

INSURANCE SERVICES PROGRAM

ELIGIBILITY CRITERIA

Applicants to the Insurance Services Program (ISP) must meet certain eligibility criteria to access health insurance services; specifically, applicants must:

1. Meet all HIV/AIDS Patient Care Program eligibility criteria
2. Be covered by COBRA or private health insurance coverage (ACA Marketplace **OR** non-Marketplace coverage)
3. Be HIV+ (Asymptomatic **OR** Symptomatic) **OR** have AIDS
4. Maintain contact with their Case Manager at least once every two months; and
5. Be willing to sign all forms and paperwork required by the Insurance Services Program

PROGRAM BENEFITS

Please refer to the table below to understand the difference in benefits between the two programs.

PREMIUM SUPPORT

Enrolled Client	\$400/Month
Wait-Listed Client	Up to \$400/Month*

CO-PAYMENTS & DEDUCTIBLE SUPPORT

Enrolled Client	\$275/Month ADAP & Non-ADAP Formulary Medications
Wait-Listed Client	Up to \$275/Month*

*Subject to availability of unspent funds from Enrolled clients

FREQUENTLY ASKED QUESTIONS

1. **How do I enroll my client into ISP?** The forms used to enroll clients into ISP are posted to the Health Council's website at www.suncoasthealthcouncil.org.
2. **Does an enrolled client have guaranteed access to ISP premium, co-payment and/or deductible support every month?** YES, an enrolled client has guaranteed access to ISP services each month for 12 months *provided he/she remains current with program eligibility requirements.*
3. **Does a wait-listed client have guaranteed access to ISP premium, co-payment and/or deductible support every month?** No, a wait-listed client doesn't have guaranteed access to ISP services each month. Wait-listed clients get access to ISP services only if enrolled clients use less than the guaranteed benefit amount set-aside for them each month, i.e., \$400/member/month for premiums; \$275/member/month for co-payments.

4. **My client refuses to sign the Assignment of Pro Rata Refund form. Can I submit his ISP application without it?** NO, a client that refuses to complete the required paperwork is ineligible to access ISP program services.
5. **What is the Assignment of Pro Rata Refund form?** The Pro Rata Refund form transfers a client's interest in unearned premiums to Suncoast Health Council, Inc. "Unearned premiums" include any rebates paid to the client as a result of the Medical Loss Ratio (MLR) requirement of the Affordable Care Act. The Pro Rata Refund form also includes an acknowledgement that any unearned premiums distributed to the client's estate upon his/her death must be returned to Suncoast Health Council, Inc.
6. **Will I be notified if my client is enrolled OR denied enrollment into ISP?** YES, you will be notified about ISP enrollment decisions.
7. **Under what circumstances will my client be denied enrollment into ISP?** Your client will be denied enrollment into the Insurance Services Program if he/she does not meet the eligibility criteria outlined on page 1.
8. **Can my client appeal a denial of enrollment into ISP?** YES. Clients denied enrollment into ISP can appeal the enrollment decision.
9. **To whom should my client appeal an ISP enrollment denial?** Please refer to the process chart below to determine how to appeal an ISP enrollment decision. A client's Notice of Rights to appeal ISP enrollment decisions is posted to the Health Council's website at www.suncoasthealthcouncil.org.

ISP ENROLLMENT APPEAL

STEP ONE: 1ST APPEAL OF ISP ENROLLMENT DENIAL

If 1st Appeal, Contact:

Elizabeth M. Rugg
Executive Director
Suncoast Health Council, Inc.
9500 Koger Boulevard - Suite 102
St. Petersburg, FL 33702

If Not 1st Appeal, See Below:

Go to Step Two

STEP TWO: 2ND APPEAL OF ISP ENROLLMENT DECISION

If 2nd Appeal, Contact:

For Part A-Funded Clients
Aubrey Arnold
Ryan White Program Administrator
Hillsborough County Government
601 East Kennedy Boulevard
Tampa, FL 33602

For Part B-Funded Clients
Darius Lightsey
Ryan White Program Administrator
Florida Department of Health in Pinellas
205 Dr. MLK Street North
St. Petersburg, FL 33701

If Not 2nd Appeal:

Start at Step One **OR**
Appeal Rights Exhausted

Start at Step One **OR**
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