

RESOURCES FOR RYAN WHITE CLIENTS

To ensure that the Ryan White program is the payer of last resort, you may need to apply for other services or programs. The following is a list of program and contact information for these other services.

North Dakota Department of Health and Human Services

The North Dakota Department of Human Services has a variety of programs to help qualified North Dakotans meet their basic needs. These programs help many low-income families who are working toward self-sufficiency.

Assistance programs include:

- **Traditional Medicaid**
- **Medicaid Expansion**
- Supplemental Nutrition Assistance Program (SNAP).
- Low Income Home Energy Assistance Program (LIHEAP).
- Temporary Assistance for Needy Families (TANF).
- Base Care Assistance Program (BCAP).
- Job Skills.

Traditional Medicaid

Contact the County Social Services office or the North Dakota Department of Human Services at 701.328.2310 or access their website at <http://www.nd.gov/dhs/>.

Medicaid Expansion

Persons with income below the 138 percent federal poverty line (\$15,856 for a single person, \$21,404 for two people, and \$32,499 for a family of four) may qualify for Medicaid Expansion. Information can be found at <http://www.nd.gov/dhs/medicaidexpansion/index.html>.

To apply for the Medicaid Expansion submit a paper application by mail, by telephone, in-person at your county social service office, or apply online at <http://www.nd.gov/dhs/medicaidexpansion/index.html>. Coverage will start as early as January 2014.

If an individual applies for Medicaid and does not qualify, their information will be forwarded to the federal Health Insurance Marketplace.

The Health Insurance Marketplace

Starting in 2014, most Americans will be required to have health insurance or pay a fee. Individuals that do not qualify for Medicaid, Medicare, or private insurance through their employer, can purchase private insurance through the federal government's Health Insurance Marketplace at www.healthcare.gov. These insurance plans offered through the Marketplace are called Qualified Health Plans (QHP). Federal government will offer financial assistance in forms of advanced

premium tax credits (help with paying the monthly premiums) and cost-sharing reductions (help with out-of-pocket costs).

Persons can apply online, by mail, or by phone (1.800.318.2596). Navigators, Certified Application Counselors and Ryan White case managers will be able to assist with application process. Please contact human services or your case manager to get navigator information in your area.

Telephone Assistance - Link Up and Lifeline

Residents whose income is equal to or less than 135 percent of the federal poverty guidelines are eligible to apply. This program can save 50 percent on initial charges to hook up basic local telephone or cellular services, or \$30, whichever is less. Up to \$8.25 will be paid towards the monthly phone bill for basic local telephone or cellular service.

Contact your social services office for the Link Up and Lifeline authorization form. You can also contact red River Telephone or state public service commission for more information at www.pcs.nd.gov or call 701.328.2400.

Rent Refund - Homestead Tax Credit

This program is for persons 65 years of age or older or individuals who are disabled. Qualified homeowners receive a credit to reduce property taxes on their home, and qualified renters receive a partial refund of their rent.

Contact the Office of State Tax Commissioner at 701.328.3127 or 1.800.638.2901, option 5, or access their website at www.nd.gov/tax/property/taxrelief.

Social Security Administration

- Disability

Disability starter kits are available to help with the application procedure. More information is available at: http://ssa.gov/disability/disability_starter_kits_adult_eng.htm

- Medicare

Contact the Social Security Administration at 1.800.772.1213, or access their website at www.ssa.gov.

Medicare Part D

Medicare Part D is the prescription drug plan for individuals who receive Medicare. Everyone with Medicare is eligible for this coverage, regardless of income and resources, health status, or current prescription expenses. Medicare prescription drug coverage is insurance that covers both brand-name and generic prescription drugs at participating pharmacies in your area. Your decision about Medicare prescription drug coverage depends on the kind of health care coverage you have now. There are two ways to get Medicare prescription drug coverage. You can join a Medicare prescription drug plan or you can join a Medicare Advantage Plan, or other Medicare Health Plan that offers drug coverage.

Whatever plan you choose, Medicare drug coverage will help you by covering brand-name and generic drugs at pharmacies that are convenient for you.

Like other insurance, if you join, you will generally pay a monthly premium, which varies by plan, and a yearly deductible. You will also pay a part of the cost of your prescriptions, including a copayment or coinsurance. Costs will vary depending on which drug plan you choose. Some plans may offer more coverage and additional drugs for a higher monthly premium.

Contact Medicare at 1.800.633.4227 (800-MEDICARE), or access their website at www.medicare.gov.

State Health Insurance Counseling Program (SHIC)

In North Dakota, SHIC offers free and confidential help with Medicare and other health insurance. Trained counselors who work through local sponsoring organizations can help answer your questions. SHIC counselors have no connection with any insurance company or product.

SHIC counselors are trained in all aspects of senior or disability insurance issues, such as Medicare, Medicare Part D, Medicare Advantage plans and long-term care insurance. To locate SHIC counselors in your area call 888.575.6611 or 701.328.2440, or access their website: http://www.pparx.org/supporters/ViewProgram.php?program_id=914.

Low Income Subsidy (LIS)

- If you have Medicare and have limited income and resources, you may qualify for extra help paying for your prescription drugs. If you qualify, you could only be financially responsible for \$1-\$5 for each drug. To qualify you must have Medicare Part A (hospital insurance) and/or Medicare Part B (medical insurance), and be a resident of the United States. Income requirements are as follows: Individuals who make less than \$16,245 and married couples who make less than \$21,885 may qualify to have lower Medicare prescription drug premiums, copays, and deductibles. Your combined savings, investments, and real estate are not worth more than \$25,010, if you are married and living with your spouse, or \$12,510 if you are not currently married or not living with your spouse. (**DO NOT include** the home you live in, vehicles, personal possessions, burial plots or irrevocable burial contracts.) If you have more than those amounts, you may not qualify for the extra help. However, you can still enroll in an approved Medicare prescription drug plan for coverage.

Contact a SHIC counselor (see above) or the Social Security Administration at 1.800.772.1213, or access their website: <http://www.socialsecurity.gov/i1020>

Other Prescription Assistance Program Information

If a person does not have insurance (private, Medicaid, Medicare Part D, or insurance through the Marketplace), then they could qualify for other prescription assistance programs.

Common patient assistance program (CPAP) application is available for people who need assistance with HIV medication and are not on Ryan White program. Application is found at: <http://hab.hrsa.gov/files/programassistform.pdf>.

Prescription Connection for North Dakota

Rxconnectnd.org is a program that connects low-income, uninsured people with discount prescription drugs, direct from the pharmaceutical manufacturer. Patients will be directed to the public or private programs most likely to meet their needs. There are a number of patient assistance programs that provide help to patients who lack prescription drug coverage and earn less than 200 percent of the federal poverty level (approximately \$19,000 for an individual or \$31,000 for a family of three). Qualifications will vary by program.

For more information contact the Prescription Connection for North Dakota at 1-888-575-6611 or visit their website at: <http://www.rxconnectnd.org/>.

The Prescription Assistance Program (PAP) of South Central Adult Services Council is designed to advocate on the behalf of clients who face difficulty when obtaining needed medication. By working directly with healthcare providers and pharmaceutical companies, PAP has been able to help countless individuals obtain prescription medication at reduced or no-cost. There are no geographic or demographic restrictions for program use, as well as no fees. For further information please visit their website at <http://www.southcentralseniors.org/prescription.php> or call:
Fargo Area: 701.364.0398, toll free 1.877.460.9996
Valley City Area: 701.845.4300, toll free 1.800.472.0031.