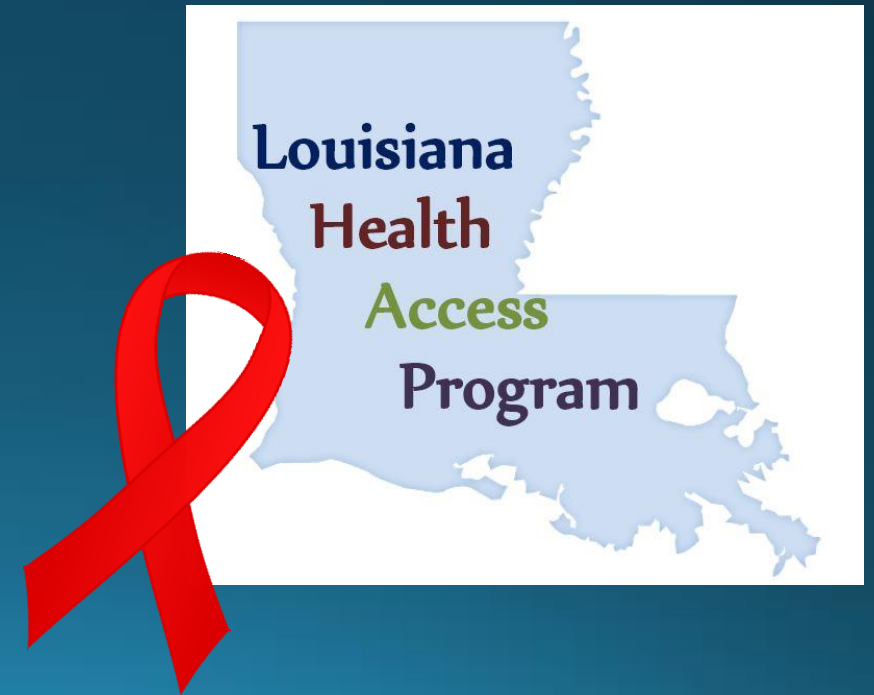


Welcome to LA HAP!



This webinar will cover...

- The background and structure of LA HAP
- What LA HAP does and does not cover for particular client populations
- Tips for using LA HAP coverage
- Tips for completing LA HAP application

Background/Structure

What is LA HAP?

–The LOUISIANA HEALTH ACCESS PROGRAM

- The AIDS Drug Assistance Program (ADAP) is a federal Ryan White funding source awarded to every state by the Health Resources and Services Administration (HRSA).
 - The Louisiana STD/HIV Program (SHP) receives ADAP funding from HRSA.
- ADAP funds can be used to provide medication and insurance services to eligible individuals with a positive HIV diagnosis.
 - SHP uses ADAP funding to support medication and insurance services through our programs called L-DAP and HIP– collectively known as LA HAP.

Louisiana Health Access Program (LA HAP)

- Process L-DAP & HIP enrollment through single application
- Available to applicants up to 500% FPIG with LA residency and HIV diagnosis who are not eligible for full Medicaid

- **Aged 19-64**
- **Meet U.S. citizenship requirements**
- **Income 0-138% FPIG**

Louisiana Drug Assistance Program (L-DAP)

- Full drug costs for uninsured clients
- Drug cost shares for insured clients

Managed through



Louisiana Health Insurance Program (HIP)

- Insurance premiums: medical, dental & vision plans for insured clients
- Non-drug cost shares for insured clients

Managed through



Some changes over the years

- We rebrand: “ADAP” becomes “LA HAP”
- We centralize our enrollment process
 - Previously: insured clients apply through separate HIP application
 - Now: Single application, staff at SHP office
- We contract with a Pharmacy Benefits Manager: Ramsell
 - New, larger pharmacy networks
 - Electronic medication claims processing
 - Ability to enter & track client eligibility data through centralized database
- We enter a new era for insurance coverage
 - The Patient Protection and Affordable Care Act
 - Medicaid Expansion

Coverage

What does HIP cover?

- Insurance premiums
 - Medical
 - Dental
 - Vision
 - Prescription drug
- Insurance cost-shares
 - Co-pays
 - Coinsurance
 - Deductibles
 - Durable Medical Equipment (capped at \$5000 per year per client)
 - Medical supplies (i.e. diabetic supplies)
- Excluded:
 - any costs associated with an inpatient hospital stay
 - Any service/product not covered by primary insurer

What does L-DAP cover?

- **Uninsured clients**

- Full cost of medications on LA HAP uninsured formulary

- Excluded for uninsured:
 - Any medications not on formulary, including all non-HIV/HCV medications

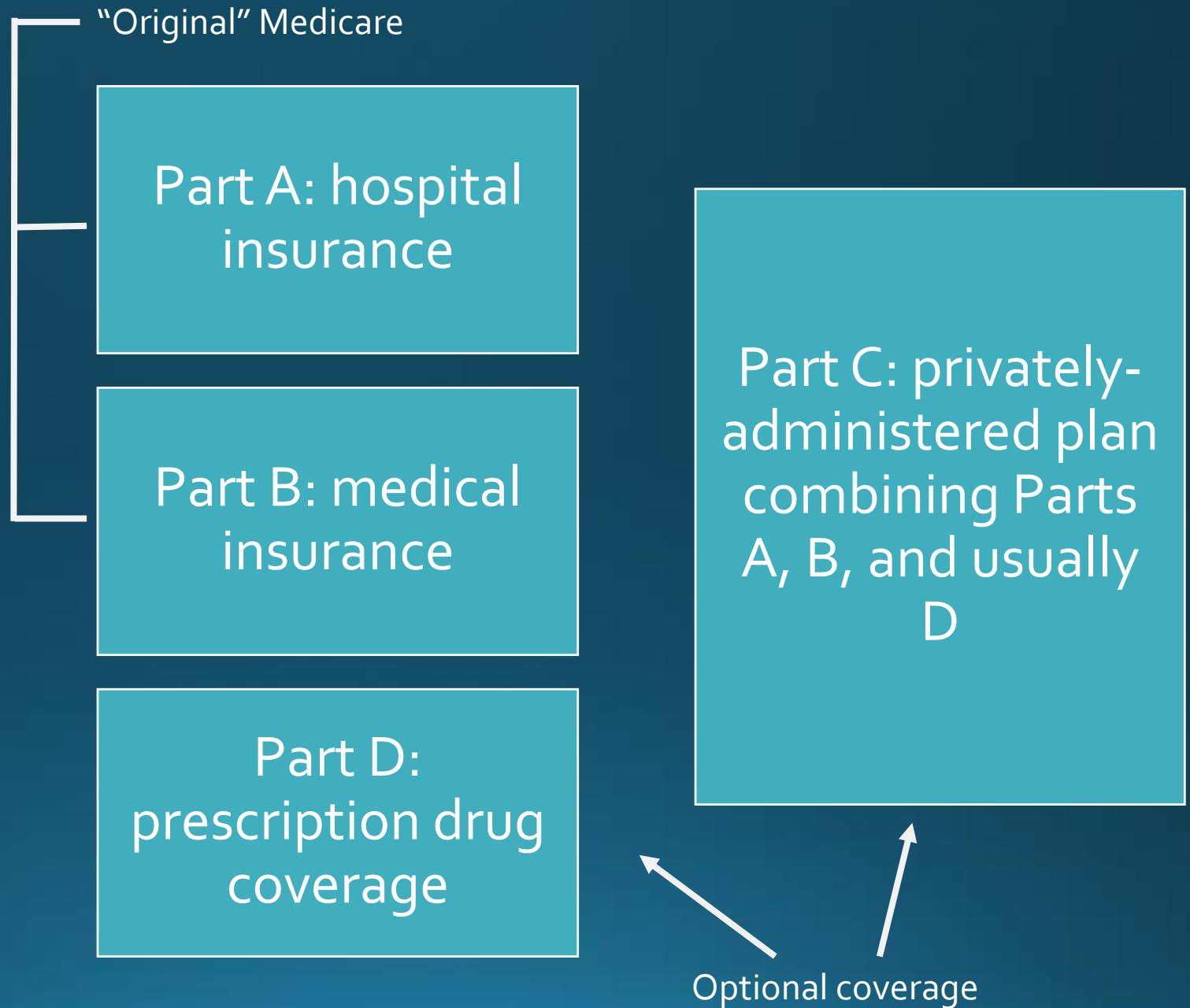
- **Insured clients**

- Medication cost-shares for all prescription drugs on primary insurer's formulary

- Excluded for insured:
 - Erectile dysfunction drugs
 - Nutrition supplements
 - OTC drugs
 - Cosmetic drugs

Medicare

- Offered to most Americans when they turn 65
- Offered to disabled Americans (Parts A and B) after receiving disability benefits from Social Security for 24 months
- If you turn it down, you can take advantage of an annual open enrollment period later. But, you will have to pay a penalty



LA HAP & Medicare (1)

LA HAP Coverage area	Medicare Only / Partial Dual Eligible	Full Dual Eligible
Part A premiums/cost-shares	Not covered	
Part B premiums	Covered	Not covered
Part B cost-shares	Covered	Not covered
Part C premiums	Covered	
Part C cost-shares	Covered	Not covered
Part D premiums/cost-shares	Covered	Not covered
Medicare Supplement premiums/cost-shares	Covered	Not covered
LA HAP/Guardian Dental Plan	Covered	

LA HAP CANNOT pay for late enrollment penalties associated with Parts B or D plans.

LA HAP & Medicare (2)

- All Medicare applicants with income <150% FPL should apply for Low Income Subsidy (LIS) at regular intervals
 - Exception: dual eligible clients automatically receive LIS
- Apply at <https://www.ssa.gov/medicare/prescriptionhelp/>
- If receiving LIS:
 - LA HAP may contact you for documentation if we are unable to verify LIS status with Medicare
- If not receiving LIS:
 - Attach printout of LIS online application submission page dated within current calendar year, OR
 - Attach printout of LIS denial letter dated within the last 12 months

LA HAP & Medicaid

- No LA HAP services available for full Medicaid recipients
 - Exception: HIV/HCV co-infected applicants may apply for assistance with HCV medications ONLY
- Applicants presumed eligible for Medicaid based on reported age and income are ineligible for LA HAP
 - Exception: applicant has applied for/been denied Medicaid coverage within the past 6 months
 - Denial letter must be attached to LA HAP application
- Some services available for partial Medicaid recipients
 - Examples: dual Medicare/Medicaid recipients, applicants within the Corrections system

LA HAP & Employer-based plans

- Can cover premiums and cost-shares for employer-based plans
- HIP will reach out to employer to explain program and receive permission to pay premiums on behalf of client
 - No medical information will be disclosed
 - HIP can only pay client portion of premium

The application

How to apply

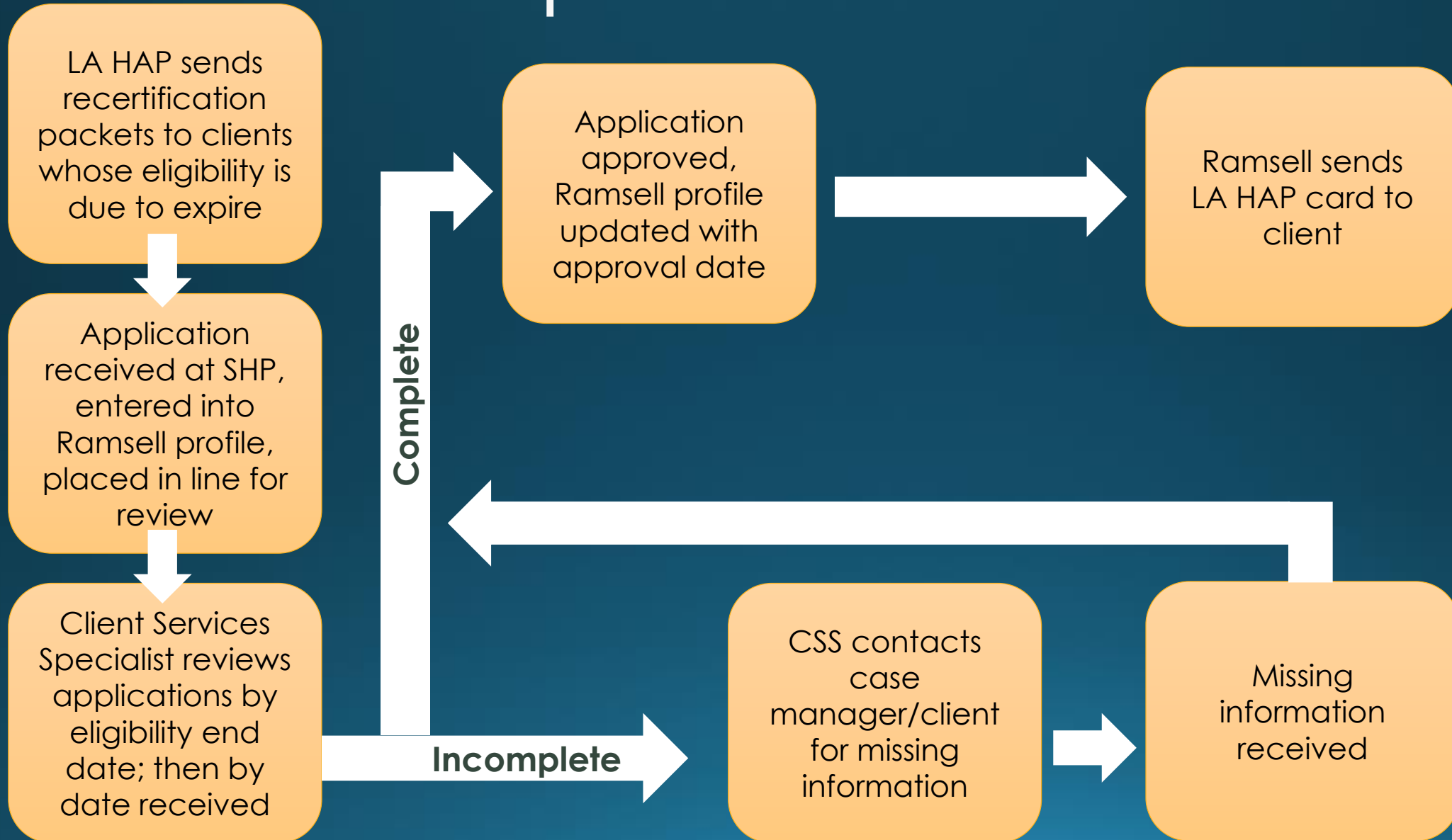
- An applicant may work with a case manager at a community-based organization or clinic, or
- Complete the application themselves
- www.lahap.org

*Per HRSA, recertification must be completed **every 12 months**.*

- Eligibility ends 12 months after application approval date at the end of that month
 - Example: A client enrolls and is approved May 16th. They must recertify 12 months later (May) by the end of the month (30th)

Approved May 16th 2022 → Recertify by May 31st 2023 → Recertify by May 31st 2024 → etc.

The process



Which forms do I fill out when I apply/recertify?

- If **your insurance status isn't changing**, fill out the LA HAP application only.
- If you **do not have insurance but are about to enroll in an insurance plan**, fill out the LA HAP application for uninsured services **and** the Insurance Add/ Change form for your new insurance plan.
- If you **have insurance but are about to enroll in a *different* insurance plan**, fill out the LA HAP application for your existing insurance plan **and** the Insurance Add/Change form for your new insurance plan.

See www.lahap.org → “Apply for LA HAP” for more information on which forms to submit when.

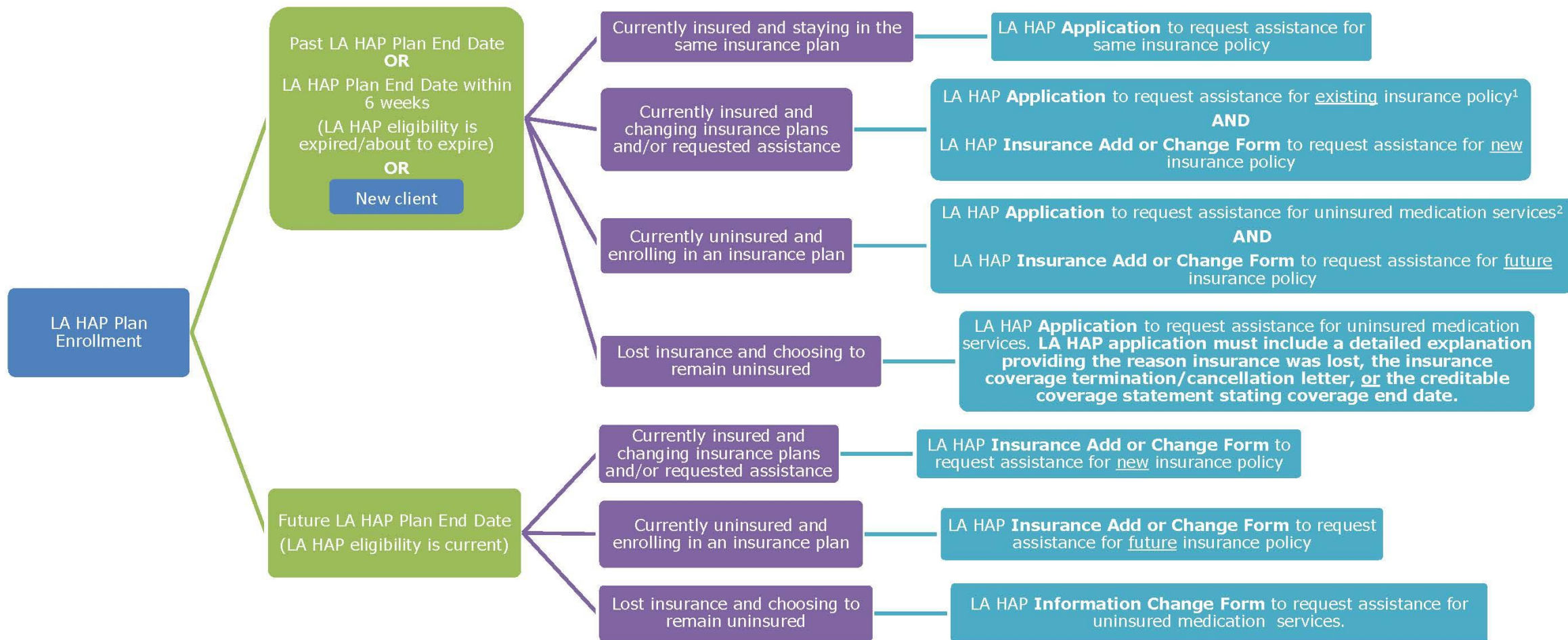
Form(s) to submit to LA HAP when a client enrolls in, loses, or changes their insurance

Step 1: Log into the Ramsell system and check to see if the client is **New;** , OR if the client's **LA HAP Plan Enrollment** has a **past LA HAP Plan End Date, a LA HAP Plan End Date within 6 weeks, or a future LA HAP Plan End Date**

If you do not have Ramsell access, submit the [Ramsell User Request and Confidentiality Form](#) to request access.

Step 2: Confirm with the client if they are/have **currently insured, currently uninsured, or lost insurance and choosing to remain uninsured.**

Step 3: Complete and submit the **appropriate form(s)** based on the decision tree below. All forms are available on lahap.org under **"Forms and Applications."**



¹ LA HAP application is completed to request assistance for the existing insurance policy which will be needed until the new insurance policy is active.

² LA HAP application is completed to request assistance for uninsured medication services which will be needed until the future insurance policy is active.

Required documentation

- Attach to application:
 - *For all applicants:* proof of income for all sources
 - *For all applicants:* proof of Louisiana residence for client
 - *For non-dual eligible Medicare beneficiaries:* Proof of LIS status or LIS application
 - *For applicants requesting premium assistance for first time on a new plan:* Copy of premium invoice
 - *For applicants continually requesting premium assistance:* annual submission of updated premium invoice for the current calendar year

More detailed information found on www.lahap.org under “Apply for LA HAP”

Proof of income

Attach one of the following for each source of income your household has:

- Pay stub from the last 6 months (2 preferred)
- A signed legal affidavit from the last 6 months
- The LA HAP Certification of No Income/Cash Only Income Form from the last 6 months
- Benefit award letter from the current award year (SSDI, etc.)
- Benefit check from current award year
- Tax document from most recent available year

Are you requesting premium help for the first time on a new plan?

- Include an **invoice** from the insurance company.
- If LA HAP is already paying your premiums, you do not need to include an invoice if the amount hasn't changed.
- Premium invoices for the current calendar year should be submitted at the beginning of each year

Submitting the application

Fax:

504-568-3157

Online:

www.lahapenroll.com
www.lahap.org/apply

Mail/drop-off:

LA HAP

1450 Poydras St, Suite 2136

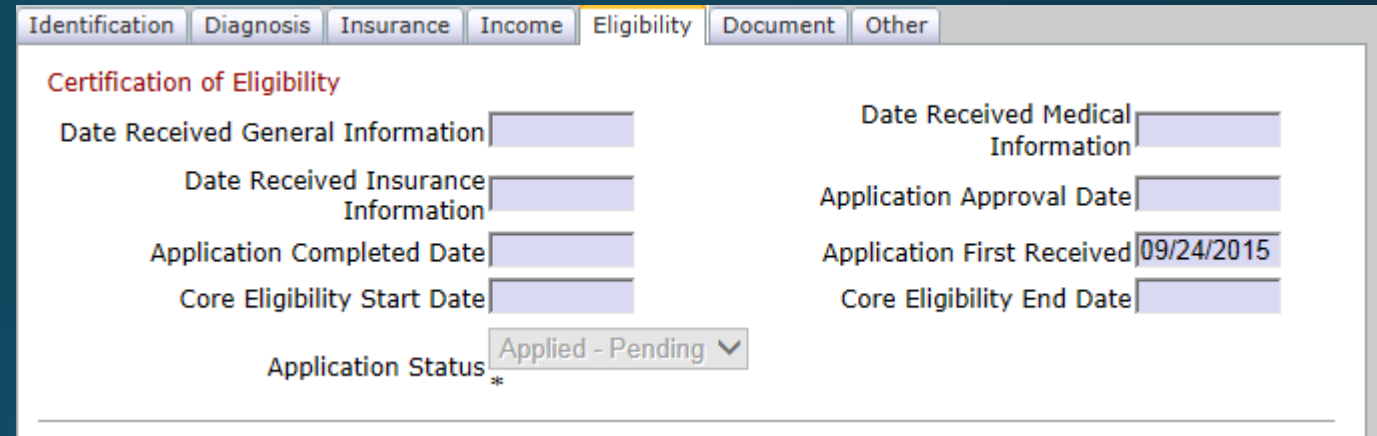
New Orleans, LA 70112

No applications
accepted by
email.

Tracking the application

When the application is received, LA HAP staff updates the client's Ramsell profile.

- Only caseworkers have access to the Ramsell Member Profile
- Don't have access? Return the [Ramsell User Request form](#) to ldap@lahap.gov
- Clients can call LA HAP at 504-568-7474 to verify that an application was received



The screenshot shows the 'Eligibility' tab of a Ramsell Member Profile. The tab is highlighted in yellow. Below the tab, the section is titled 'Certification of Eligibility'. It contains several date fields and an application status dropdown. The 'Application First Received' field is populated with the date '09/24/2015'. The 'Application Status' dropdown is set to 'Applied - Pending'.

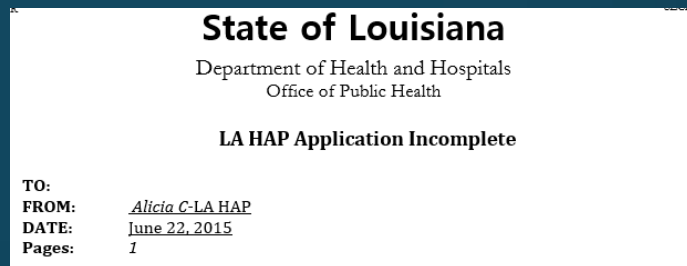
Field	Value
Date Received General Information	
Date Received Insurance Information	
Application Completed Date	
Core Eligibility Start Date	
Date Received Medical Information	
Application Approval Date	
Application First Received	09/24/2015
Core Eligibility End Date	
Application Status	Applied - Pending

- Clients who submit their applications online can monitor application status via client online portal at www.lahapenroll.com

Incomplete applications

1) LA HAP staff :

- Will call client/case manager if the problem can be solved over the phone
- Sends “Application Incomplete” fax to case manager or letter to client if issue can’t be resolved on phone
- Updates “Other” tab of client’s Ramsell profile to document application status



2) Client/Case manager:

- Tracks down missing information
- Returns to LA HAP: **missing information** + “**Application Incomplete**” fax sent by LA HAP staff as reference

Identification	Diagnosis	Insurance	Income	Eligibility	Document	Other						
<div>Eligibility Notes</div> <div>Note History</div> <table border="1"><thead><tr><th>Note Added Date</th><th>Note Description</th><th>Added By</th></tr></thead><tbody><tr><td>06/02/2015</td><td>Application incomplete, faxed CM. Need proof of residency and BCBS plan name.</td><td>ALICIA GLADDEN</td></tr></tbody></table>							Note Added Date	Note Description	Added By	06/02/2015	Application incomplete, faxed CM. Need proof of residency and BCBS plan name.	ALICIA GLADDEN
Note Added Date	Note Description	Added By										
06/02/2015	Application incomplete, faxed CM. Need proof of residency and BCBS plan name.	ALICIA GLADDEN										

3) LA HAP staff:

- Confirms follow-up information was received in “Other” tab; files for processing
- Application will be reviewed again by LA HAP staff

06/16/2015	Follow-up fax received. To be given to appropriate LA HAP Staff.	LATRICE TULENSA
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Important application tips (1)

- To the extent possible, assist your clients with the application process– not the other way around
 - LA HAP fields complaints from clients who were unaware which insurance plan they were placed into, which paperwork has been submitted on their behalf, etc.
- If your client wishes you to have access to their LA HAP information:
 - Make sure your name and agency are entered into Section 15 of the LA HAP application

SECTION 15: PROVIDER INFORMATION		
1. Do you have one or more providers or case managers who you want to have access to your LA HAP records? <input type="checkbox"/> Yes <input type="checkbox"/> No		
2. Provider 1 First and Last Name	3. Provider 1 Entity/Agency Name	4. Provider 1 Phone Number and Extension
5. Provider 2 First and Last Name	6. Provider 2 Entity/Agency Name	7. Provider 2 Phone Number and Extension

Important application tips (2)

- Report any information change to LA HAP, especially:
 - Address change
 - Information Change Form
 - Loss of insurance coverage
 - Information Change Form
 - Gain of insurance coverage
 - Insurance Add/Change Form
 - Change in insurance premium amount (*example: Medicare Part D premiums change at the beginning of each calendar year*)
 - Send updated invoice to HIP

Additional Forms

Certification of No
Income/Cash-Only Income

Certify that a client has either ZERO income or CASH income; cannot be used to certify any other form of income

Disenrollment

Disenroll a client from LA HAP

Insurance Add/Change

Add or change an insurance plan, or to add or change types of insurance assistance, to your LA HAP coverage

Information Change

Inform LA HAP of loss of insurance coverage, change of address, change of name, etc.

Proof of Positivity

Verify proof of positivity; this is especially useful for clients who are newly diagnosed or who have moved to Louisiana from another state

Release of Information

Grant permission to an agency to access and release client information to/from LA HAP; form MUST be initiated and signed by client

Interpreting the Ramsell UI (1)

Documentation Storage

Search Documents

Start Date : End Date :

Documentation List

File Name	File Type	File Date
Insurance Documents.7/31/2016.01292016.pdf	Insurance Documents	01/29/2016
LA HAP Application.7/31/2016.01292016.pdf	LA HAP Application	01/29/2016
Other-Info Change Form.1/31/2016.01122016.pdf	Other-Info Change Form	01/12/2016
LA HAP Application.1/31/2016.07302015.pdf	LA HAP Application	07/30/2015
HIP Approval Letter.1/31/2016.07302015.pdf	HIP Approval Letter	07/30/2015

Tabs under each client profile allow you to view information about client and access submitted documents

Interpreting the Ramsell UI (2)

- Updated manually by LA HAP staff based on information provided by case managers/clients
- Do not use information in Ramsell UI to complete an application

The screenshot shows the 'Income' tab of the Ramsell UI. It includes dropdown menus for 'Employment' (set to 'Yes') and 'Employment Status' (set to 'Full Time'). Below these is a table with columns for 'Relation Type' and 'Annual Income'.


Relation Type	Annual Income
Patient	\$31720.00
Unknown	\$12348.00
Total	\$44068.00
Percent of FPL	271.3%

The screenshot shows the 'Insurance Plan Information' section of the Ramsell UI. It contains two identical sets of fields for different insurance plans. The first plan is 'BCBS Blue Max 100/100 \$4000' and the second is 'AlwaysCare ONEplus Preferred Plan + Vision'. Both plans are listed as 'Individual' policy with a start date of '01/01/2016'. The first plan has an end date of '12/31/2016', while the second has an end date of '01/01/2017'. Both have a 'Monthly Premium' field and a 'Frequency' dropdown set to 'Monthly'. There is also a 'Note' field for each plan.

Using coverage

Using LA HAP benefits (1)

- **Uninsured**: medication-only
 - Make sure pharmacy is in the LA HAP/Ramsell network for uninsured clients
 - Present LA HAP Card at pharmacy
 - LA HAP is billed electronically
 - No further action required by client

LA HAP Enrollment Card		
Member Name: JOHN DOE		
Identification No: 12345678900		
SAMPLE		Approved Services
Rx BIN: 004519		Vision Premiums
Rx PCN: LA01AP		Vision Copays Deductibles
Group No: 12345		Health Premiums
		Health Copays Deductibles
		Drug Copays Deductibles
		Dental Premiums
		Dental Copays Deductibles
Card Expiration Date : MM/DD/YYYY		

Notice to Patient: Please carry this card with you and present it when receiving any services that are covered by LA HAP.

Notice to Providers: Approval is based on member eligibility at the time of service.

Health/Dental/Vision Calls: 1-225-424-1799

Monday - Friday: 8:00am - 4:30pm CST

Pharmacy Calls: 1-888-311-7632 Fax: 1-800-848-4241

Calls for questions regarding manual claims or prior authorization processing

Monday - Friday: 7:00am - 9:00pm CST,

Saturday: 10:00am - 7:00pm CST

Member Eligibility Calls: 1-504-568-7474

Monday - Friday: 8:00am - 5:00pm CST

Submit Health/Vision/Dental secondary claims and Explanation of Benefits (EOB) to:

Health Insurance Program

PO Box 66913

Baton Rouge, LA 70896

Fax: 1-225-927-1267 or 1-225-927-2462

Using LA HAP benefits (2)

- **Insured** (co-pays, coinsurance, deductible, and/or premium assistance):
 - **Premiums:** If client requests premium assistance and provides correct information, HIP will pay premiums regularly.
 - **Medical services:** Insurance company (including Medicare) is always the first payer. Provider or client must then bill HIP for cost-shares/deductible.

1)



2)

Bill + Explanation of Benefits → HIP

- **Pharmacy services:** Insurance company (including Medicare) is always the first payer. Client should then use LA HAP card for cost-shares so pharmacy can bill LA HAP electronically.

1)



2)



Important tips for using benefits

- Clients must use a LA HAP network pharmacy when accessing medications
 - Network for uninsured clients is a smaller subset of the network for insured clients
- HIP has no specified provider network– clients should make sure their provider is familiar with HIP and will agree to bill HIP before attending an appointment
 - Provider may send bill to HIP directly, or may send to client in order to forward to HIP
- HIP cannot reimburse clients directly for any healthcare-related costs, even for services/time periods when client was eligible

Communicating with LA HAP

<i>If you have questions about...</i>	<i>Contact...</i>
General LA HAP policies	lahap@la.gov; 504-568-7474
Specific applications	The Client Services Specialist assigned to the application at their direct line, or 504-568-7474
Claims status, payments or billing	HIP at 225-424-1799
Insurance status	Insurance company
Technical difficulties/lockouts with Ramsell	Ramsell HelpDesk at 1-888-311-7632

Never send client-identifying information or application by email.

See www.lahap.org/contact for staff extensions.

LA HAP/HIP leadership

- Erika Sugimori, Services Manager
- Erin Jensen, Health Insurance Program Coordinator
- Tranisha Walker, Client Service Specialist Supervisor
- Matt Pham, HIP Director (HAART)
- Gale Toussant- Customer Affairs Coordinator (HAART)

Thank you, thank you, thank you!

Louisiana case managers help thousands of clients access their medication and other services every month. Your work is **EXTREMELY** critical and valuable!

When things get stressful, please know that you are **APPRECIATED** beyond measure by your coworkers, clients, and partners in the field.

