

# Health Care Reform and YOU: For Illinois Residents with HIV

## Information for people with HIV who receive care through Ryan White or ADAP

### What is Health Care Reform?

“Health Care Reform” is also called the Patient Protection and Affordable Care Act or “Obamacare”. This law should make it easier for everyone to get health insurance. The full law starts on January 1, 2014, but you might be able to sign up for new insurance before then.

### What kind of insurance will I be eligible for under health care reform?

Ryan White clients who are currently uninsured may be eligible for two programs: Medicaid or private insurance. You may be eligible for one of these programs right now, or you may have to wait until the beginning of 2014. A few Ryan White clients who can't get either will continue to get care through Ryan White and ADAP. Use this chart to see which program will be the right one for you.

**How do I sign up for these new programs?** Starting October 1<sup>st</sup>, you can sign up on-line for Medicaid or insurance. There will be many organizations that can help you. *If you live in Cook County you can sign up now for CountyCare now by calling 312-864-8200.*

If you...	You may be eligible for...	Enrollment starts...	For more information...
<ul style="list-style-type: none"> <li>• Earn under \$15,865/year</li> <li>• Are lawfully present in the US</li> </ul>	Regular Illinois Medicaid after January 1, 2014. If you live in Cook County, you may be eligible for CountyCare now. Call 312-864-8200.	October 1, 2013.	Talk to your case manager
<ul style="list-style-type: none"> <li>• Earn between \$15,865 and \$45,960</li> <li>• Are lawfully present in the US</li> <li>• Are a resident of Illinois</li> </ul>	An individual health insurance policy you buy in the new insurance marketplace. The insurance companies can't charge you more because you have HIV and there will be programs to help you pay the premiums, co-pays or deductibles.	You can start enrolling on October 1, 2013. You must enroll before March 31 2014.	Talk to your case manager
<ul style="list-style-type: none"> <li>• Earn under \$57,450</li> <li>• Are <u>not</u> lawfully present in the US</li> <li>• Are a resident of Illinois</li> </ul>	You will still be able to get medical care and HIV medications through Ryan White and ADAP.	Ongoing	Talk to your case manager

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### Will I be able to still see my same medical provider?

This depends on the insurance you have:

- CountyCare: Ask your doctor if he or she is in the CountyCare network. The CORE Center, other Cook County clinics, and several health centers are in the network. Ask your doctor or if you can continue to see him or her.
- Medicaid: After January 1, 2014: If you sign up for Medicaid it is likely that you will be able to continue to see your current provider, if you wish to do so. There may be more than one health plan to choose from in Medicaid, and it is important to check with your doctor to find out what plans he or she accepts and which plan is best for you.
- Private insurance through the marketplace: If you sign up for a health plan through the health insurance marketplace, you should check with your medical provider to discuss what health plans they accept and which plan is best for you.
- If you are not eligible for these new programs, then you will likely be able to continue to receive Ryan White care with your current provider.

### I already have Medicaid, Medicare or private insurance. What should I do?

You won't need to sign up for any of these new programs, but watch your mail carefully for information about changes to Medicaid and Medicare.

### Where can I get help if I have questions?

Your case manager is the first person you should talk to if you have questions or concerns.

Additional resources that you can access on your own or your case manager can help you connect with, are:

- HIVHealthReform.org: [www.HIVHealthReform.org](http://www.HIVHealthReform.org)
- CountyCare (for Cook County residents only): [www.countycare.com](http://www.countycare.com)
- Illinois Medicaid: [www.hfs.illinois.gov](http://www.hfs.illinois.gov)
- Illinois AIDS Drug Assistance Program: <http://www.idph.state.il.us/health/aids/adap.htm>