



Legacy Community Health- Insurance Assistance Team  
1415 California St. Houston, TX 77006  
Tel) 832-548-5111 Fax) 713-520-7520  
Email) insurance@legacycommunityhealth.org

## WELCOME TO LEGACY COMMUNITY HEALTH'S RYAN WHITE HEALTH INSURANCE ASSISTANCE PROGRAM (HIP)

### SUMMARY

If you need financial assistance with your HIV care and insurance costs, The Ryan White Health Insurance Assistance Program (HIP) may be able to help. The program helps clients with certain healthcare costs through the following:

- COBRA premium assistance (medical, dental, and vision)
- ACA Marketplace premium assistance
- Medicare premium assistance (Part D and supplemental policies)
- Co-pay/deductible assistance for medications, doctor visits, labs, and outpatient procedures

This program is funded through the Ryan White (RW) program. Legacy is responsible for following program guidelines set by the RW program, and these guidelines are subject to change. We will keep you informed should there be any changes to the program.

Eligibility for assistance must be kept current and renewed on a semi-annual basis. Our eligibility team can guide you through the eligibility process, and we also help clients in identifying and applying for additional resources. For example, the Texas Insurance Assistance Program (TIAP) is a program funded by the State of Texas *for clients who are enrolled in an employer-sponsored health insurance program with Federal Poverty Level (FPL) <200%*.

At times, program funding may be limited. When this happens, Legacy follows the RW Planning Council's approved prioritization of HIP assistance as follows:

*Health insurance premiums must be paid first, followed by other expenses in the following order of prioritization:*

1. *HIV medication co-pay/deductibles*
2. *Non-HIV medication co-pay/deductibles*
3. *Doctor visit co-pay/deductibles*
4. *Medicare Rx premiums*

## PREMIUM ASSISTANCE PROGRAM REQUIREMENTS

- **Monthly Requests:** As a HIP client, you are responsible for submitting a monthly request for payment **every month at least two weeks prior to the due date** in order for the payment to be applied to your account. **Please allow 5-7 business days for payment processing after you have submitted your billing statement invoice or coupon.** You may submit either your monthly billing statement invoice or your monthly coupon. You may submit by either email or fax.
  - Email: [insurance@legacycommunityhealth.org](mailto:insurance@legacycommunityhealth.org)
  - Fax: 713-520-7520. Please include **Attn: Insurance Assistance Representative.**Legacy will confirm that it received your invoice or coupon by within 48 hours of the receipt.
- **Changes to Your Insurance Plan:** It's important that we have up-to-date information about your policy. If there are any changes to your policy, you must submit the documentation stating the changes to Legacy's Insurance Assistance Representative so that your file may be kept current.
- **Other Changes:** Please promptly update any changes in your employment status, income, residency, COBRA and/or health insurance premium with Legacy's **Eligibility Department** by calling **(832) 548 5223.**

### Instructions for those enrolled in an ACA Marketplace Policy:

- Your income must be between 100%-400% of the FPL.
- Your ACA marketplace policy must be a silver-level plan to be eligible for HIP premium assistance.
- You must be eligible for and accept the Advance Premium Tax Credit (APTC) upfront, and
- Either this APTC must appear on your monthly billing statement or you must provide a copy of your annual ACA Marketplace Eligibility Results report.
- You must update your income at Healthcare.gov every six (6)-months, at a minimum, with one update occurring during your annual Marketplace enrollment or Marketplace renewal period.
- Your prior year's tax return information must be submitted to Legacy by **July 31, 2021.** ***The information should include:***
  1. Federal Marketplace Form 1095-A
  2. IRS Form 8962
  3. IRS Form 1040 (excludes 1040EZ)
- If Legacy overpaid your ACA premiums on your behalf and as a result, you received a refund or credit on your tax return, these overpayment monies must be reimbursed to Legacy.

A **payment to Legacy Community Health** in the form of a money order, cashier's check or credit card will be accepted at the **Financial Services Office (Insurance Assistance Team).**



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Failure to reimburse Legacy may result in collection efforts as allowed by law and our current policies.

- **IMPORTANT:** It is the client's responsibility to file Federal income taxes with the IRS and to submit the required tax documentations and billing statement invoices to Legacy in a timely manner. Failure to submit required documentations will result in a client's ineligibility to receive the Advance Premium Tax Credit and/or HIP assistance in the future.

## RESOURCES

Legacy's Eligibility Team (located at 1415 California St.) has Certified Application Counselors (CAC) available on-site who are trained and able to help individuals in their search for health coverage options through the ACA Marketplace and can help them complete the Marketplace eligibility and enrollment process paperwork/application.

## CO-PAY/DEDUCTIBLE COST-SHARING ASSISTANCE PROGRAM REQUIREMENTS

### ❖ State Pharmaceutical Assistance Program (SPAP)

- SPAP is a medication copay assistance program for Legacy clients who are enrolled in a **Medicare Part D Prescription Drug Plan** and have been denied the federal government's Full Low-Income Subsidy (LIS).  
*Required documents to determine eligibility for the SPAP include:*
  - Proof of income –at or below 200% of FPL
  - Proof of residence
  - Medicare Card
- Within 30 days of completing the SPAP application, clients are required to apply for LIS, if not completed before applying for SPAP. Failure to complete and provide proof of denial for the federal government's LIS, jeopardizes the client's SPAP status and can result in a hold *or dropped SPAP status*.

### ❖ Texas Insurance Assistance Program (TIAP)

- TIAP is a medication copay assistance program funded by the State of Texas for clients enrolled in an eligible private or employer-sponsored health insurance program. TIAP may also pay COBRA premiums for qualifying plans.
- Proof of income - ≤200% of FPL

## CHOOSING YOUR PHARMACY

You may fill your prescriptions at Legacy Community Health pharmacies (Legacy's Montrose, Lyons and Sharpstown clinics). You may also fill your prescriptions at other (non-Legacy) pharmacies if they are contracted with Legacy. ***Please see page 7 for more details.***

### **For medication copay assistance at contracted (non-Legacy) pharmacies:**

- ❖ Please have your pharmacy submit your request (including the information listed below) to the Insurance Assistance Team via email or fax (**contact information is listed below**) at least 5-7 business days *before* your medication refill is due.
- ❖ The following information must be included in your request:
  1. Your name and date of birth (DOB)
  2. Name of your pharmacy
  3. Location of your pharmacy
  4. Names of your medication(s)
  5. Co-pay amount for each medication
- ❖ Please make sure your pharmacy applies all applicable co-pay cards.
- ❖ Legacy will respond to both the client and pharmacy within 24-48 business hours.

### **For mail order prescription medication requests:**

- ❖ Certain insurance companies require that clients utilize designated mail order (non-Legacy) pharmacies.
- ❖ Mail order pharmacy medication requests vary depending on the individual mail order pharmacy's policy. Prescription medication payment to the mail order pharmacy may be required up front or may be billed directly to you, the client.  
*You are responsible to confirm with your mail order pharmacy which payment (up front or billed) method is preferred prior to requesting medication assistance from Legacy.*

#### ➤ Mail order pharmacy that requires **payment up front:**

- Please submit your payment request to Legacy 3-4 weeks prior to your refill date along with the information listed below (missing information may cause a delay in the processing of your payment request):
  1. Your name and DOB
  2. Account # for Legacy to reference on the check Legacy will send to the mail order pharmacy
  3. To whom (the name of the mail order pharmacy) to which Legacy needs to make the check payable
  4. Payment address so that Legacy can mail the check to the correct address
  5. Name of each medication **AND** the copay amount (after all copay cards have been applied) for each medication (Legacy will provide other means of copay assistance such as copay cards to the Pharmacy as available prior to billing under RW copay assistance program.)

6. AFTER you have received your medications from the mail order pharmacy, please provide Legacy with the shipment receipt/invoice you have received with the shipment

- Mail order pharmacy that **bills directly to client:**
  - You will receive a bill from the mail order pharmacy. Please submit this bill to Legacy as soon as possible for Legacy to process the payment.
  - The bill may be submitted to Legacy via fax or email.
    - Email: [insurance@legacycommunityhealth.org](mailto:insurance@legacycommunityhealth.org)
    - Fax: 713-520-7520
  - Please allow 7-10 business days for Legacy to process the payment.

#### **ASSISTANCE WITH CO-PAYS AND/OR DEDUCTIBLES RELATED TO PHYSICIAN LAB, DENTAL AND, OUTPATIENT PROCEDURE BILLS.**

- ❖ **IMPORTANT:** When needing co-pay and/or deductible assistance at the time of the appointment, it is the client's responsibility to notify Legacy's Insurance Assistance Team at least THREE (3) DAYS prior to the appointment date to receive the copay/deductible assistance in time for the appointment.
- ❖ **IMPORTANT:** It is the client's responsibility to submit the most current billing invoice and Explanation of Benefits (EOB) form to Legacy. Once payment from your insurance is received by the provider's office, the provider should directly bill the invoice to you.
  - Legacy will only accept billing invoices that are dated within 30-days of the date the invoice is submitted to Legacy. The date of service must be within the applicable grant period.
    - Ryan White A: March 1, 2021 through February 28, 2022
    - Ryan White B: April 1, 2021 through March 31, 2022
    - State Services: September 1, 2021 through August 31, 2022

#### **FAILURE TO COMPLETE REQUIREMENTS**

- If a client fails to file their federal income tax return, the client is likely to be disqualified from APTC in the future. The client may also be ineligible for premium assistance via HIP
- If a client fails to submit required Ryan White tax documentation and/or payment of the difference that they owe Legacy by **July 31, 2021**, Legacy staff will make three (3) attempts by phone or email within a two (2)-week timeframe to reach the client.
- After the third attempt to reach the client, any premium and/or cost-sharing assistance will be placed **on hold** until the client submits the necessary documentation.



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### **FAILURE TO SUBMIT EOB (EXPLANATION OF BENEFITS) WITH CURRENT BILLING INVOICES**

- If a client fails to submit his/her/their EOB with current billing invoices **within 2 months of the original service date**, this will result in a **hold status** for any future client requests for payment.
- If a client fails to submit the required EOB, Legacy staff will make three (3) attempts by phone or email within a two (2)-week timeframe to reach the client.
- After the third attempt to reach the client, any premium and/or cost-sharing assistance will be placed **on hold** until the necessary documentation is submitted.

### **HIP ASSISTANCE EXCLUSIONS:**

- Services or procedures not covered or authorized by your insurance company
- Inpatient hospital visits
- Emergency visits
- Out of network provider visits, labs or service

## FAQ's

- What is the difference between Eligibility Team and Insurance Assistance Team?  
Eligibility Team is responsible for providing assistance in initial application for RW program, maintenance of active RW status and ACA enrollment. This step has to be completed prior to getting enrolled into the RW Insurance Assistance Program. Once your RW status and insurance is active, the Insurance Assistance Team will provide assistance in monthly insurance premium, copay and deductible payments.
- How long am I eligible for assistance?  
Your eligibility must be renewed annually on your birth month and self-attestation needs to be completed on half of your birth month (i.e., birth month-August, ½ birth month-February)
- What type of assistance can I get?  
Legacy is able to offer assistance with *HIV/AIDS* related medication co-pays and deductibles as well as *HIV/AIDS* related doctor visits, lab visits, dental visits, outpatient procedure visits.
- Is there a cap limit per month on the assistance I am able to receive?  
No, there is no cap limit.
- Is co-pay/deductible cost-sharing assistance guaranteed?  
We cannot guarantee assistance to anyone; assistance is dependent on funding availability.
- What items are INELIGIBLE through the co-pay/deductible cost-sharing assistance program?  
Inpatient hospital bills or emergency visits are not eligible for assistance. Non-covered services or Out-of-Network provider visits are also not eligible for payment (e.g., if your provider orders labs or a procedure not authorized by your insurance company, these are your responsibility).
- WHEN do I request assistance?  
You must request assistance 5-7 days in advance. This will allow us enough time to process your request. Please allow 24-48 hours before following up with the pharmacy or with the Co-pay Coordinator in regards to your request.
- HOW do I request assistance?  
You can submit your request by email to [insurance@legacycommunityhealth.org](mailto:insurance@legacycommunityhealth.org) or by fax at 713-520-7520.
- Can I use any pharmacy?  
Please refer to the list below on page 8.
- What am I responsible for paying?  
This is a cost-sharing program so as long the outpatient service is covered by the insurance, Ryan White cost sharing program will pay for the co-pays and deductibles on behalf of the patient .
- Who funds the health insurance cost-sharing program?  
Legacy receives Federal and State Ryan White grant funding that is administered by The Resource Group and Harris County HIV Services.



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**CONTACT INFORMATION**

	Address/Email Address	Phone	Fax
Insurance Assistance Team	<a href="mailto:insurance@legacycommunityhealth.org">insurance@legacycommunityhealth.org</a>	(832) 548-5111	(713) 520-7520
Eligibility Team	<a href="mailto:myeligibility@legacycommunityhealth.org">myeligibility@legacycommunityhealth.org</a>	(832) 548-5223	(832)-548-5003
The Resource Group	500 Lovett Blvd., Ste. 500 Houston, TX 77006	(713) 526-1016	
Harris County HIV Services	2223 West Loop South, Ste. 417 Houston, TX 77027	(713) 439-6033	

**LEGACY CONTRACTED PHARMACY LOCATIONS**

Pharmacy Name	Store Address	City	State	Zip	Phone Number
*Legacy Pharmacy - Montrose	1415 California Street, Suite 110	Houston	TX	77006	(713) 665-8800
*Legacy Pharmacy - Lyons	3811 Lyons Ave, Suite 114	Houston	TX	77020	(713) 366-7400
*Legacy Pharmacy - Sharpstown	6441 High Star Dr, Suite 100	Houston	TX	77074	(713) 814-3499
*Access Health Pharmacy	400 Austin St.	Richmond	TX	77469	(281) 342-4530
CVS	7950 South Gessner Rd.	Houston	TX	77036	(713) 484-6011
CVS	7102 Beechnut St.	Houston	TX	77074	(713) 771-9249
CVS	5510 W. OREM DR.	Houston	TX	77085	(713) 723-1118
CVS	10902 Bissonnet Rd.	Houston	TX	77099	(281) 776-3874
CVS	5430 BISSONNET ST.	Bellaire	TX	77401	(713) 218-2291
CVS	3923 GARTH RD.	Baytown	TX	77521	(281) 427-6156
CVS	1514 N ALEXANDER	Baytown	TX	77520	(281) 420-7510
*Kroger	1938 W Gray	Houston	TX	77019	(713) 521-1909
*St. Hope Pharmacy	6800 West Loop South, Ste. 590	Bellaire	TX	77401	(832) 319-7610
Mail Order Pharmacies	Some insurances may require you to utilize a mail order pharmacy. Please work with our Insurance Assistance Representatives to make special billing arrangements to ensure that your copays can be paid in a timely manner.				

**Note:**

- Although Legacy has established contracts with pharmacies listed above, not every pharmacy has established billing arrangements to participate in Ryan White Copay Assistance Program. Currently, only highlighted (\*) pharmacies on the list have established billing arrangements with Legacy. However, if you would like to use a pharmacy not listed, please notify a Legacy Insurance Assistance Representatives for additional assistance.
- Legacy Pharmacies are also contracted with most of the major Pharmacy Benefit Management Companies (PBMs) such as Blue Cross Blue Shield, Humana, Aetna, etc. We are glad to assist in determining if your PBM is contracted with Legacy.