Eligibility Decision Tree

Use this tool to decide if a RWHAP client should enroll in the Marketplace, with Medicaid, or neither. See how ADAP fits with other coverage. Revised July 2015.

Is the Ryan White HIV/AIDS Program (RWHAP) client a U.S. citizen or lawfully present in the U.S.?

YES

Does the client already have Medicaid or Medicare?

YES

If the client is already receiving Medicaid or Medicare, s/he does not need to apply for new programs. S/he CAN’T buy insurance in the Marketplace.

Stay on Medicaid or Medicare. Continue additional HIV (care completion) services provided by RWHAP.

NO

The client CAN’T buy insurance in the Marketplace or qualify for Medicaid/Medicare. Some states may offer other coverage options.*

Client may continue to get care through RWHAP.

NO

The client is likely required to buy insurance on the Marketplace. Clients with a qualifying life event (for example lost coverage; got married; had or adopted a child; gained legal status or status as member of an Indian tribe) can apply before Open Enrollment through a special enrollment period.

Apply through the Marketplace during Open Enrollment, or anytime if qualified for a special enrollment period. The federal government and the state ADAP program may help with the cost.

NO

Does the client have individual insurance? Or, can the client get insurance through an employer or a spouse’s employer that …

• Is defined as affordable? (costs less than 9.56% of household income)
• Meets ACA “minimum value” requirements? (employers must notify employees whether plans meet these requirements)

YES

Is the client’s household income under the Medicaid income limit for your state?*

• States that expanded Medicaid under ACA must have Medicaid income thresholds at 138% of the Federal Poverty Level (133% plus a 5% income disregard) or higher.
• In states that didn’t expand Medicaid, there may be different income limits for adults without dependent children, families, pregnant women, and children.

NO

The client may qualify for Medicaid. Clients may apply any time!

Apply for Medicaid. Additional HIV services may be available through RWHAP.

* Contact your state Medicaid program for information on Medicaid income limits, definitions of marriage used in the state, and safety-net programs available for those who don’t qualify for Medicaid. Contact information for state Medicaid agencies can be found at Healthcare.gov, searching for “Do I qualify for Medicaid” and entering your state in the drop-down box at the bottom of the page.

This document was prepared by JSI Research & Training Institute, Inc. under Grant #UF2HA26520 from the Health Resources and Services Administration’s HIV/AIDS Bureau. Its contents are solely the responsibility of the authors and do not necessarily represent the official views of the HIV/AIDS Bureau. The content was adapted from Duke AIDS Legal Project, AIDS Foundation of Chicago and National Association of Insurance Commissioners.

The ACE TA Center helps RWHAP grantees and subgrantees enroll diverse clients, especially people of color, in health insurance. www.targethiv.org/ace