

GMHC Client Fact Sheet

ADAP Plus Insurance Continuation (APIC)

What is APIC?

The ADAP Plus Insurance Continuation (APIC) is a program offered by the New York State AIDS Drug Assistance Program (ADAP). APIC helps people pay for private health insurance.

What does APIC cover?

If you are paying for or will need to pay for health insurance premiums and cannot afford to pay for them yourself, APIC may pay them for you. Here are some examples of where APIC can help you: If you've lost your job and are keeping the employer's insurance coverage by enrolling in COBRA; or, if you have or would like to enroll in an individual direct pay health insurance policy, APIC can pay the premiums if the cost is too high for you to pay; or, if you are currently employed and have health insurance through your job, APIC can pay your share of the premiums if a) the cost is too high for your income (you pay more than 4% of your income for the policy) **and** b) your employer is paying for at least 50% of the cost of the premiums.

What will APIC not cover?

APIC will pay only for comprehensive cost effective health insurance. For example, APIC will not pay for an insurance policy which does not cover HIV specialists, prescribed medications and ambulatory medical care. A copy of the summary of benefits for your health insurance plan will assist APIC in reviewing your insurance.

How do I know if I qualify for APIC?

APIC is available to people who meet ADAP's medical and financial eligibility requirements. You meet the requirements if you are the following: HIV positive, a New York State resident, not currently enrolled in Medicaid, your gross income before taxes is less than \$44,000/year for a household of one, \$59,200 for two, and you have liquid assets of less than \$25,000. Certain assets are counted at half value, such as IRA and 401K accounts. If you are using ADAP to meet your Medicaid Spend Down, then ADAP will ask you to have Medicaid pay for

...> your private insurance via a program with similar purposes, called Medicaid Third Party Reimbursement.

How do I apply?

If you already have active ADAP coverage then you will need to complete the one page APIC application. If you do not have ADAP coverage in place, you will need to complete the ADAP application as well as the APIC application. GMHC Client Advocacy has developed a fact sheet which explains how to apply for ADAP. All APIC applicants must submit a copy of their insurance card and the insurance policy's summary of benefits. In addition, if you have an individual health insurance policy, you will need to send APIC a copy of the insurance premium bill. If you have a group health insurance policy from an employer, such as COBRA, you will need to send the COBRA letter, which includes the premium cost and payment address.

What happens when I am approved?

APIC will send you written notification of your APIC coverage. They will immediately begin to process payment of your premiums. You will receive pink and green "Assignment of Benefits" forms from APIC which you will need to complete and return to APIC giving them permission to bill your insurance company for any medical costs ADAP covers for you. You will also receive a letter from APIC requesting that you have your insurance company send premium bills directly to APIC.

Questions?

The toll-free ADAP/APIC number to call is 1-800-542-2437. **In addition, the Client Advocacy Unit at GMHC is available to assist you. For more information, please call our Helpline: 212/367-1125, Wednesdays, 2:00 to 5:30 P.M. Walk-in services are available Tuesdays and Thursdays, 10:00 A.M.– 1:00 P.M.**

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