for assistance rapidly.
  - Ask your Case Manager for the Applications, or
  - Call ADAP for the Applications. Lynn Berry 287-2899

**3. ADAP Assistance to MaineCare Members:**

*What kind of financial assistance will the ADAP provide? How will the ADAP assistance work?*

- The type and amount of assistance that ADAP provides to MaineCare members will be determined each year according to the ADAP budget. This information will be communicated to ADAP clients each April.
- During 2006, the following assistance will be available to MaineCare members who join the ADAP:

Monthly Premiums:

- Assistance: In 2008, some MaineCare members are required to pay monthly premiums, ranging from \$26.81 per month to \$51.06 per month. The ADAP will pay for 100% of clients' monthly premiums.
- Payment: The ADAP will work with MaineCare to coordinate monthly premium payment on behalf of the client. Clients may be required to assist the ADAP to coordinate payments by mailing in premium bills.

Co-Payments:

- Assistance: MaineCare prescription co-pays vary based on the member's income level, up to a maximum of \$10.00 per prescription each month. The ADAP will pay 100% of co-pay costs for ADAP Formulary medications. ADAP clients will be responsible for all other co-pays, but can apply for a refund via the mail (see #5).
- Payment: Payment of the ADAP Formulary prescription co-pays will occur automatically at the pharmacy level.

**4. ADAP Formulary Medications:**

*What is the ADAP Formulary? How will my co-pays be covered?*

- The ADAP Formulary is a list of medications that the ADAP will cover. This list includes medications related to HIV care. A current ADAP Formulary is available from your Case Manager or the ADAP office.
- ADAP will pay the full co-pay cost of ADAP Formulary medication prescriptions for eligible clients. This payment will happen right at the pharmacy, with presentation of the ADAP membership card.
- Clients will only be responsible to pay the co-pay cost of their other medication prescriptions.
  - Ask your Case Manager for a copy of the ADAP Formulary, or
  - Call ADAP for a copy of the ADAP Formulary. Lynn Berry 287-2899

**5. All Other Medications:**

*Can I get reimbursed for my other prescription co-pays? How?*

- Eligible ADAP clients can get a partial refund for non-ADAP Formulary prescription co-pays.
- When MaineCare members apply to the ADAP, they will receive detailed instructions regarding co-pay reimbursement.
- Clients will submit their co-pay receipts to the Refund Manager via the mail, and will receive a reimbursement check via the mail within 30 days.
- Prescription co-pay costs will be reimbursed at a rate of 70% - \$7.00 for each \$10.00 spent.
  - To access this service, apply to the ADAP!
  - Ask your Case Manager for an ADAP Application, or
  - Call ADAP for an Application. Lynn Berry 287-2899