

I'm new to supporting people with HIV.

How do I help them enroll in health coverage?

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Know that the Ryan White Program supports access to HIV care.

Most low-income people can access HIV care, medications, and support services through the Ryan White HIV/AIDS Program (RWHAP).

- The RWHAP, including the AIDS Drug Assistance Program (ADAP), provides access to critical medications.
- The program helps all consumers - insured, underinsured, and uninsured.



Help consumers find plans that cover their HIV drugs.

Without coverage, medications can cost hundreds of dollars per month.

- Consumers work closely with their doctor to find the HIV treatment plan that works best for them. People tolerate HIV medications differently, so switching medications may not be an option.
- Some health plans may only cover certain HIV drugs or combinations, or may require increased cost-sharing for certain HIV drugs.



Contact your state's RWHAP, including ADAP, to learn how the Program can provide financial help for health coverage.

Find a RWHAP provider: locator.HIV.gov

- The RWHAP encourages eligible consumers to enroll in comprehensive health coverage to access both HIV and non-HIV services.
- The RWHAP can help eligible consumers pay for health insurance premiums and out-of-pocket expenses.
- The RWHAP in your state, including ADAP, can provide HIV medications to consumers who are uninsured or have a gap in insurance coverage.



Support continuity of care.

This means consumers see the same provider regularly and maintain a consistent medication supply.

- Help consumers find a plan that includes their current provider, if available. Often they have developed a trusting relationship.
- If they need to change providers, ask about possible barriers such as transportation or affordability, and if they have concerns about a particular provider. Ensure continued access to other medical and support services.



Understand why continuous HIV medication coverage is essential.

Medication can help people living with HIV live a healthy life.

- Taking HIV medication every day can lower the level of HIV in a person's blood to an undetectable level (viral suppression).
- Missed doses of medication can quickly lead to increased levels of HIV in the blood.
- People with HIV who have consistent viral suppression do not sexually transmit HIV.



Listen to consumers' needs and concerns.

Consumers are concerned about affordability and continued access to medications and current providers.

- People with HIV need health care providers who understand their needs and life experiences.
- People with HIV may have additional health conditions and concerns.



Explain insurance terms and benefits.

Insurance and enrollment terms are confusing for everyone.

- Consumers need to understand the basics of health insurance to avoid coverage gaps and to make the most of their coverage.
- Explain insurance terms and concepts in plain language and provide real-world examples when possible. Encourage consumers to ask questions, or ask them to state what they need to know or do in their own words.



Show compassion & cultural sensitivity.

People with HIV may not want to disclose their HIV status to an enrollment assister.

- Many consumers, particularly people of color and LGBTQ people, have experienced stigma and discrimination. Some may fear prejudice.
- People may be uncomfortable sharing personal information. Let consumers know your conversations are judgment-free and confidential.



The Access, Care, and Engagement (ACE) TA Center aims to help Ryan White HIV/AIDS Program recipients and subrecipients support their clients, especially people of color, to navigate the health care environment through enrollment in health coverage and improved health literacy. For more information, visit: www.targethiv.org/ACE

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