CRI's HIV Drug Assistance Program (HDAP) and the MA Health Connector: Open Enrollment 2022

October 27th, 2021

from HDAP's BRIDGE Team:

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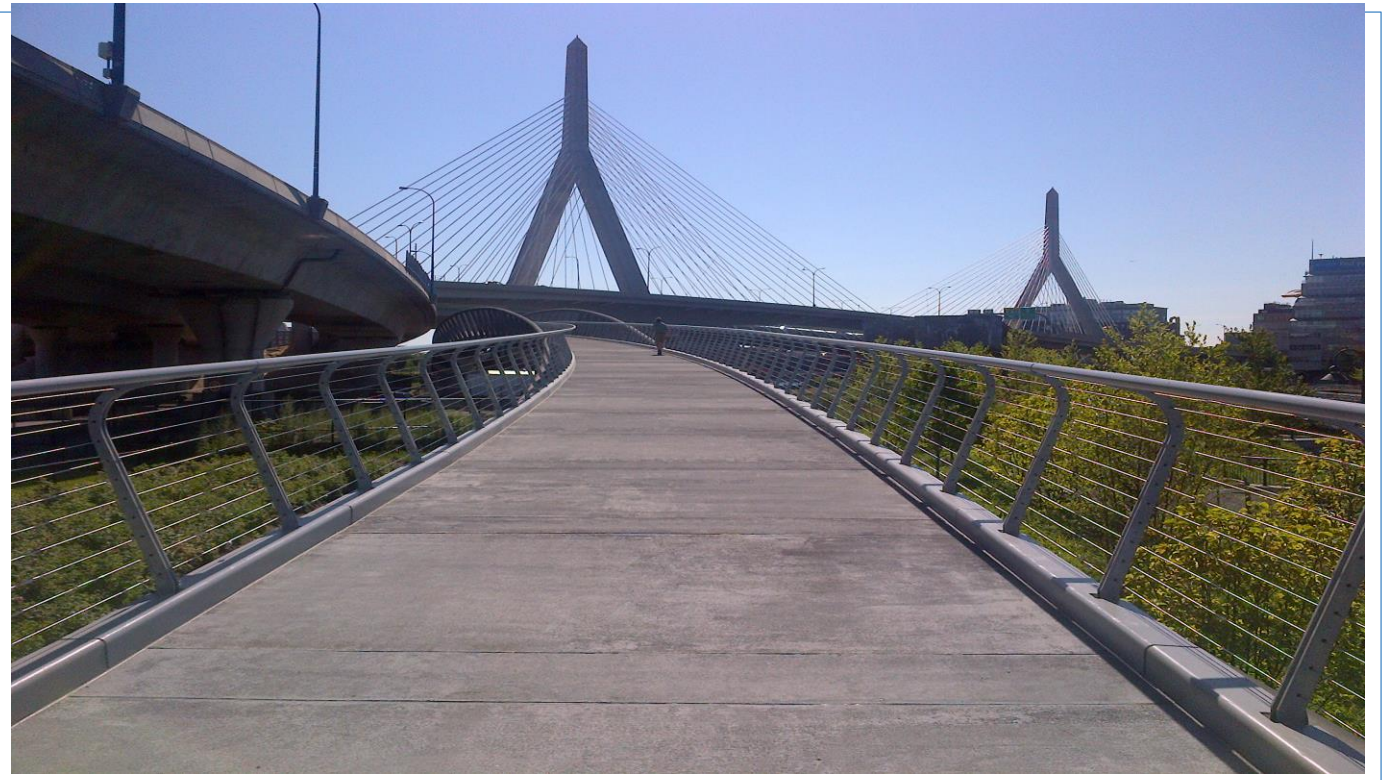
BRIDGE Team Health Insurance Enrollment Specialists



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BRIDGE = Benefits, Resources, & Infectious Disease Guidance and Engagement

Webinar Overview

- HDAP Program Updates and Reminders
- Medicare Open Enrollment
- Infectious Disease Drug Assistance Program (IDDAP)
- BRIDGE Team
- Open Enrollment 2022 & the Massachusetts Health Connector
- CHII & Open Enrollment
- Special Considerations for Immigrants
- PrEP and PEP Drug Assistance Programs (PrEPDAP & nPEP)

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Benefits of the HDAP and CHII Programs and Reminders

- Keeping clients active in HDAP program is the best way to ensure that clients with a sudden change in circumstances (e.g., loss of or change in insurance coverage) can access the benefits of HDAP and CHII including:
  - Medication co-pays assistance
  - Temporary 100% medication assistance for clients with a gap in insurance coverage
  - Health Insurance Premium Assistance through HDAP's CHII Program (Comprehensive Health Insurance Initiative)
- **Please remember to notify HDAP and CHII about insurance changes, preferably before the changes take effect to keep their coverage active and avoid problems at the pharmacy!**

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Sending Secure Documents to HDAP and CHII by Email, Mail or Fax

Please DO NOT send sensitive or confidential documents to HDAP staff via unsecure email. You may send documents securely by using HDAP's ZixCorp Portal (instructions can be found on our website).

1. Visit https://web1.zixmail.net/s/login?b=crine
2. Login to your account or create an account if it's your first time using the portal
   - You may need to periodically update your password
3. Select the "Compose" tab
4. Select the team you are trying to email in the drop-down menu (HDAP, BRIDGE, CHII etc.)
5. Write your message and attach all relevant documents
6. Click "Send"

You can also fax documents to HDAP at 617.502.1703 or mail them to CRI at:

529 Main Street St., Suite 301, Boston, MA 02129

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Contacting HDAP, BRIDGE, and CHII

HDAP: Call 617.502.1700 (select option 1 followed by option 2) or send a secure email to HDAP

Contact HDAP with any general questions about application status, eligibility, problems a client is having at the pharmacy, or with changes to a client's insurance coverage, pharmacy or contact information.

BRIDGE: Call 617.502.1700 (select option 1 followed by option 5) or send a secure email to BRIDGE

Contact BRIDGE if your client needs assistance enrolling in or changing their health insurance coverage or to triage problems a client is having with their existing insurance coverage. BRIDGE can also assist with MassHealth or Health Connector determinations and answer questions about reconciling tax credits a client received from the Health Connector.

CHII: Call 617.502.1700 (select option 1 followed by option 3) or send a secure email to CHII

Contact CHII with questions about an insurance premium payment or if you need to request payment of a new or changed insurance premium. CHII can also provide instructions if your client receives a refund check from the Health Connector or another insurance carrier.

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Rapid Eligibility Determination (RED)

- The one-page Rapid Eligibility Determination form (RED) was created to provide quick access to lifesaving HIV medications for newly diagnosed clients.
- Currently, anyone who is new to HDAP may submit a RED as their first application.
- RED **must** be completed in full and signed by both the client and a clinician.
- No supporting documentation is required.
- RED is processed urgently by HDAP.
- Client receives temporary HDAP coverage and must submit a full HDAP application, with supporting documents, to receive full 6 months of coverage.
- We encourage case managers to **use the secure email portal to submit a RED Form and clearly title their email as "Urgent/RED". Please report faxed RED Forms by calling our main number.**

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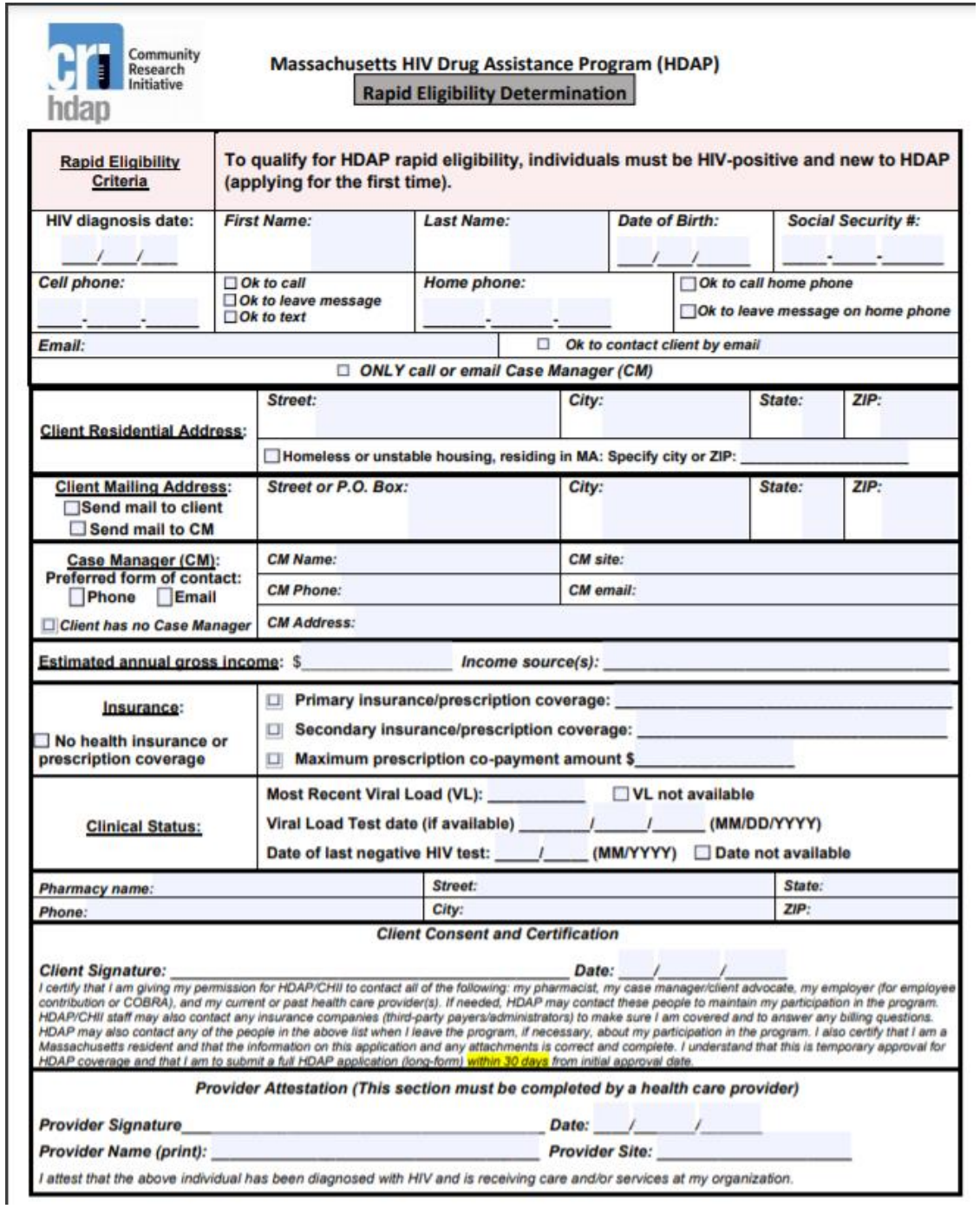
Rapid Eligibility Determination form



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Massachusetts HIV Drug Assistance Program (HDAP)

Rapid Eligibility Determination

Rapid Eligibility Criteria	To qualify for HDAP rapid eligibility, individuals must be HIV-positive and new to HDAP (applying for the first time).

HIV diagnosis date: ___/___/___	First Name:	Last Name:	Date of Birth: ___/___/____	Social Security #: ___-___-____
Cell phone: ___-___-____	☐ Ok to call ☐ Ok to leave message ☐ Ok to text	Home phone: ___-___-____	☐ Ok to call home phone ☐ Ok to leave message on home phone	
Email:		☐ Ok to contact client by email		
☐ ONLY call or email Case Manager (CM)				

Client Residential Address:	Street:	City:	State:	ZIP:
	☐ Homeless or unstable housing, residing in MA: Specify city or ZIP: _____			
Client Mailing Address: ☐ Send mail to client ☐ Send mail to CM	Street or P.O. Box:	City:	State:	ZIP:
Case Manager (CM): Preferred form of contact: ☐ Phone ☐ Email ☐ Client has no Case Manager	CM Name:	CM site:		
	CM Phone:	CM email:		
	CM Address:			

Estimated annual gross income: $_____ Income source(s): _____

Insurance: ☐ No health insurance or prescription coverage	☐ Primary insurance/prescription coverage: _____ ☐ Secondary insurance/prescription coverage: _____ ☐ Maximum prescription co-payment amount $_____
Clinical Status:	Most Recent Viral Load (VL): _____ ☐ VL not available Viral Load Test date (if available) _____/_____/_____ (MM/DD/YYYY) Date of last negative HIV test: ____/____ (MM/YYYY) ☐ Date not available

Pharmacy name:	Street:	State:
Phone:	City:	ZIP:

Client Consent and Certification

Client Signature: _____ Date: ___/_____/_____

I certify that I am giving my permission for HDAP/CHII to contact all of the following: my pharmacist, my case manager/client advocate, my employer (for employee contribution or COBRA), and my current or past health care provider(s). If needed, HDAP may contact these people to maintain my participation in the program. HDAP/CHII staff may also contact any insurance companies (third-party payers/administrators) to make sure I am covered and to answer any billing questions. HDAP may also contact any of the people in the above list when I leave the program, if necessary, about my participation in the program. I also certify that I am a Massachusetts resident and that the information on this application and any attachments is correct and complete. I understand that this is temporary approval for HDAP coverage and that I am to submit a full HDAP application (long-form) within 30 days from initial approval date.

Provider Attestation (This section must be completed by a health care provider)

Provider Signature_____ Date: ___/_____/_____

Provider Name (print): _____ Provider Site: _____

I attest that the above individual has been diagnosed with HIV and is receiving care and/or services at my organization.

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Annual Medicare Enrollment Periods

Medicare Open Enrollment (October 15-December 7):
Beneficiaries with Medicare A and/or B can enroll in or change their Medicare Part D (prescription drug) plan. Those with both Parts A & B can enroll in or change their Medicare Advantage (Part C) plan.

Medicare Advantage Open Enrollment Period (January 1-March 31):
Beneficiaries enrolled in a Medicare Advantage plan can switch to another Medicare Advantage/Part C plan one time during this period or return to Original Medicare and enroll in a Medicare Part D prescription plan.

Medicare General Enrollment Period (January 1-March 31):
Beneficiaries who did not enroll in Medicare Part B during their Initial Enrollment Period, or who missed a SEP (Special Enrollment Period) can enroll in this coverage now **(coverage will not be effective until July 1st)**. This enrollment period can also be used for Voluntary Medicare Part A enrollment (enrollment for those who do not qualify for "Premium Free Medicare Part A").

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Beneficiaries can enroll in a Medicare Supplement plan (aka Medigap) outside of the traditional Medicare enrollment periods

Infectious Disease Drug Assistance Program (IDDAP)

CRI's IDDAP program includes:

- PrEP and PEP Drug Assistance Programs (PrEPDAP & nPEP)
- TB Drug Assistance Program (TBDAP)
- HIV Drug Assistance Program (HDAP)
  - Health insurance premium assistance through the Comprehensive Health Insurance Initiative (CHII); and
  - Training and technical assistance to consumers and providers on navigating the complex health insurance landscape though the BRIDGE Team (Benefits, Resources, Infectious Disease Guidance and Engagement)

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HDAP BRIDGE Team

(Benefits Resources Infectious Disease Guidance & Engagement)

Goal:

Enroll and retain MA residents living with HIV and those at risk for HIV in comprehensive health insurance with access to affordable care and medications.

Main Objectives:

1. Assist MA residents in our HDAP and PrEPDAP programs to access health insurance
2. Assist case managers and other providers in helping their clients navigate and access health insurance
3. Reduce turnaround time of HDAP applications by referring insurance-related requests for assistance to specialized staff

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HDAP BRIDGE Team

(Benefits Resources Infectious Disease Guidance & Engagement)

Training and Technical Assistance:

- Train case managers, financial benefits staff, other providers, peer advocates, & consumers/clients
- Provide individualized assistance to clients and case managers
- Group case consultations
- Webinars and Q&A sessions* (PRESENTATIONS & WEBINARS | Community Research Initiative (crine.org)
- Reviewing the most effective ways to communicate changes in health insurance and benefits programs to provider and consumer populations
- "Did you know…" information and tips email communications series

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*Due to COVID-19, we continue to provide trainings and consultations virtually. We plan to return to providing services in-person when it is safe for staff and clients, as determined by MA DPH and CRI leadership. Please contact us if you would like a virtual training.

Open Enrollment 2022
& The MA Health Connector

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MA Health Connector

"One-stop-shopping experience"—online marketplace where households can apply for health insurance

Streamlined application process for:

- MassHealth
- Health Safety Net (HSN)
- Subsidy eligibility ("help paying for insurance costs")
- Non-subsidized health insurance plans

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MA Health Connector Plan Eligibility

To purchase health insurance through the Health Connector, individuals must meet the following criteria:

- Resident of Massachusetts
- Not currently incarcerated
- U.S. citizen, national, or a non-citizen who is lawfully present

*Undocumented individuals are NOT eligible to purchase insurance through the Health Connector but may submit a paper application to be screened for MassHealth Limited and HSN.

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What is Open Enrollment?

From November 1st, 2021, through January 23rd, 2022, individuals and families can enroll in health insurance coverage through the MA Health Connector or change their current coverage. Individuals and families can also purchase coverage through the "off exchange marketplace" meaning, directly from an insurance carrier like BCBS, or through an agent or broker outside the MA Health Connector.

Individuals and families **who are qualified** for MassHealth and Health Safety Net coverage can access this coverage at any time and do not need to wait for Open Enrollment to apply!

Outside of Open Enrollment, individuals and families **may not** be eligible to enroll in or change coverage unless they have a **qualifying life event** like a change in income or family size that gives them eligibility for a **Special Enrollment Period.**

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Qualifying Life Events

- Gains a dependent or becomes a dependent as a result of:
  - Marriage;
  - Birth, adoption or placement for adoption or foster care or court-ordered care of a child
- Loses minimum essential coverage (MEC) for a reason other than failure to pay premiums or fraud
- Moves to Massachusetts or gains access to new plans as a result of a permanent move
- Is an American Indian or Alaska Native
- Becomes a Lawfully Present individual
- Is determined newly eligible for ConnectorCare
- Is enrolled in Health Connector coverage and
  - Becomes newly eligible for Premium Tax Credits; or
  - Experiences a change in cost sharing reductions
- Administrative reasons:
  - Start or end of a ConnectorCare premium waiver
  - Exceptional circumstances
  - Waiver from the Office of Patient Protection
  - Erroneously enrolled or not enrolled

NOTE: A new applicant who applies during closed enrollment and is determined eligible for tax credits does NOT qualify for an SEP as a result.

A member already enrolled in a QHP who has a change in eligibility for tax credits can switch plans as a result

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Open Enrollment Timeline

For January 1 coverage	For February 1 coverage
• Enroll + Pay between Nov 1 – Dec 23	• Enroll + Pay between Dec 24 – Jan 23

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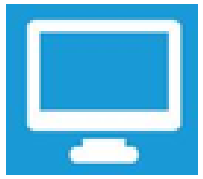
**CHII must receive a client's premium bill by the 16th of the month, in order to pay for coverage to start on the 1st of the following month

Ways to Submit an Application



Apply Online at https://www.mahix.org/individual/

- Easiest and fastest way to apply
- Clients who have previously applied online can update their information by signing into their account

Call the Health Connector Customer Service and apply by phone: 1-877-623-6765

Download the paper application at Mass.gov by clicking *MassHealth*, then *Apply for MassHealth*

- Under 65: select the "Application for Health and Dental coverage and Help Paying Costs"
- 65 or older: select the "Application for Health Coverage for Seniors and People Needing Long-Term Care Services" **(CLIENT 65+ MUST SUBMIT A PAPER APPLICATION)**

The MA Health Connector/MassHealth walk-in centers continue to be closed until further notice.

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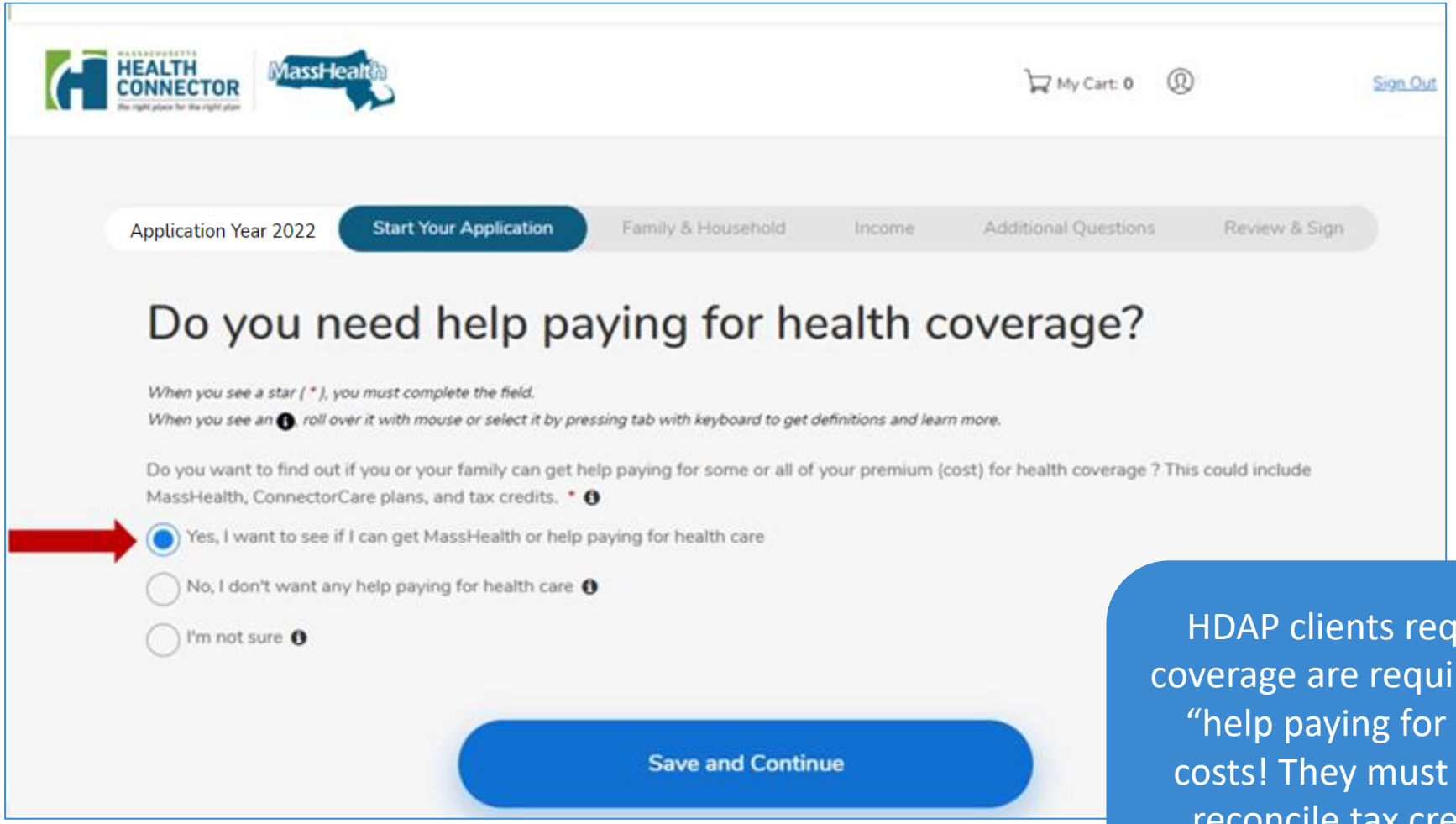
Applying Online



HDAP clients requesting CHII coverage are required to opt into "help paying for health care" costs! They must also agree to reconcile tax credits and file jointly if married!

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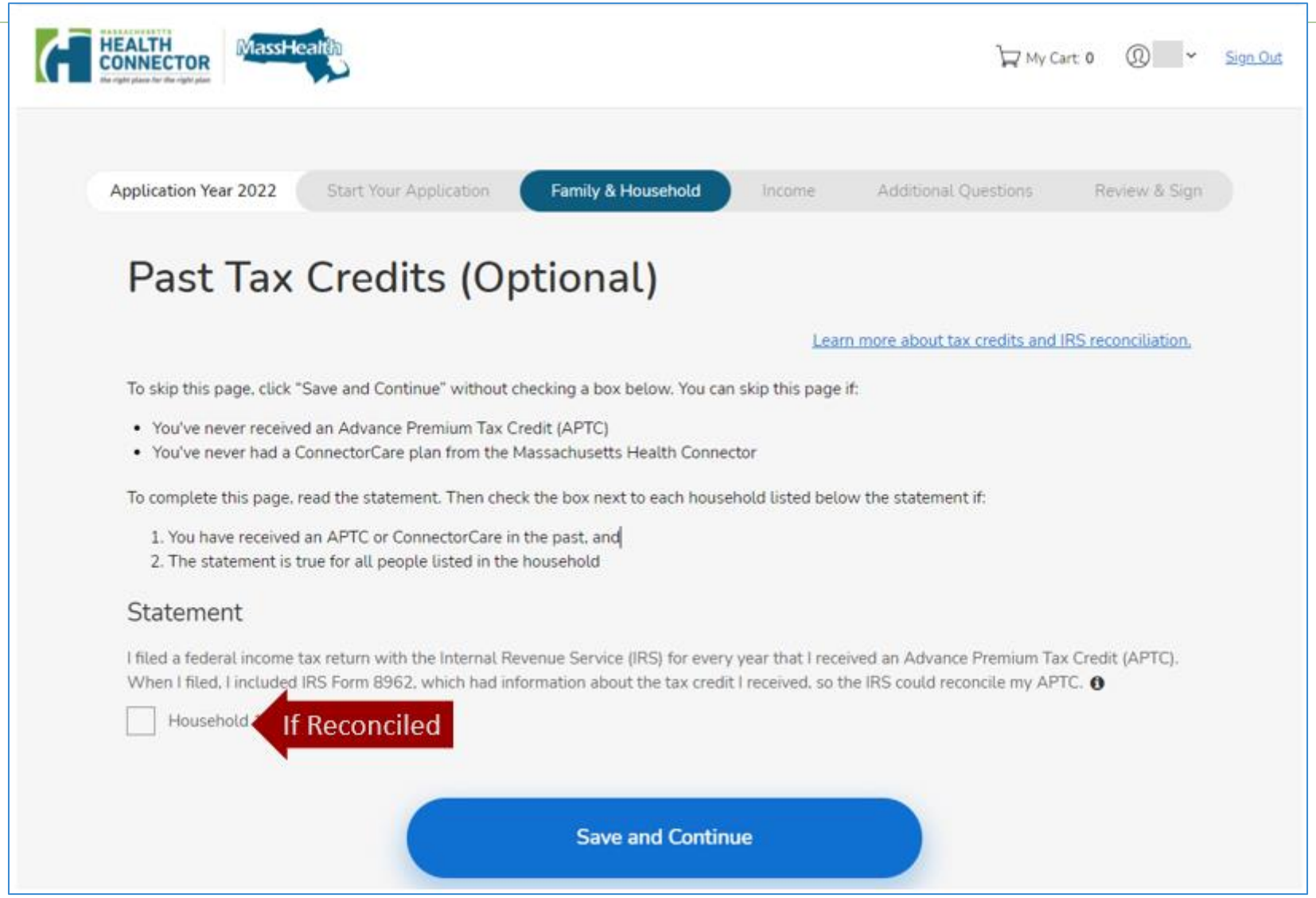
Premium Tax Credits



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Tips for Reporting Income for 2022

Clients must report their income when they first apply for Insurance and clients must update/confirm their income with the Health Connector at least once per year

- Encourage clients to prepare their income information before they apply. Clients will need to report all current income and an estimate of income they expect to receive in the upcoming year.
- Clients should report unemployment income in both their current income and their estimated annual income, as applicable.
- Clients with unstable income may provide their best estimate in terms of their pay rate, hours worked, frequency of pay, etc.
- Keep in mind, clients may be required to submit proof of income if the Health Connector requests it after submitting their application.

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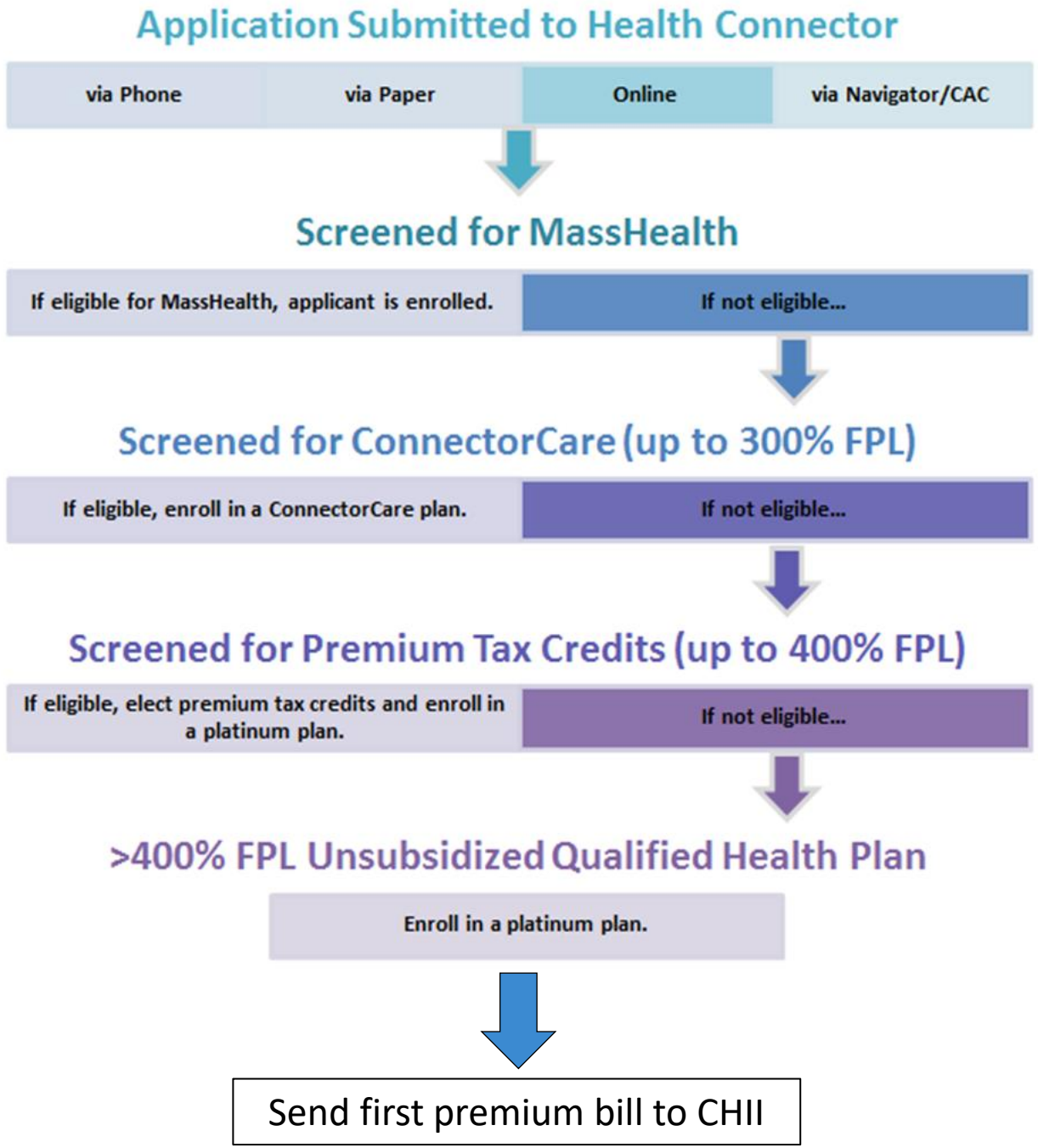
Subsidies



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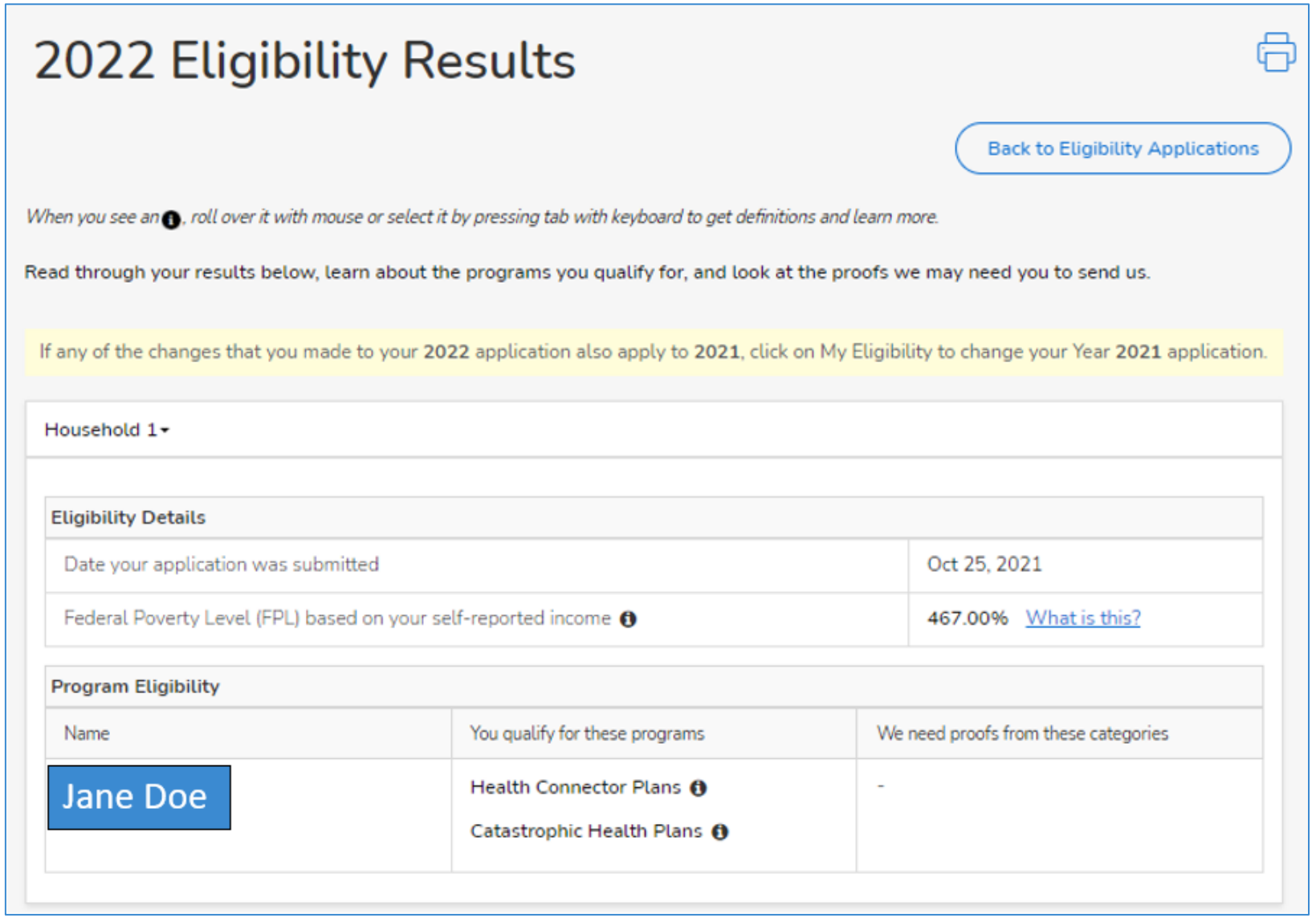
Online Application Eligibility Results



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Responding to Requests for Information

MassHealth or the Health Connector may require verification of the following eligibility factors to make a final eligibility determination:

- *Massachusetts Residency*
- *Income*
- *Social Security Number*
- *Citizenship/Immigration status*
- *Incarceration status*
- *American Indian/Alaskan Native status*

- If verifications are required, clients will receive a detailed Request for Information (RFI) notice.
- Clients must submit all requested proofs to MassHealth or the Health Connector within 90 days.
- Clients who do not respond to an RFI within 90 days may lose their eligibility for MassHealth or for subsidies that lower the cost of their Health Connector coverage. If this occurs, clients may be automatically enrolled into a different insurance plan that may not be appropriate or affordable.

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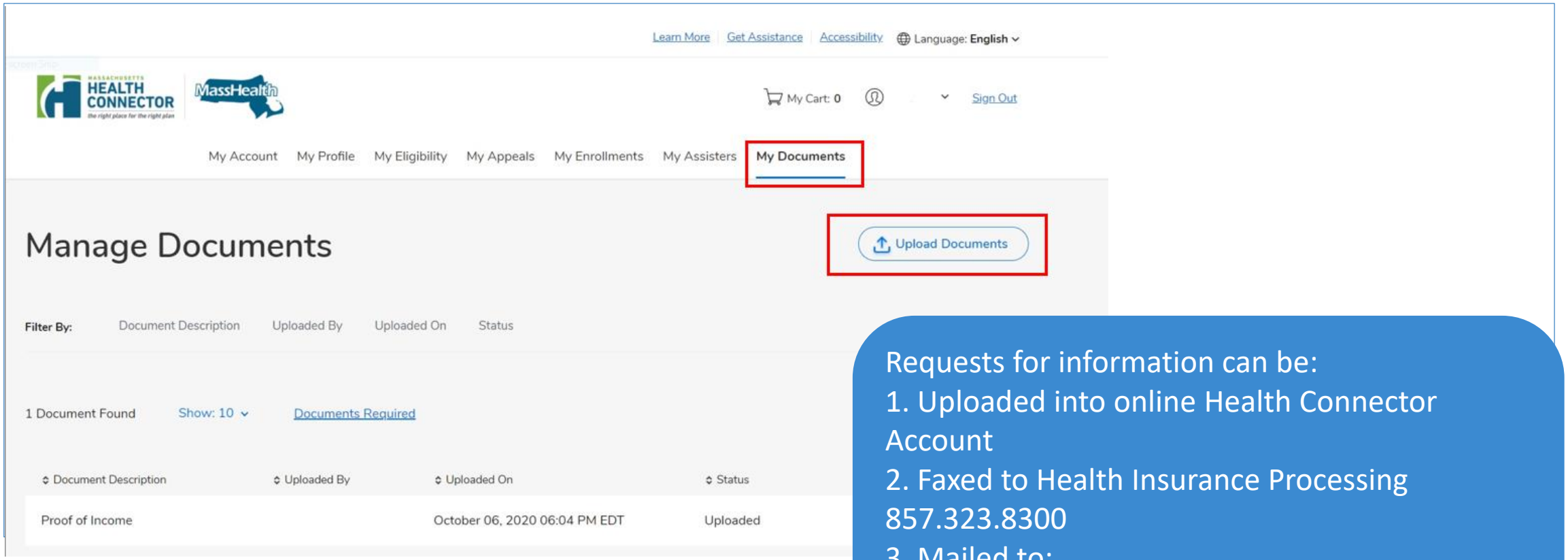
Health Connector Documents Upload



Requests for information can be:
1. Uploaded into online Health Connector Account
2. Faxed to Health Insurance Processing 857.323.8300
3. Mailed to:
MA Health Connector, PO Box 4404, Taunton, MA 02780

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Health Connector Notices Sent to Clients via Mail

Mid to late September 2021:

- Clients should have received a **Preliminary Eligibility Notice**
- Clients must review their information on this notice to verify it is correct
- If any information is incorrect, clients must update their information with the heath connector and enroll into a new plan if appropriate

October or November 2021:

- Clients will receive a **Final Renewal Notice**
- Clients must review enrollment information to verify it is correct and contact HDAP/CHII with their 2022 plan information

December 2021:

- Clients will receive their **January 2022 Premium Bill**
- **Clients must send this bill to CHII by December 16, 2021**

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Health Connector Notices

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Health Insurance Renewal Information

Household Member	Date of Birth	2021 Program Eligibility	Current Health Plan Name	2021 Renewal Health Plan Name	Same plan as 2020?	Date Coverage Renews
Member Name 1	June 22, 1970	Health Connector Plan (No financial help)	Tufts Health Direct ConnectorCare 3	Standard Silver: Tufts Health Direct Silver 2000 II	No	January 1, 2021
Member Name 2	June 23, 1971	Health Connector Plan (No financial help)	Tufts Health Direct ConnectorCare 3	Standard Silver: Tufts Health Direct Silver 2000 II	No	January 1, 2021

Monthly health plan details for 2021

2021 Monthly Health Plan Cost: $800.87 (amount you will pay each month)

- This is the amount your household will pay each month if you stay enrolled in the 2021 health insurance renewal plan listed above.

2021 applied tax credit amount: $0 per month

➢ This is the amount of tax credit that you chose to apply towards your monthly payment in 2020. We will continue to lower your monthly premium in 2021 by the same amount of tax credit unless you make a change to your account.

Your program eligibility will change for 2021

As of January 1, your program eligibility will change and you will no longer be able to get help paying for your health coverage through a ConnectorCare plan or monthly tax credit.

Please make sure your information is up to date, or get help with checking your information as soon as possible if you think that your eligibility for 2021 is not right. Your eligibility for 2021 may have changed because of any of the following reasons:

- **Your income changed.** If your income has gone up or down, your eligibility may have changed. If you think that the information we have about your income is not right, please review your account right away and either update or confirm your current income information.
- **You didn't file taxes.** If you didn't file federal income taxes in the right way for each year that you received a monthly tax credit or ConnectorCare plan, you won't be able to get financial help again until you've filed all necessary tax returns. If this applies to you, you should file a federal income tax return or an amended return as soon as possible, then update your account to let us know that you've filed taxes.
- **You have access to health insurance through another source** that meets minimum essential coverage standards. For example, your eligibility could have changed if you now have access to coverage through Medicare or through an employer. If your access to other health insurance has changed, please update your account with this information.
- **We couldn't get any recent information about your income.** If you haven't updated your income in your account recently and we couldn't get information about your income from electronic data sources, you won't be able to get help with lowering the cost of your health insurance. If this applies to you, you will need to review your application for 2021 and either change or confirm your information. If you update or confirm your information for 2021, you may still be able to get help paying for insurance.

Please update your information right away if you think that your eligibility for 2021 is not right. You can review and update your information through your online account at MAhealthconnector.org.

ConnectorCare Plans

ConnectorCare plans provide insurance for households earning less than or equal to 300% FPL annually:

- 300% FPL= $38,640 a year for an individual
- ConnectorCare plans are subsidized and have advanced premium tax credits that lower the cost of premiums

ConnectorCare Plans have:

- $0 deductible
- $50 maximum prescription co-pay
- Low premium costs

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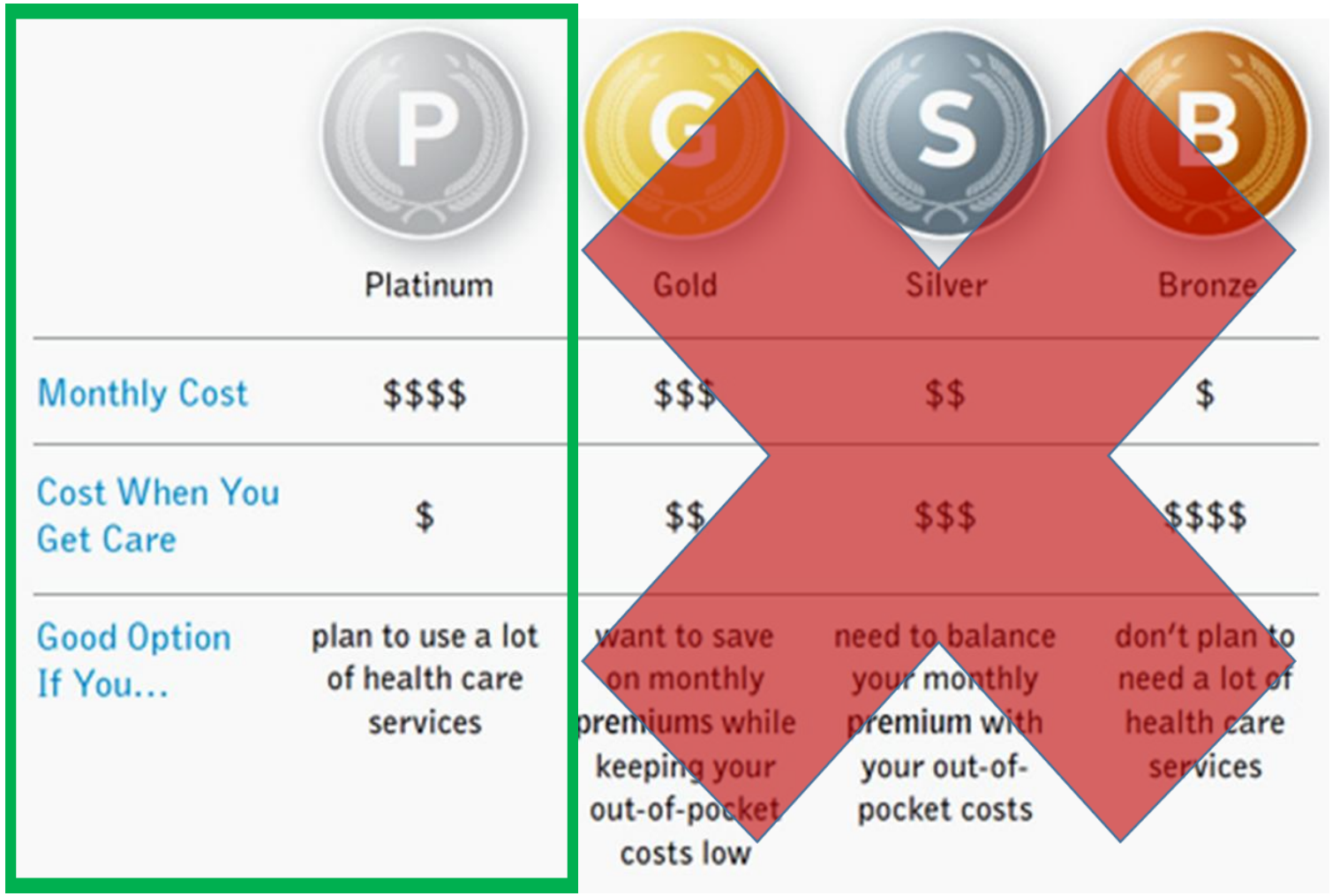
Qualified Health Plans (QHPs)

CHII Pays

You Pay



	Platinum	Gold	Silver	Bronze
Monthly Cost	$$$$	$$$	$$	$
Cost When You Get Care	$	$$	$$$	$$$$
Good Option If You…	plan to use a lot of health care services	want to save on monthly premiums while keeping your out-of-pocket costs low	need to balance your monthly premium with your out-of-pocket costs	don't plan to need a lot of health care services

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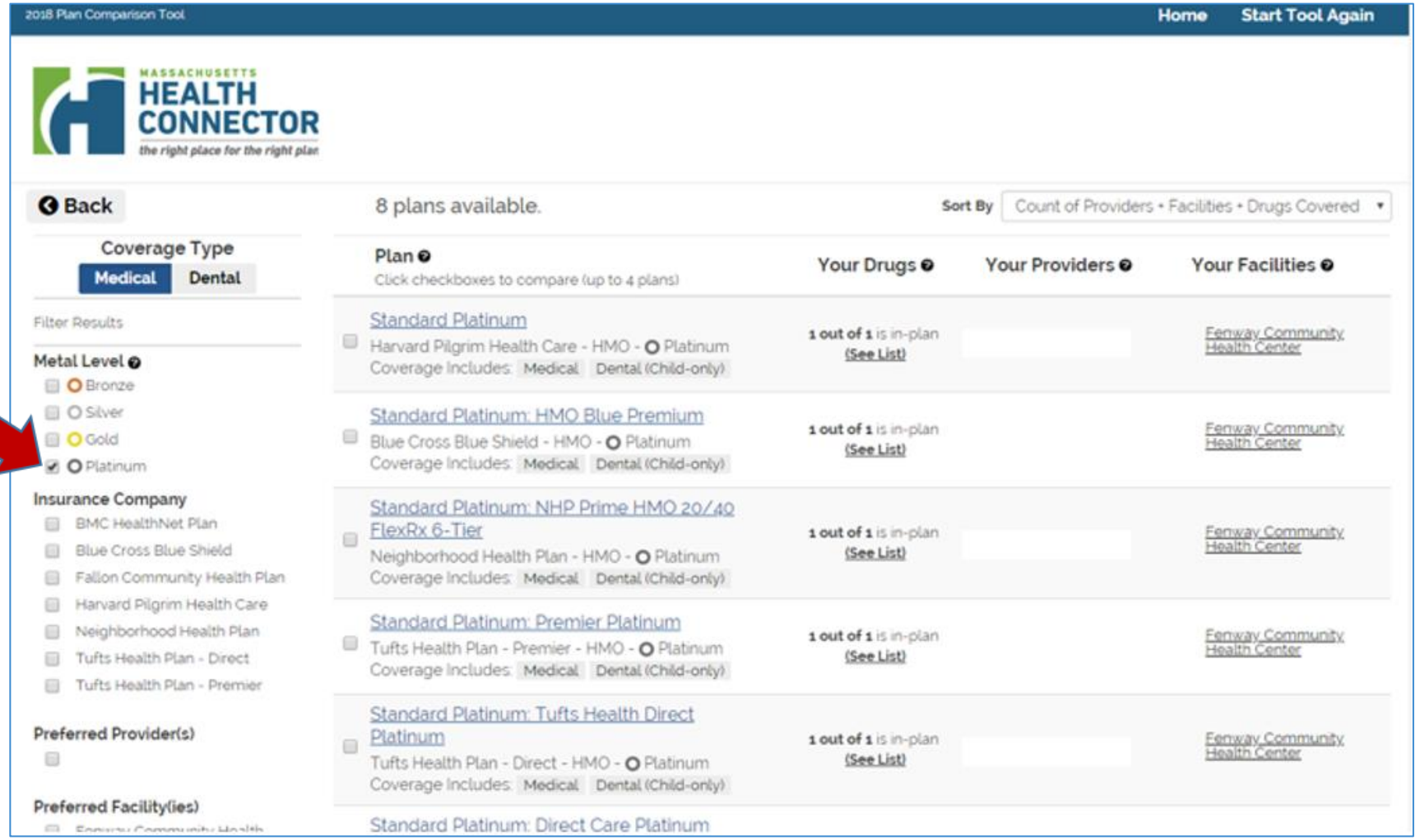
Selecting a QHP – Use the Filter Feature



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Selecting an Appropriate Plan

No Deductible	• Choose a plan with $0 deductible • **Platinum** Level plans have $0 deductible
Accepted by Current Providers	• Check provider network on https://www.mahix.org/individual/ • Call insurer to confirm your provider's participation • Call your providers to check which insurances they accept
Covers All Prescriptions	• Check the insurer's drug formulary (list of covered drugs) to make sure it includes your client's prescriptions • Call insurer to confirm your drugs are covered and ask if mail-order is required

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The MA Health Connector and CHII

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CHII and the MA Health Connector: Premium Payments

- Health Connector premium bills are due to CHII by **the 16th of the month** so that CHII has time to make a payment by the Health Connector's payment deadline (the 23rd of each month).
  - If an initial premium bill is not available, CHII can accept the following to make payment for the **first** month's premium:
    1. The "my enrollment" page from an online application showing the plan selection and payment information
    2. A case manager letter stating the exact premium amount, the plan name and type, the client's FPL, and any APTCs received can be faxed or securely emailed to CHII.

A copy of a premium bill is required every month for subsequent payments.

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Retaining CHII Coverage

- Clients should send their monthly premium bills to CHII even if there is no change in the rate.
  - The front and the back of the premium bill can be scanned and securely emailed to CHII via the secure email portal for faster processing.
  - Bills can also be faxed to 617.502.1703 or mailed to CRI at:

529 Main Street St., Suite 301, Boston, MA 02129

Health Connector plans are at risk of cancellation if CHII does not receive monthly premium statements especially if the bill reflects an increase in the monthly premium amount due!

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HDAP/CHII and the MA Health Connector

In general, CHII can pay for a Health Connector plan for an active HDAP client if:

- The client does not have access to employer insurance
- The client's employer sponsored insurance has high deductibles ($500- or more) or high out-of-pocket cost-sharing
- The client faces other barriers in accessing insurance such as providers that are not in-network with employer plan (evaluated on a case-by-case basis)

HDAP clients who are eligible for ConnectorCare plans are required to enroll into these plans in order to receive premium assistance from CHII.

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Special Considerations for Immigrants Including Undocumented Individuals

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Health Safety Net for Undocumented Individuals and Others Pending Insurance Enrollment

- Health Safety Net (HSN) is an assistance program that pays for certain essential health care services at acute care hospitals and community health centers for qualified uninsured and underinsured Massachusetts residents.
  - It is not insurance and cannot be used at tax time to show they were covered by health insurance; however, it does cover routine HIV care and medications received at HSN sites and pharmacies.

- The Health Safety Net (HSN) is available to uninsured and underinsured Massachusetts residents whose family income is under a certain percentage of the Federal Poverty Level (FPL).

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Insurance and Undocumented Individuals

Undocumented clients may be able to access:

MassHealth Limited

Health Safety Net

- "Full" HSN (no deductible)
  - ≤ 150% FPL
- "Partial" HSN (annual deductible)
  - 150% FPL - 300% FPL

Non-group/ individual policy

- Purchased directly through insurer during open enrollment or after a qualifying life event

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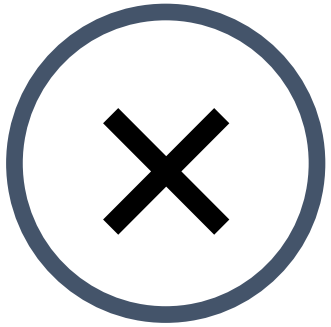
Important HSN Reminders

While HSN coverage is adequate for some individuals, it may not cover all the care a person needs, and only covers care and medications obtained at an HSN affiliated acute care hospital, community health center or HSN pharmacy.

If HSN doesn't cover all of your client's healthcare needs, please consult with the BRIDGE team to explore other coverage options.



With direct pay private insurance plans like the BCBS HMO Blue Premium plans, clients may face copayments and coinsurance for medical care not present under HSN and not reimbursable by HDAP/CHII. Consider this option carefully

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Open Enrollment Resources

MA Health Connector Help Center:
http://www.mahealthconnector.org/help-center

MA Health Care Training Forum (MTF):
http://www.masshealthmtf.org/

IRS:
https://www.irs.gov/

HRSA ACE TA Center:
https://careacttarget.org/ace

Protecting Immigrant Families:
https://protectingimmigrantfamilies.org/

Massachusetts Law Reform Institute
https://www.mlri.org/

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How to Contact Us

Anne Callachan
BRIDGE Team Senior Program Coordinator and Certified Medicare SHINE Counselor
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617.502.1750

David Huckle
BRIDGE Health Insurance Enrollment Specialist and Research Associate, Certified Medicare SHINE Counselor
dhuckle@crine.org
617.502.1744

Juan Díaz
BRIDGE Health Insurance Enrollment Specialist
jdiaz@crine.org
617.502.1714

Massachusetts Infectious Disease Drug Assistance Program
c/o CRI of New England
529 Main Street, Suite 301
Boston, MA 02129

www.crine.org
800.228.2714 (toll-free)
617.502.1703 (HDAP fax)
617-502-1701 (PrEPDAP/nPEP fax)

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PrEPDAP and BRIDGE Team

- CRI's PrEPDAP program can help eligible clients to access PrEP by covering out-of-pocket costs for PrEP medications, regardless of insurance status
- For information on current PrEPDAP policies and how to refer your clients, go to www.crine.org/prepdap or contact PrEPDAP staff by emailing prepdap@crine.org
  - Kevin Herwig at 617-502-1737 or kherwig@crine.org
  - Katt Baker at 617-502-1767 or kbaker@crine.org
- If your clients are facing barriers to PrEP related to insurance, please consult PrEPDAP staff about how they may be able to help
- PrEPDAP staff will refer clients to the BRIDGE team for assistance with insurance enrollment on request or as needed

Community Research Initiative