

# 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 400% 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

“Original” Medicare

Part A: hospital insurance

Part B: medical insurance

Part D:  
prescription drug coverage

Part C: privately-administered plan combining Parts A, B, and usually D

Optional coverage

# 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
Standalone dental/vision plans	Covered	

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

# LA HAP & Medicare (2)

- All applicants with Medicare 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](http://www.lahap.org)

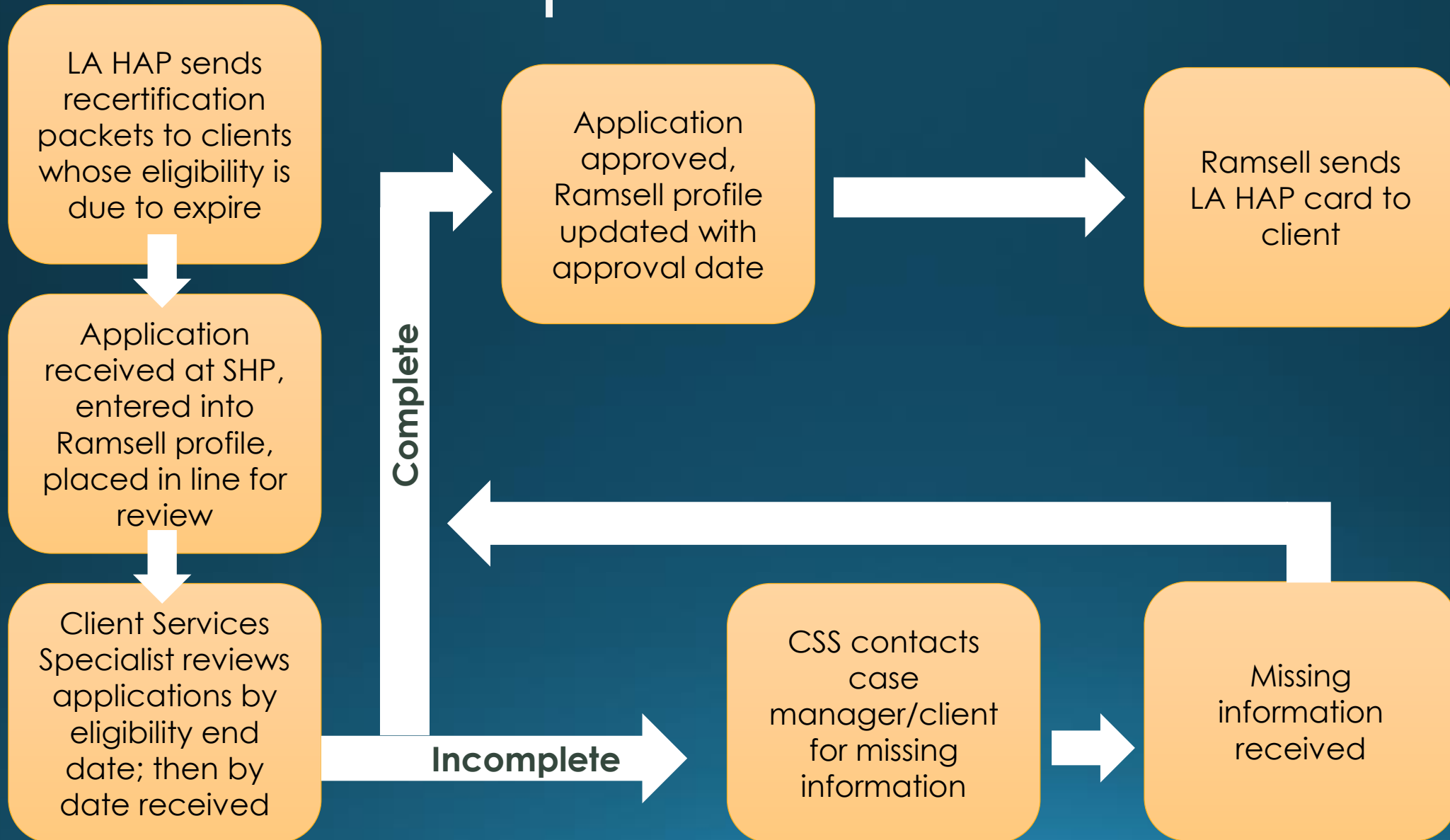
*Per HRSA, recertification must be completed **every 6 months**.*

- Eligibility ends 6 months after application approval date at the end of that month
  - Example: A client enrolls and is approved May 16<sup>th</sup>. They must recertify 6 months later (November) by the end of the month (30<sup>th</sup>)

**Approved May 16<sup>th</sup> 2017 → Recertify by November 30<sup>th</sup> 2017 → Recertify by May 31<sup>st</sup> 2018 → 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.

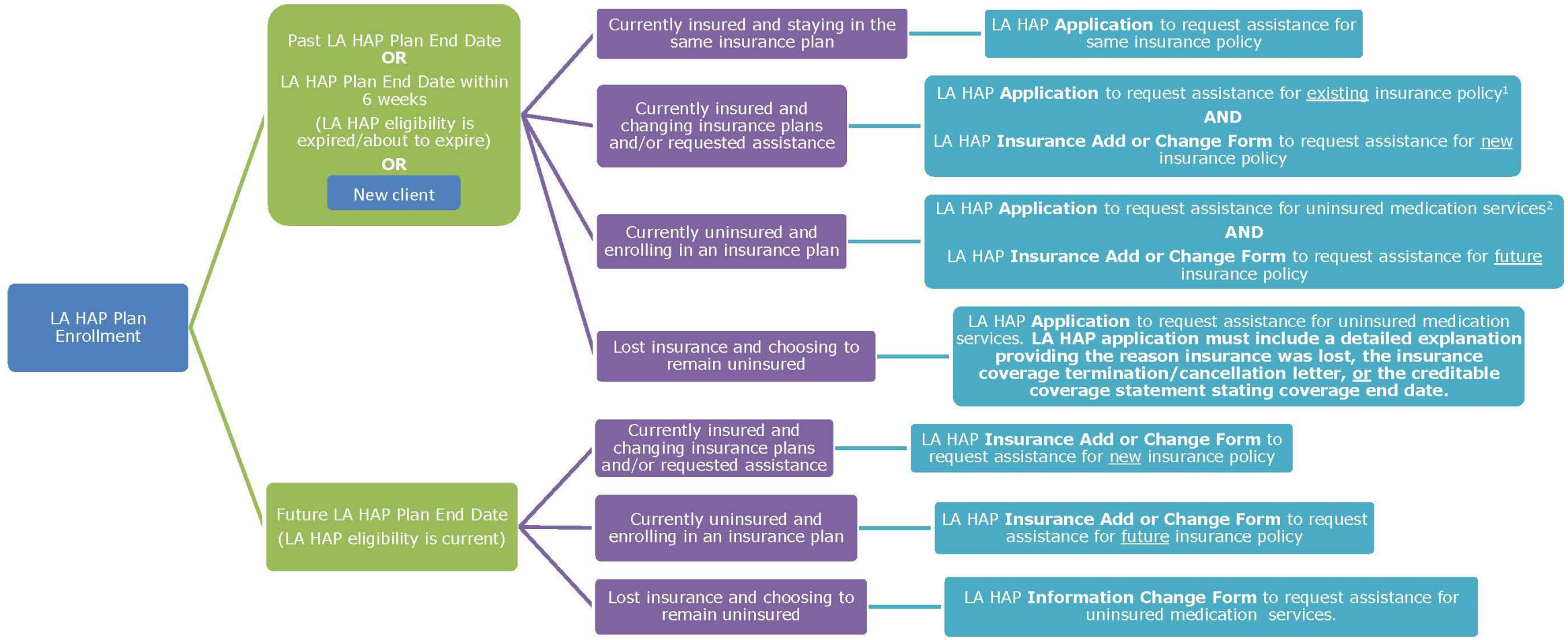
See [www.lahap.org](http://www.lahap.org) → “Using your Benefits” for more information on which forms to submit when.

# 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."**



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

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

**Questions? Call us at 504-568-7474 or email [info@lahap.org](mailto:info@lahap.org).**

# Required documentation

- Attach to application:
  - *For all applicants:* proof of income for all sources
  - *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

More detailed information found on [www.lahap.org](http://www.lahap.org) under "Apply for LA HAP"

# Proof of income

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

- 2 pay stubs from the last 6 months
- 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.

# Submitting the application

**Fax:**

504-568-3157

**Mail/drop-off:**

LA HAP

1450 Poydras St, Suite 2136

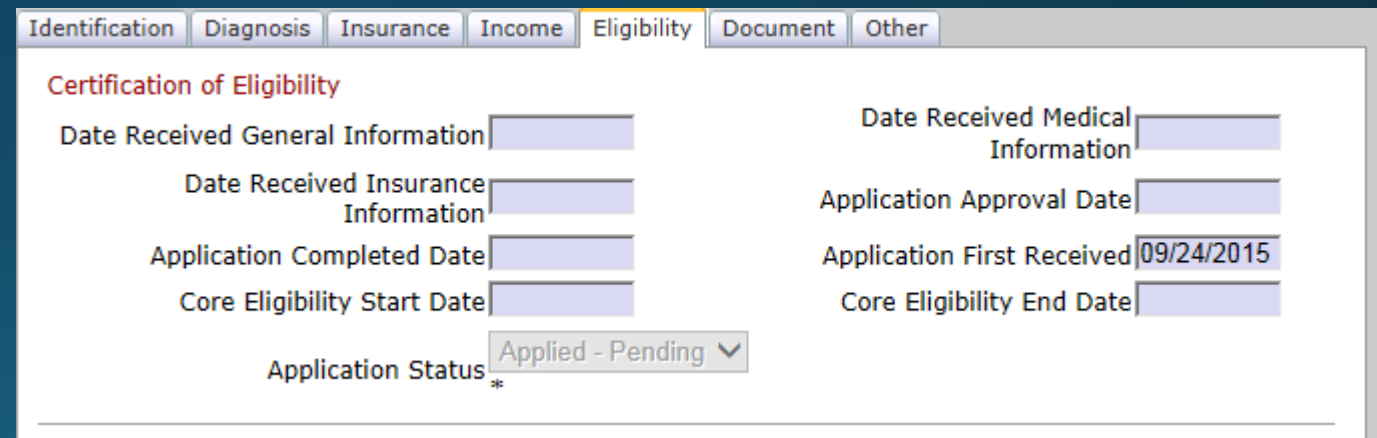
New Orleans, LA 70112

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 system (not clients)
- Don't have access? Return the [Ramsell User Request form](#) to [info@lahap.org](mailto:info@lahap.org)
- Clients can call LA HAP at 504-568-7474 to verify that an application was received



The screenshot shows a web-based form titled "Certification of Eligibility" with several tabs at the top: Identification, Diagnosis, Insurance, Income, Eligibility (selected), Document, and Other. The form contains the following fields:

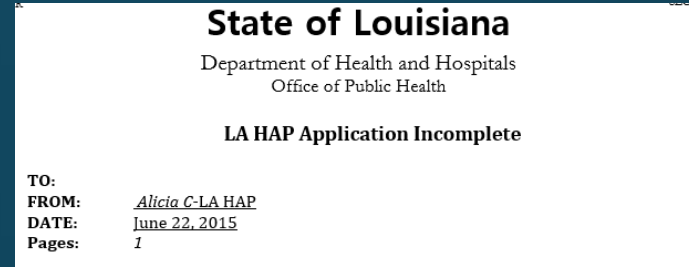
Field Name	Value
Date Received General Information	[Empty]
Date Received Insurance Information	[Empty]
Application Completed Date	[Empty]
Core Eligibility Start Date	[Empty]
Date Received Medical Information	[Empty]
Application Approval Date	[Empty]
Application First Received	09/24/2015
Core Eligibility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



# 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**

Eligibility Notes

Note History

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
------------	--	-----------------

# 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.

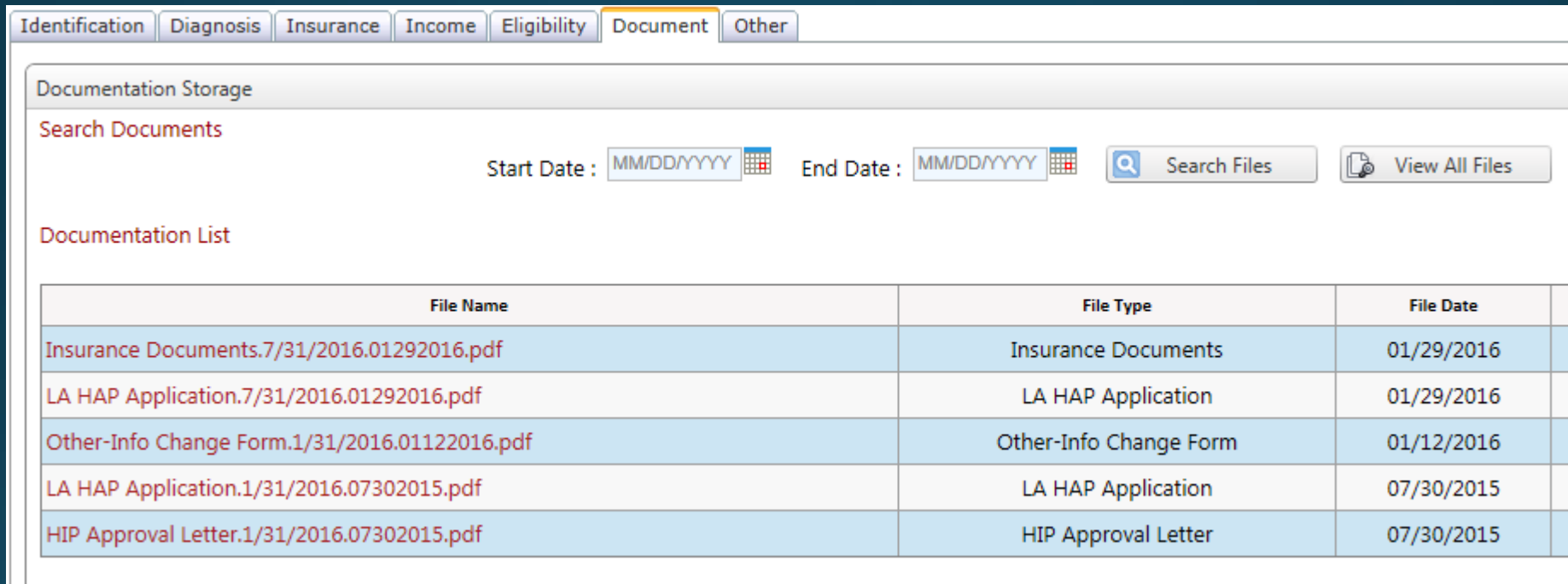
Proof of Positivity

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)



The screenshot displays the 'Document' tab of the Ramsell UI. At the top, there are navigation tabs: Identification, Diagnosis, Insurance, Income, Eligibility, Document (selected), and Other. Below the tabs is a 'Documentation Storage' section with a 'Search Documents' heading. This section includes date pickers for 'Start Date' and 'End Date', both set to MM/DD/YYYY, and two buttons: 'Search Files' and 'View All Files'. Below the search area is a 'Documentation List' section containing a table with three columns: File Name, File Type, and File Date.

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

Income		Eligibility	Document	Other
Employment		Yes		
Employment Status		Full Time		
Relation Type	Annual Income			
Patient	\$31720.00			
Unknown	\$12348.00			
Total		\$44068.00		
Percent of FPL		271.3%		


Insurance Plan Information		
Primary Insurance Name	BCBS Blue Max 100/100 \$4000	
Plan ID	[Redacted]	
Insurance ID	[Redacted]	
Policy	Individual	
Group	[Redacted]	
Start Date	01/01/2016	
End Date	12/31/2016	
Premium Payments		
Monthly Premium	[Redacted]	
Frequency	Monthly	
Note	[Redacted]	
Primary Insurance Name		AlwaysCare ONEplus Preferred Plan + Vision
Plan ID	[Redacted]	
Insurance ID	[Redacted]	
Policy	Individual	
Group	[Redacted]	
Start Date	01/01/2016	
End Date	01/01/2017	
Premium Payments		
Monthly Premium	[Redacted]	
Frequency	Monthly	

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**

  
Louisiana  
Health  
Access  
Program

**Member Name:** JOHN DOE  
**Identification No:** 12345678900

**Rx BIN:** 004519  
**Rx PCN:** LA01AP  
**Group No:** 12345  
**Card Expiration Date :** MM/DD/YYYY

**SAMPLE** **Approved Services**

- Vision Premiums
- Vision Copays Deductibles
- Health Premiums
- Health Copays Deductibles
- Drug Copays Deductibles
- Dental Premiums
- Dental Copays Deductibles

**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)

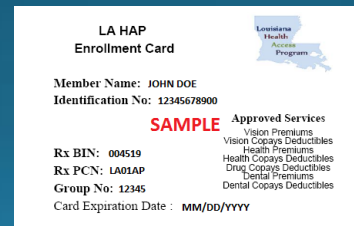
Bill + Explanation of Benefits → HIP

- **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	<a href="mailto:Info@lahap.org">Info@lahap.org</a> ; 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](http://www.lahap.org/contact) for staff extensions.

# LA HAP/HIP leadership

- Kira Radtke Friedrich, Services Manager
- Alicia Cooke, Health Insurance Program Coordinator
- Erin Jensen, Client Service Specialist Supervisor
- Tanya Brown, 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.

