



Connecticut Insurance Premium Assistance Program (CIPA) Fact Sheet

The Connecticut Insurance Premium Assistance Program (CIPA) is a health insurance premium assistance program sponsored by the Departments of Social Services and Public Health for eligible Connecticut AIDS Drug Assistance Program (CADAP) clients who have health insurance approved by CIPA.

To be eligible for CADAP and CIPA, you must be a Connecticut resident with an HIV or AIDS diagnosis, and have a total net individual or family income within 400% of the federal poverty level (for example, FY 2011 400% FPL income is at or below \$43,560 for a single person and \$58,840 for a household of two).

We hope this fact sheet is helpful in explaining the program and informing you on how to apply.

CADAP: the Basics

- CADAP provides free HIV medications including HIV disease related medications listed in the CADAP Formulary, assistance for HIV disease related medication co-payments & deductibles, and health insurance premium assistance through CIPA for eligible CADAP clients.
- For information about CADAP including how to apply, call 860-424-5615 or go to the Department of Social Services website (www.ct.gov/dss) and type in CADAP in the search box located in the upper right corner of the page. A brochure and application can be printed from this website.

CIPA: the Basics

- CIPA can pay up to a maximum of \$1,500 per month towards the purchase and continuation of approved health insurance premiums for eligible individuals.
- CIPA will not reimburse individuals directly for health insurance premiums. Premiums will be paid directly to the health insurance administrator, employers (upon employer approval of third party payment) or to the COBRA administrator.

Eligible Coverage for Premium Assistance

- For a health insurance policy to be CIPA-approved, it must have a Formulary equivalent to the current CADAP Formulary (approved medication list) and provide adequate primary care coverage, (i.e. includes in-patient and out-patient hospital and professional medical services such as physician, major medical, surgical, diagnostic, x-ray, laboratory, and anesthesia).
- CIPA will not provide premium assistance for health insurance policies that do not cover HIV/AIDS-related services or policies that have maximum limits on prescription and/or medical benefits.
- CIPA is not able to pay for family health or dental insurance coverage.

- CIPA cannot pay for Medicare premiums; however, CADAP can pay for Medicare Part D premiums as long as the individual is enrolled in a Connecticut-approved benchmark Part D plan.

Special Requirements Regarding Employer-Sponsored Health Insurance

- CIPA applicants with employer-sponsored health insurance (ESI) must authorize a CIPA representative to contact their employer confidentially regarding their employment, insurance coverage and premium payments. Employers must agree to accept third-party payments. If the applicant declines to authorize CIPA to contact his or her employer, the application will not be approved. If an employer does not agree to accept third-party payments, the individual’s CIPA application will also not be approved.

Special Considerations Regarding CIPA and Health Insurance

- Based on your income you may be eligible for Medicaid, Expanded Medicaid, or private insurance with tax credits and/or cost sharing subsidy through the Connecticut Health Insurance Marketplace called Assess Health CT www.AccessHealthCT.com or 1-855-805-4325.
- CIPA clients with private insurance who are newly eligible for Expanded Medicaid are strongly encouraged to apply for Medicaid as CIPA is a “payer of last resort” which means that if other payment options are available they should be used first before CIPA.

CIPA insurance coverage guidelines - you have the right to choose any plan that you want, but CIPA can only help to pay for some plans:

Individual income	Residency requirements	Apply for	Conditions
0-138% FPL (about \$15,511)	Citizen or lawfully present resident for 5 years	Medicaid Expanded Medicaid	Medicaid will provide coverage, CADAP/CIPA services not needed
139-250% FPL (about \$28,725)	Citizen or lawfully present resident	Private Insurance Silver Plan-is required for CIPA eligibility	Must select tax credit & cost sharing subsidy in advance option CIPA insurance premium assistance
251-400% FPL (about \$45,960)	Citizen or lawfully present resident	Private Insurance Gold Plan-is recommended or Silver Plan	Must select tax credit in advance option CIPA insurance premium assistance

Premium Payment Details

- CIPA can pay for the first month's premium, pending approval of the health insurance policy. To be approved, a health insurance policy must meet all of the CIPA requirements. CIPA enrollees would be responsible for performing all application steps with the insurance provider and provide insurance approval documentation to CIPA. CIPA would activate the client based on the invoice amount from the health insurance provider and would pay the first month's premium at the next available check run. CIPA would continue such payments directly to the health insurance provider unless so notified by the CIPA client. CIPA cannot reimburse individuals directly for health insurance premiums.
- CIPA will begin paying the continuation of health insurance premiums on behalf of eligible individuals in the month following receipt of all information required to make a CIPA eligibility determination. Premium payments will be sent directly to the insurance carrier for individuals with private or direct pay insurance coverage, directly to the insurance company or employer for individuals with employer sponsored insurance (Note: Prior approval from employee and employer is required).

Mail Order Pharmacy Benefits

- CIPA will pay premiums for approved health insurance policies that require members to use a mail order pharmacy, as long as the mail order pharmacy is enrolled as a Connecticut Medicaid Provider. If the mail order pharmacy is not enrolled as a Connecticut Medicaid Provider, CIPA will not be able to pay for a client's health insurance premium. If your health insurance policy does not require mail order pharmacy, this particular CIPA rule does not apply to you.

For more information or questions, please contact CIPA: Monday-Friday 9:00am-6:00pm

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