

How Does the Affordable Care Act Impact People Living with HIV/AIDS?



On March 23, 2010, President Obama signed the Affordable Care Act and set into place an effort that will help ensure Americans have secure, stable, affordable health insurance and the relief they need from skyrocketing health insurance costs.

Historically, people living with HIV/AIDS have had a difficult time obtaining private health insurance and have been particularly vulnerable to insurance industry abuses. People with HIV/AIDS also face barriers to obtaining care from qualified providers. Consistent with the goals of the President's National HIV/AIDS Strategy, the Affordable Care Act makes considerable strides in addressing these concerns and advancing equality for people living with HIV/AIDS.

Improving Access to Coverage

Currently, fewer than one in five (17%) people living with HIV has private insurance and nearly 30% do not have any coverage. Medicaid, the Federal-state program that provides healthcare benefits to low-income people and those living with disabilities, is a major source of coverage for people living with HIV/AIDS, as is Medicare, the Federal program for seniors and people with disabilities. The Ryan White CARE HIV/AIDS Treatment Extension Act of 2009 is another key source of funding for health and social services.

The Affordable Care Act will address these problems. As early as September 23 insurers will no longer be able to deny coverage to children living with HIV or AIDS. Insurers also are prohibited from cancelling or rescinding coverage to adults or children unless they can show evidence of fraud in an application. And insurers no

longer can impose lifetime caps on insurance benefits. These changes will begin to improve access to insurance for people living with HIV/AIDS and other disabling conditions and help people with these conditions retain the coverage they have.

These changes will provide an important bridge to the significant changes in insurance that will be made in 2014 as the Affordable Care Act is fully implemented. Beginning in 2014, insurers will not be allowed to deny coverage to anyone or impose annual limits on coverage. People with low and middle incomes will be eligible for tax subsidies that will help them buy coverage from new state health insurance exchanges. The Affordable Care Act also broadens Medicaid eligibility to include individuals with income below 133% of the Federal poverty line (\$14,400 for an individual and \$29,300 for a family of 4), including single adults who have not traditionally been eligible for Medicaid benefits before. As a result, a person living with HIV who meets this income threshold no longer has to wait for an AIDS diagnosis in order to become eligible for Medicaid.

The Affordable Care Act also phases out the Medicare Part D prescription drug benefit "donut hole," giving Medicare enrollees living with HIV/AIDS the peace of mind that they will be better able to afford their medications. Beneficiaries who reach the donut hole in 2010 will receive a one-time rebate of \$250. In 2011, these beneficiaries will receive a 50% discount on brand-name drugs while they are in the "donut hole," a considerable savings for people taking costly HIV/AIDS drugs. In addition, AIDS Drug Assistance Program benefits will be considered as contributions toward Medicare Part D's true out-of-pocket spending limit ("donut hole"), a huge relief for low-income individuals living with HIV/AIDS.

Ensuring Quality Coverage

The Affordable Care Act also seeks to make sure that people with public or private coverage have access to the information they need to get the best quality care.

This includes:

- **Better information.** Because of the Affordable Care Act, people living with HIV/AIDS will also be offered more information and services. With the passage of the new law, health insurance plans will be required to provide information in a user-friendly manner that clearly explains what is and is not covered. (Go to www.healthcare.gov and www.cuidadodesalud.gov)
- **Quality, comprehensive care.** A new comprehensive benefit package that equals that of a typical employer plan will offer all Americans who purchase insurance policies in the individual or small group market a fair and comprehensive set of services that includes prescription drugs, preventive care, chronic disease management, and substance abuse and mental health treatment.
- **Preventive care.** Beginning September 23 some private insurance plans will cover recommended preventive services like regular check-ups and certain cancer screenings at no additional cost to eligible people. Comparable provisions will apply to Medicare starting on January 1. This will help people living with HIV/AIDS stay healthy.
- **Coordinated care.** The law calls for new investments in community health teams to manage chronic disease. The new law also recognizes the value of patient-centered medical homes (coordinated, integrated, and comprehensive care) as an effective way to strengthen the quality of care, especially for people with complex chronic conditions, and it is proven to be effective as demonstrated by the Ryan White HIV/AIDS Treatment Extension Act of 2009, the pioneer in the development of this model in the HIV healthcare system.

Increasing Opportunities for Health and Well-Being

Despite significant advances in HIV treatment and education, there are over 56,000 new HIV infections annually with significant racial and gender disparities. The health of people living with HIV/AIDS is influenced not only by their ability to get coverage but also economic, social, and physical factors.

- **Prevention and wellness.** The new law makes critical investments in prevention, wellness, and public health activities to improve public health surveillance, community-based programs, and outreach efforts. The new law requires new insurance plans to offer coverage without cost-sharing for HIV screening tests for at-risk individuals. This will enable more people to get access to life-saving treatment more quickly.
- **Diversity and cultural competency.** The Affordable Care Act expands initiatives to strengthen cultural competency training for all healthcare providers and ensure all populations are treated equitably. It also bolsters the Federal commitment to reducing health disparities.
- **Healthcare providers for underserved communities.** The Affordable Care Act expands the healthcare workforce and increases funding for community health centers, an important safety-net for low-income individuals and families. A key recommendation of the National HIV/AIDS Strategy is to increase the number and diversity of available providers of clinical care and related services for people living with HIV. The new law will lead to significant new investments to support critical healthcare workforce expansions to better serve vulnerable populations.

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