

# If you don't have health insurance, now is a good time to get it.

## Take the next step for a healthy life.

**Health insurance helps you pay for the health care you need to stay healthy.**

Changes in health care laws have made it much easier to get health insurance now.

Over 16 million people have already signed up, but others still have questions or concerns. Do you have questions about health insurance? Here are some answers.

**“Why do I need health insurance? I already get my HIV care through the Ryan White Program.”**

**Health insurance covers care for all your health needs.**

In addition to your HIV care and medications, you'll be able to get other health services, such as:

- Free preventive care, like flu shots and cancer screenings
- Care and medications for other health problems you may have, like heart disease or diabetes
- Hospitalizations
- Substance use treatment and mental health services
- Maternity care

**Health insurance protects your finances.** If something unexpected happens, like a car accident, you won't go broke paying hospital bills.

*“My case manager helped me find an affordable health insurance plan that covers all of my health care needs, including my HIV medication.”*



## “Health insurance can be expensive. How will I pay for it?”

You can get help paying for health insurance depending on how much money you make. In many places, the Ryan White Program, including the AIDS Drug Assistance Program (ADAP), can help with insurance and medication costs -- even after you get covered.

**More than 8 in 10**  
people who signed up  
for health insurance in  
2014 got financial help.

## “Will I still be able to see the doctor or nurse who provides my HIV care?”

There's no guarantee that your current doctor or nurse will be part of a health insurance plan that is available to you, but there's a good chance. And **all plans will have an HIV doctor that you can see**, even if it's not your current doctor.

**Your case manager or an enrollment assister can work with you to compare plans and choose one that is right for you.**  
As you compare plans, you can also see which doctors are covered by each one.

## “What about my HIV medications? Will health insurance pay for them?”

**All health insurance plans must cover HIV medications.**  
When you're choosing a plan to apply for, you can check to see if your specific HIV medications are covered by that plan.

Most plans require a **co-pay** for medicines and doctor visits. This means you pay a set amount when you pick up your prescription or go to the doctor.

**Different plans may require different amounts for co-pays.**  
Your case manager or an enrollment assister can help you choose a plan with affordable co-pays for medications and doctor visits.



## “Can I still get services and help from the Ryan White Program and ADAP?”

**Yes, you will still be able to get services from the Ryan White Program** that are not covered by your insurance— like having a case manager or dental care.

In many places, the Ryan White Program, including ADAP, can help you pay for health insurance premiums and co-pays. Check with your case manager or the Ryan White Program about how that could work for you.

**If for some reason you are not eligible for health insurance,** you can still get your HIV care and medications through the Ryan White Program.

## “What if I don’t enroll in health insurance?”

If you can afford health insurance but choose not to enroll, **you may have to pay a fee** — up to \$700 or more. And you’ll be missing out on a lot of services that can keep you healthy!

If you don’t have qualifying health coverage, **you may not have to pay the fee.** You could get an exemption if:

- You cannot find an affordable plan
- You are very low income and do not have to file a tax return
- You had a short gap in coverage
- You are not lawfully present in the U.S.



**The Ryan White Program strongly encourages you to** enroll in health insurance if you are eligible!

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## GET COVERED FOR A HEALTHY LIFE

**“I’m ready to enroll? How do I get started?”**

Talk to your case manager to see what health plans you are eligible for.

You don’t have to enroll in health coverage on your own. Someone can help you through all of the steps to fill out your application and enroll. We can provide **in-person help**, or connect you to someone who can.

**For help enrolling in health insurance, contact:**



The ACE TA Center helps Ryan White HIV/AIDS Program providers to enroll diverse clients in health insurance. For more information, visit: [www.targethiv.org/ACE](http://www.targethiv.org/ACE)

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