



Affordable Care Act and You

A Consumer Guide for People Living with HIV
in the District of Columbia, 2015



Resumen
español
incluido
consulte la página 21

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Introduction

Did you know that you can have health insurance AND get help with HIV/AIDS care, treatment, and support services from the Ryan White Program? Having health insurance is very important for staying healthy, especially for people living with HIV. And it's now the law that almost everyone has to have health insurance. There are more opportunities than ever for people living with HIV in Washington, DC to get affordable health insurance. Health insurance and Ryan White can work together to get you the services you need.

This guide explains:

- the types of insurance that may be available to you;
- important things to consider when making decisions about your health insurance coverage;
- the eligibility requirements for these programs; and
- how the Ryan White Program can work together with your insurance to get you quality medical care and support services.

In a few places in this guide, you'll see sections that let you fill in information about yourself. This is important information to gather as you consider your health insurance options.

This guide is for residents of Washington, DC. If you live in Maryland, Virginia, or West Virginia, see the Resources section at the end of this guide to learn how to find information on options in your state.

GETTING HELP

You are not alone in making these decisions. Throughout Washington, DC there are specially trained experts called “DC Health Link Assisters” (sometimes referred to as Navigators) who can sit down with you to talk through your insurance options and help you enroll in options that you’re eligible for.

Some of the DC Health Link Assisters work with specific populations, like the LGBT community. Use this guide as a first step – a way to gather more information. You can then meet with a DC Health Link Assister for a personalized review of your options and help enrolling.

To find a DC Health Link Assister, call (855) 532-5465 or go to <https://DCHealthLink.com/find-expert>. All advice and assistance from DC Health Link Assisters is completely free of charge.

Do you already have health insurance?

There are many different types of health insurance in DC:

- Health insurance from a job (yours or your spouse’s/partner’s);
- Health insurance you buy directly for yourself or your family;
- Health insurance from your parents, if you are under 26 years old;
- Health insurance through DC Health Link;
- Medicaid Fee-For-Service;
- Medicaid through a managed care organization (MCO) (including AmeriHealth DC, MedStar Family Choice, Trusted Health Plan, or Health Services for Children with Special Needs);
- DC Healthcare Alliance;
- Medicare;
- Medicaid AND Medicare together; and
- Insurance related to military service (VA or Tricare).

If you already have one of these types of insurance and are happy, you can keep it if you're still eligible. But you may want to check and make sure that the plan isn't making any changes that could concern you. If your current plan is through DC Health Link, see "Do you already have an insurance plan through DC Health Link?" on p. 10 to learn more. And whatever type of health insurance you have, the Ryan White Program may still be able to help you with costs and with other services – see "How Does the Ryan White Program help people with Medicaid?" on p. 9 or "How Does the Ryan White Program help?" on p.10

If you don't have health insurance, keep reading to learn about your options.

Can you get health insurance from a job?

The first question to ask is whether you might already have access to affordable health insurance from a job, including:

- your job;
- your spouse or partner's job; or
- your parent or guardian's job, if you are under 26 years old.

You'll need to contact the employer to ask if there's a specific time of year when you can sign up called an "open enrollment period." While you're waiting to sign up, the Ryan White Program might be able to help you get the medical care and other services that keep you healthy. Once you get insurance from a job, the Ryan White program may also be able to help you with some of your health care expenses. See "How Does the Ryan White Program Help People who Have Private Insurance?" on p 19 to learn more about how Ryan White can help you with costs and other services if you get health insurance through a job.

If you work for a temp agency or a contractor and they don't offer you health coverage, you may be eligible for Medicaid or for help buying insurance directly through the District's health insurance exchange or Marketplace, called "DC Health Link." See "Are you eligible for other kinds of health insurance?" on the following page.

Are you eligible for other kinds of health insurance?

If you don't have access to affordable health insurance through an employer, your options depend on your household size and household income. You might be eligible for Medicaid or for help paying for a private insurance plan through the District's health insurance exchange or Marketplace, called "DC Health Link."

Medicaid

Even if you have not been eligible for Medicaid before, the good news is you might qualify now. You can use <https://DCHealthLink.com> to find out if you're eligible for Medicaid coverage. Medicaid eligibility depends on a few factors including your income, household size, and "eligibility category," such as childless adult, pregnant woman, child, parent/caretaker relative, or former foster care youth. In order to be eligible for Medicaid, you must meet the specific income requirements for your category.

This chart lists some general monthly income eligibility levels for DC Medicaid by eligibility group and household size:

Eligibility Group(s)	Monthly Income			
	1 person household	2 person household	3 person household	4 person household
<ul style="list-style-type: none">Childless Adult Group (21-64)	\$2,042 (single adult)	\$2,753 (spouses)	N/A	N/A
<ul style="list-style-type: none">Individuals age 19-20Parents and Other Caretaker Relatives	\$2,101	\$2,831	\$3,562	\$4,293
<ul style="list-style-type: none">Infants and Children under Age 19Pregnant women	\$3,723	\$5,018	\$6,313	\$7,608

- There is no income limit for the Former Foster Care group.
- You must also be a resident of the District of Columbia and be a U.S. citizen or have an eligible immigration status (see "What if I'm not a U.S. Citizen?" p. 18).

Talk to your DC Health Link Assister and see <https://dchealthlink.com/reduce-your-premiums> for more information on Medicaid.

DC Health Link

If you expect to make too much in 2015 to be eligible for Medicaid, and you do not have access to other comprehensive health coverage through other government coverage or an employer (your own or a spouse's), you may still qualify for help with monthly payments (premiums) for health insurance you buy through DC Health Link. You might be eligible for this premium assistance if your household income is below:

- \$46,680 for a single adult,
- \$62,920 for a married couple or family of two, or
- \$79,160 for a family of three.

You may also qualify for help with other medical costs (out-of-pocket costs) depending on your income.

Visit <https://DCHealthLink.com> and use the cost calculator on their front page to estimate whether you may be eligible for Medicaid or for financial help. You can also talk to your DC Health Link Assister for more information or if you have a different family situation.

How does Medicaid work?

Medicaid is insurance that covers a wide range of services like:

- doctor visits,
- hospitalizations,
- eye care,
- dental care,
- prescription drugs, and more.

You can enroll in Medicaid at any time of the year by visiting <https://DCHealthLink.com> or in person at your local Economic Security Administration (ESA) Service Center. ESA locations can be found at <https://www.dc-medicaid.com/dcwebportal/nonsecure/contactUs>.

There are two kinds of Medicaid:

1. “fee-for-service” that lets you see any doctor that takes Medicaid.
2. “managed care organizations,” or MCOs, that help you coordinate your care and have groups of doctors or “networks” that you can see (See “Can I keep seeing my healthcare provider if I enroll in Medicaid?” below for more information).

In DC, the Medicaid MCOs are:

- AmeriHealth DC,
- MedStar Family Choice,
- Trusted Health Plan, and
- Health Services for Children with Special Needs.

When you sign up for Medicaid, you will be told what your options are.

No matter what kind of Medicaid you get, Medicaid covers most of the medical care that people living with HIV need, including antiretroviral drugs. But, if you’re going into a Medicaid MCO, you’ll want to check if you can keep seeing any doctors you like, and whether you’d need a referral from a primary care doctor to see them.

CAN I KEEP SEEING MY HEALTHCARE PROVIDER IF I ENROLL IN MEDICAID?

If you enroll in “regular” fee-for-service Medicaid, you can keep seeing any of the Ryan White Providers listed in this section so long as they accept Medicaid. If you enter a Medicaid Managed Care Organization (MCO), such as AmeriHealth DC, MedStar Family Choice, Trusted Health Plan, or Health Services for Children with Special Needs, you’ll need to confirm that your doctor’s office accepts Medicaid and the specific MCO you choose. Most of the Ryan White providers listed above accept all MCOs, but not all do. Make sure to check with your doctors and other healthcare providers too.

If you are unhappy with your Medicaid MCO, you have 90 days after enrolling to change plans. To change, call DC’s Enrollment Broker at 1-800-620-7802.

People living with HIV can decide to opt-out of a MCO and instead enroll in fee-for-service Medicaid through a waiver called "Fee-For-Service Continuation." This form is signed by you and your HIV medical provider, then faxed to the DC Department of Health Care Finance. You will receive this form in your Medicaid welcome packet after you are approved for the program. Your Ryan White service provider can also help you with the form.

How does the Ryan White Program help people with Medicaid?

If you have Medicaid, you usually won't need the Ryan White Program to pay for your medical care. But the Ryan White Program funds support services that may benefit you that are not covered by Medicaid, including:

- Child Care
- Emergency Financial Assistance
- Food Bank / Home Delivered Meals
- Health Education / Risk Reduction
- Legal Services
- Linguistics Services
- Non-Emergency Medical Transportation
- Outreach Services
- Psychosocial Support
- Referral for Health Care / Supportive Services
- Treatment Adherence Counseling

Can you get help buying health insurance through DC Health Link?

Use this section to start thinking about what matters to you when picking a health plan.

DO YOU ALREADY HAVE AN INSURANCE PLAN THROUGH DC HEALTH LINK?

Health insurance plans change year to year, so you'll want to check to make sure your current plan still fits your needs. You will be able to make a change during "open enrollment" from November 15, 2014 to February 15, 2015.

If you already have a private health insurance plan through DC Health Link and like it, you won't need to reapply for another year of coverage. You should have already received a notice in the mail from DC Health Link explaining the renewal process. If you don't choose a new plan by December 15, you will be automatically reenrolled in your same or a similar plan. However, you may want to sit down with a DC Health Link Assister to make sure your plan isn't making any changes for 2015 that would affect you.

DC Health Link is the District's health insurance exchange or "Marketplace" where individuals and families can compare and buy health insurance. Almost anyone can buy coverage through DC Health Link. You might be able to get help paying monthly premiums and other healthcare expenses depending on your household size and income and the insurance your employer offers.

Three insurance companies sell health insurance for individuals and families through DC Health Link: Aetna, Carefirst, and Kaiser Permanente. You can choose which company you want to buy from, and which specific health insurance plan to buy.

Most people can only sign up for new individual or family coverage in DC Health Link during the "open enrollment" period, from November 15, 2014 to February 15, 2015.

But if you lose other health coverage before then, get married, have a baby, or have other special circumstances, you might be able to sign up outside of that window. See <https://DCHealthLink.com/node/1654> for more detail on the special circumstances that allow you to sign up outside of the open enrollment period.

WHAT IF I WORK AT A SMALL BUSINESS?

Small businesses are not required to offer their employees insurance, but many choose to do so. DC Health Link also has a small business marketplace where District small businesses purchase health insurance for themselves and their employees. There are four insurance companies that sell small business policies through DC Health Link. They are: Aetna, Carefirst, Kaiser Permanente and United. Your employer might pick a plan for you, or let you pick from a number of different options. You'll be told when the "enrollment period" is and you'll have to sign up for a plan during that time.

If your small business employer doesn't offer you health insurance, you can still be eligible for Medicaid or for help buying coverage directly through DC Health Link.

When picking a plan through DC Health Link, there are several key things that may be important to you: Costs, Provider / Doctor Network, and Prescription Drug Formulary.

Costs

Even with health insurance, you'll probably have to pay some money. When you think about what insurance plan best fits your needs, there are several types of costs to keep in mind.

Premium: Monthly fee to have an insurance plan. You have to pay whether or not you use healthcare that month.

Deductible: A set amount of money you spend on your care before your plan starts to pay.

For example, in a plan with \$1,000 annual deductible, you'll have to pay for most of your medical expenses up to \$1,000 before your plan kicks in.

Co-payment: A fee you pay each time you visit a doctor, get a prescription, have a lab test, or get other kinds of care.

For example, you might have to pay \$25 every time you see a primary care doctor, or \$15 for every generic prescription drug.

Co-insurance: A percentage you pay of the cost for a doctor visit, lab test, or other kinds of care.

For example, 20% coinsurance for a \$1,000 emergency room bill would be \$200.

OUT-OF-POCKET COSTS

"Out-of-pocket costs" is a term sometimes used for the total of what you have to spend on deductibles, copayments, and coinsurance (but *not* premiums).

When you look at insurance plans on DC Health Link, you will see plans grouped by different "metal levels." The levels are bronze, silver, gold, and platinum. Bronze plans generally have cheaper premiums but higher out-of-pocket costs. Platinum plans generally have higher premiums but lower out-of-pocket costs.

Depending on your income, you might be able to get help paying these expenses. Look back at the DC Health Link portion on p. 7 of the "Are you eligible for other kinds of health insurance?" section to see if you might be eligible for help paying premiums.

If you do get help from DC Health Link, you may still be able to get additional assistance from the Ryan White Program. See "How Does the Ryan White Program Help People who Have Private Insurance?" on p 19, for more information.

Provider / Doctor Network

Many people with HIV in DC get primary care at a Ryan White service provider – AIDS Healthcare Foundation, Andromeda Transcultural Health, Children’s National Medical Center, Family and Medical Counseling Services, Howard University’s CIDMAR, La Clínica del Pueblo, MetroHealth, Regional Addiction Prevention, Inc., United Medical Center, Unity Health Care, or Whitman-Walker Health. If you get some or all of your care at one of these providers, you may be able to keep going there when you get new insurance from DC Health Link. While shopping for a plan, contact your doctors to confirm which plans they accept.

Here’s how it works. Most health insurance plans on DC Health Link have “networks” of doctors and other health care providers, like nurses and mental health therapists.

- If you see an “in-network” provider, your insurance company will cover your visit, and you will owe the lowest level of copayment or coinsurance.
- If a provider is “out of network,” your plan may not cover your visit at all. If it does cover your visit, you may owe a higher co-payment or coinsurance.

Another important question is whether your provider is a specialist. Many patients with HIV see infectious disease doctors who are often considered specialists. Sometimes you need a referral from a non-specialist, called a primary care doctor, before you can see a specialist. Often it costs more to see specialists than primary care doctors.

NOTE: Many of the community Ryan White clinics listed above also have Certified Application Counselors (CACs) on staff who can help you enroll in coverage just like a DC Health Link Assister can. If you already have a relationship with one of these health centers, please reach out to them directly and see if they have a CAC who can help you enroll.

Most of the Ryan White providers listed above are “in network” for some plans in DC Health Link. But you’ll need to check with them,

and double check with the insurance company, to be sure. (If you're considering a Kaiser Permanente plan, see the textbox for how Kaiser Permanente works.)

HOW IS KAISER PERMANENTE HEALTH INSURANCE DIFFERENT?

Kaiser Permanente is different from the other companies on DC Health Link because Kaiser Permanente has its own doctors and own network for all services. So, if you pick a Kaiser Permanente plan, you will need to go to their facilities and see the doctors associated with their medical group. Because most of your visits and tests would be with Kaiser Permanente doctors at Kaiser Permanente offices, it could be easier to coordinate your medical care. Other doctors – including many of those who work at HIV clinics in the District – cannot be part of Kaiser Permanente, and you may not be able to keep seeing them with a Kaiser Permanente insurance plan. However, Kaiser Permanente has its own set of HIV specialists who you would see and would care for you. Talk to a DC Health Link Assister more about how Kaiser Permanente would be different and whether this type of insurance would be a good fit for you.

Do you have any doctors or other healthcare professionals that you would like to keep seeing? Use the space on the next page to write down the names of any doctors or other healthcare providers you see and want to keep seeing.

YOUR MAIN DOCTOR*

Name _____ Phone _____

Other Info. _____

MENTAL HEALTH

Name _____ Phone _____

Other Info. _____

SUBSTANCE ABUSE

Name _____ Phone _____

Other Info. _____

OTHER SPECIALISTS**

Name _____ Phone _____

Other Info. _____

OTHER SPECIALISTS**

Name _____ Phone _____

Other Info. _____

OTHER SPECIALISTS**

Name _____ Phone _____

Other Info. _____

PREFERRED HOSPITAL

Name _____ Phone _____

Other Info. _____

*Primary care, HIV specialist - whoever you get most of your care from

**Endocrinologist, Nutritionist, etc.

You'll want to ask the insurance company:

- Is my healthcare provider "in-network"?
- Would I need a referral from a primary care provider to see my healthcare provider?
- How much would I have to pay each time I see them?

Be sure to check with your doctor too. Sometimes a health insurance plan's information is out of date. You'll also want to ask the doctor's office if they are still accepting patients who are new to the plan you're considering.

If you don't already have a regular doctor who treats your HIV, you can get help finding one at the following links:

- Directory of HIV Services in the DC area: <http://doh.dc.gov/page/hiv-services-district-columbia>
- Red Carpet Entry Program: <http://doh.dc.gov/node/229222>

Prescription Drug Formulary

For people living with HIV, it is very important to keep taking any antiretrovirals (HIV drugs) that have been prescribed to you, as well as any other medicine you need. Every insurance plan sold through the DC Health Link will cover a formulary for prescription drugs, but your share of the cost may be different.

An insurance plan's list of prescription drugs is called a "formulary." Before picking a plan on DC Health Link, make sure that the HIV drugs you're taking are on the plan's formulary, and find out how much you would have to pay for your drugs.

Many health insurance plans put drugs in different "tiers" or categories. Usually, the first "tier" of drugs includes the cheapest drugs. For example, generic drugs will usually cost you the least money and be in the first tier. Drugs in other tiers may cost more. Your doctor might have to get permission from the insurance company to prescribe some drugs (called "prior authorization").

You may want to work with your Ryan White case manager, a DC Health Link Assister, or another support person to work on these formulary questions.

Use the space below to write down your current medications.

Frequency	Dose	Form (pill, liquid, injection)	Current cost to me
Drug Name:			
Drug Name:			
Drug Name:			
Drug Name:			
Drug Name:			
Drug Name:			

You can look at each plan's formulary online. When you go on DC Health Link's website, you can find a link to each plan's formulary included as part of its "Summary of Benefits and Coverage." You should also call the insurance company you're considering to confirm information about your drugs. You'll want to ask:

- Is each drug I take on the formulary? (Make sure to ask about each specific drug you take by name.)
- What tier is each drug on?
- How much would I need to pay for each drug every month?
- Does my doctor need to get prior authorization to prescribe each drug to me?
- Can I keep going to my preferred pharmacy?
- How are new drugs that may become available added to the formulary?

WHAT IF I'M NOT A U.S. CITIZEN?

If you are not a U.S. citizen, but you are here legally and meet the income requirements, you may be eligible for Medicaid. There's a five year waiting period after you first move to the U.S. to become eligible for Medicaid. During that waiting period, you can buy health insurance from DC Health Link and get help paying your costs if your household income qualifies you. (There is no waiting period in DC for children and pregnant women who are here legally).

If you are undocumented, you can't get Medicaid, and you can't buy health insurance through DC Health Link, even at full price. But, you may be able to get health insurance through DC Healthcare Alliance or from an employer. DC Healthcare Alliance is a public insurance program that covers a full range of health services. For more information, call the Alliance Enrollment Office at (202) 639- 4041.

The Ryan White Program is open to everyone who meets the income requirements described in the next section, no matter your immigration status.

For more information about healthcare for immigrants in DC, contact the DC Department of Health Care Finance at (202) 442-5598.

How does the Ryan White Program help?

Even if you have insurance, the Ryan White Program may be able to help you with your medication and premium costs. It may also be able to give you support services that your insurance doesn't cover.

The AIDS Drug Assistance Program (ADAP) is funded by the Ryan White Program through the HIV/AIDS, Hepatitis, STD, and TB Administration (HAHSTA). ADAP determines eligibility for medication assistance and premium assistance. To be eligible for ADAP, your income must be below \$58,350 and your assets below \$25,000. To apply for ADAP, you will need to submit a completed application with proof of your DC residency, income, assets, insurance coverage (if any), and premium invoice if you're applying for help with your premiums. Your HIV healthcare provider can help you complete the application.

If you have insurance through a job, ADAP can help pay for your premiums and can also help you pay your medication-related deductibles, copayments, and coinsurance.

If you have coverage through DC Health Link, ADAP can help with expenses even if you're already getting financial help through DC Health Link. For example, based on your income, you might be getting help from DC Health Link to pay your monthly premium. ADAP could help you with the part you still owe and could also help with medication-related deductibles, copayments, and coinsurance.

If you are eligible for Medicaid only, you will not be eligible for ADAP. But if you are enrolled in Medicare (with or without Medicaid), you may be eligible for ADAP assistance for medication copayments (drugs on ADAP formulary only) after your Medicare Prescription Drug Plan pays for your medications.

With all the new insurance options in DC, almost everyone should be able to find coverage. But if you don't have insurance, or if you're planning to get insurance but have a gap before it will start (for example, if you're waiting until open enrollment to sign up), the Ryan White

Program can help cover your medical services, and ADAP can help you with your HIV drugs and other HIV care. You should also ask your HIV provider about a Sliding Fee Scale.

SUMMARY: HOW RYAN WHITE AND THE ADAP PROGRAM CAN HELP

If you are enrolled in insurance through your employer or DC Health Link, you can get help with your medication-related premiums, deductibles, copayments, and coinsurance.

If you are enrolled in Medicare, you can get Medicare Part D plan copayment and premium assistance.

If you are uninsured or enrolled in DC Healthcare Alliance, you can get full medication coverage for your HIV and HIV-related medications.

For more information about ADAP call (202) 671-4900, or go to <http://doh.dc.gov/service/dc-aids-drug-assistance-program>

The Ryan White Program also provides a range of services that may not be covered by your insurance, like:

- Child Care
- Emergency Financial Assistance
- Food Bank/Home Delivered Meals
- Health Education/Risk Reduction
- Legal Services
- Linguistics Services
- Non-Emergency Medical Transportation
- Outreach Services
- Psychosocial Support
- Referral for Health Care / Supportive Services
- Treatment Adherence Counseling

La Ley de Cuidado de Salud Asequible (Affordable Care Act) y Usted: Una guía del consumidor para las personas que viven con el VIH en el Distrito de Columbia, 2015

¿Sabía usted que puede obtener seguro médico y asistencia con el tratamiento y servicios de apoyo para el VIH / SIDA a través del Programa Ryan White? Tener seguro médico es muy importante para mantenerse sano, especialmente para las personas que viven con el VIH. Ahora es ley que casi todos deben tener seguro médico. El seguro médico y el Programa Ryan White pueden trabajar juntos y proveerle los servicios que usted necesita.

Si usted no es un ciudadano de los EE.UU., pero está aquí legalmente y cumple con los requisitos de ingresos, es posible que califique para recibir Medicaid. Hay un período de espera de cinco años después de llegar a los EE.UU. para ser elegible para Medicaid (la excepción a esta regla son las mujeres embarazadas y los niños, quienes no tienen que cumplir este requisito). Durante el período de espera, usted puede comprar un seguro médico a través de “DC Health Link.” Usted puede ser elegible para recibir ayuda con el costo de su seguro médico. Para obtener más información, contacte al Departamento de Finanzas Médica de DC al (202) 442-5598.

Si usted es indocumentado, no puede recibir Medicaid. Tampoco puede comprar seguro médico a través de DC Health Link. Sin embargo, si puede obtener seguro médico por medio de un trabajo, o a través de un programa llamado Alianza (DC Healthcare Alliance). Alianza es un programa de seguros públicos que cubre una amplia gama de servicios de salud. Para obtener más información, llame a la Oficina de Inscripción de Alianza al (202) 639- 4041.

El Programa de DC ADAP/Ryan White puede ayudar a cualquier persona viviendo con el VIH y que cumple con los requisitos de ingresos, sin importar su estado de inmigración:

- Si usted tiene seguro médico a través de su empleo o DC Health Link, es posible que DC ADAP/ Ryan White pueda ayudarle con las primas relacionadas con el costo de los medicamentos, deducibles, copagos y coseguro.
- Si usted está inscrito en Medicare, es posible que DC ADAP/ Ryan White pueda ayudarle con el copago y la prima de la Parte D de Medicare.
- Si usted no tiene seguro médico, es posible que DC ADAP/ Ryan White pueda ayudarle con sus servicios médicos y medicamentos relacionados con el VIH.
- Si usted está inscrito en Alianza, es posible que DC ADAP/ Ryan White pueda ayudarle con la cobertura de sus medicamentos para el VIH y medicamentos relacionados con el VIH.

Para obtener más información acerca del programa DC ADAP, llame al (202) 671-4900 o visite: <http://doh.dc.gov/service/dc-aids-drug-assistance-program>

El Programa Ryan White también ofrece varios servicios que posiblemente no estén cubiertos por su cobertura, como:

- El cuidado de Niños
- Asistencia financiera de emergencia
- Banco de alimentos / Entrega de comidas en su hogar
- Educación de la salud / Reducción de riesgo
- Servicios legales
- Servicios lingüísticos
- Transporte médico en caso de no emergencia
- Servicios comunitarios
- Apoyo Psicosocial
- Referencias para el cuidado de Salud / Servicios de Apoyo
- Consejería de adherencia a tratamientos médicos

USTED NO TIENE QUE TOMAR ESTAS DECISIONES SOLO.

En el Distrito de Colombia hay expertos entrenados, también llamados “Navegantes”, que pueden sentarse y hablar con usted acerca de sus opciones de seguros médicos y ayudarle a inscribirse en los programas para los que usted califica.

Para encontrar un navegante que hable su idioma, llame al (855) 532-5465 o visite: <https://dchealthlink.com/find-expert>. La asistencia que reciba de los navegantes es totalmente gratuita. Usted puede traer esta guía completa en español con usted para que el navegante pueda ayudarle a entender cómo el seguro médico y Ryan White pueden trabajar juntos para ayudar a las personas que viven con el VIH.

Resources

To search for expert help from an Assister / Navigator in your community, including by languages spoken, see <https://dchealthlink.com/find-expert>.

Some community organizations that provide services specific to people of color, the LGBT community, or individuals with disabilities include the examples listed below. More can be found online.

UNITY HEALTHCARE, INC.
1220 12th Street SE, Washington DC
(202) 715-7900
www.unityhealthcare.org

NEW BETHEL BAPTIST
1739 9th Street NW, Washington DC
(202) 387-9100
www.nbbc-dc.org

LA CLÍNICA DEL PUEBLO
2831 15th Street NW, Washington DC
(202) 462-4788
www.lcdp.org

MARY'S CENTER FOR MATERNAL & CHILD CARE, INC.
2333 Ontario Road NW, Washington DC
(202) 483-8196
www.maryscenter.org

ETHIOPIAN COMMUNITY SERVICES & DEVELOPMENT CENTER
1901 9th Street NW, Washington DC
202-319-0045
www.ecsdc.org

COMMUNITY OF HOPE
2250 Champlain St NW, Washington DC
(202) 232-9022
www.communityofhopedc.org

WHITMAN-WALKER HEALTH, INC.
1701 14th Street NW, Washington DC
(202) 745-7000
www.whitman-walker.org

THE DC CENTER FOR THE LGBT COMMUNITY
2000 14th Street NW, Washington, DC
(202) 682-2245
www.thedccenter.org

ANDROMEDA TRANSCULTURAL HEALTH
1400 Decatur Street NW, Washington DC
(202) 291-4707
www.andromedatransculturalhealth.org

QUALITY TRUST FOR INDIVIDUALS WITH DISABILITIES, INC.
5335 Wisconsin Avenue NW, Washington, DC
(202) 459-4004
www.dcqualitytrust.org

Medicaid Resources

DC MEDICAID
www.dc-medicaid.com/dcwebportal/home

DC DEPARTMENT OF HEALTH CARE FINANCE (DHCF)
dhcf.dc.gov/service/medicaid

MCOs

AMERIHEALTH DC
www.amerihealthdc.com
Medicaid Member Services: (202) 408-4720 or 1-800-408-7511
Alliance Member Services: (202) 842-2810 or 1-866-842-2810

MEDSTAR FAMILY CHOICE
www.medstarfamilychoice.com
1-888-404-3549

TRUSTED HEALTH PLAN
www.trustedhp.com
(202) 821-1100

HEALTH SERVICES FOR CHILDREN WITH SPECIAL NEEDS
www.hscsn-net.org
(202) 467-2737 or 1-866-937-4549

Health Link resources

DC HEALTH LINK
<https://dchealthlink.com/>
1-855-532-5465

To contact plans, see: <https://dchealthlink.com/contact-info> or:

AETNA
www.aetna.com/individuals-families.html#open

CAREFIRST
member.carefirst.com/individuals/home.page?

KAISER PERMANENTE
healthy.kaiserpermanente.org/html/kaiser/index.shtml

UNITED HEALTHCARE
www.uhccommunityplan.com

MD, VA, WV Exchanges

MARYLAND

marylandhealthconnection.gov

VIRGINIA

www.healthcare.gov

WEST VIRGINIA

www.healthcare.gov

MD, VA, WV ADAP Programs

MARYLAND

<http://phpa.dhmmh.maryland.gov/OIDPCS/CHCS/SitePages/madap.aspx>

VIRGINIA

www.vdh.state.va.us/epidemiology/diseaseprevention/Programs/ADAP/

WEST VIRGINIA

www.dhhr.wv.gov/oeps/std-hiv-hep/HIV_AIDS/caresupport/Pages/ADAP.aspx

**HIV/AIDS and Ryan White service providers in
the District of Columbia and Surrounding Area**

haadirectory.doh.dc.gov

Red Carpet Entry Program

doh.dc.gov/node/229222

Notes

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Find us on Twitter
@DCTakesOnHIV.



For more information, contact:

**HIV/AIDS, Hepatitis, STD & TB Administration
(HAHSTA)**

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