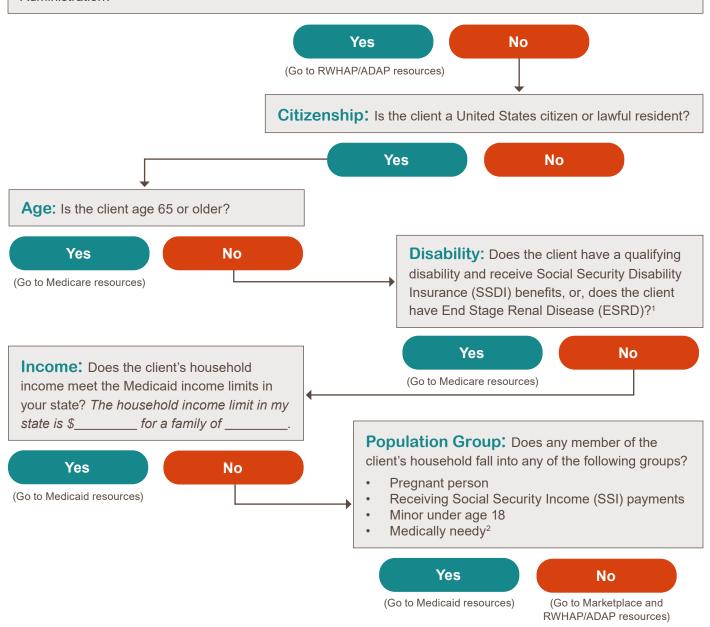# Health Care Coverage Eligibility Decision Tree

FOR RYAN WHITE HIV/AIDS PROGRAM (RWHAP) CLIENTS

Use this tool to help determine if a RWHAP client is eligible for Medicaid, Medicare, private or employer sponsored insurance, or Marketplace coverage. The RWHAP, including the AIDS Drug Assistance Program (ADAP), can support people with HIV to receive HIV care and services regardless of what type of health coverage the client has.

Insurance: Does the client have an offer of affordable employer sponsored insurance (through their own plan or as a dependent on a family member's plan), TRICARE, or do they qualify for benefits from the Veterans Administration?

Yes (Go to RWHAP/ADAP resources)　　**No**

Citizenship: Is the client a United States citizen or lawful resident?

Yes　　**No**

Age: Is the client age 65 or older?

Yes (Go to Medicare resources)　　**No**

Disability: Does the client have a qualifying disability and receive Social Security Disability Insurance (SSDI) benefits, or, does the client have End Stage Renal Disease (ESRD)?[1]

Yes (Go to Medicare resources)　　**No**

Income: Does the client's household income meet the Medicaid income limits in your state? *The household income limit in my state is $_____ for a family of _____.*

Yes (Go to Medicaid resources)　　**No**

Population Group: Does any member of the client's household fall into any of the following groups?

- Pregnant person
- Receiving Social Security Income (SSI) payments
- Minor under age 18
- Medically needy[2]

Yes (Go to Medicaid resources)　　**No** (Go to Marketplace and RWHAP/ADAP resources)

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[1] A diagnosis of HIV alone is not considered a qualifying disability, according to the Social Security Administration. Individuals who are under 65 can enroll in Medicare if they have been receiving Social Security Disability Insurance (SSDI) for 24 months or more. The same disabilities and/or health conditions that allow someone to receive SSDI will allow someone to become eligible for Medicare after they've been receiving SSDI for 24 months.

[2] Some states may have a "Medically Needy" or "spenddown" option for certain Medicaid groups (i.e., individuals qualifying based on age and disability, children, and pregnant women). Medically needy programs allow individuals to use medical expenses they incur to reduce, or spend down, their income to qualify for Medicaid.

ELIGIBILITY RESOURCES

Medicaid Resources

Your client may be eligible for Medicaid coverage! Medicaid is a state-level health coverage program that is jointly funded by the states and the federal government. Medicaid is an entitlement program, which means that anyone who meets their state's eligibility criteria may enroll in coverage.

- Medicaid, Children's Health Insurance Program, & Basic Health Program Income Eligibility Levels (Medicaid.gov): This webpage includes a table that lists the income eligibility criteria for Medicaid, CHIP, and the Basic Health Program by state/territory and select population groups.

- State Medicaid Links (Medicaid.gov): This interactive map compiles contact information for each state's Medicaid agency and links to eligibility and enrollment support resources.

- List of Medicaid Eligibility Groups (Medicaid.gov): This table lists the eligibility groups for mandatory Medicaid coverage along with the relevant authorizing legislation.

- **Medicaid 101 for RWHAP Recipients and Providers** (ACE TA Center): This fact sheet provides an overview of the state-administered Medicaid program, including common eligibility pathways for people with HIV, how to enroll in Medicaid, costs and benefits, and how the RWHAP and ADAP complements Medicaid coverage.

> **Note:** Clients who meet the eligibility criteria for both Medicaid and Medicare may enroll in both programs at the same time. If you believe your client may be dually eligible, view the Medicare-Medicaid Dual Eligibility Resources section below.

Medicare Resources

Your client may be eligible for Medicare coverage. Medicare is the federal health care coverage program for people who are 65 or older, certain younger people with disabilities, and people with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a transplant, sometimes called ESRD).

- Medicare Benefits (SSA.gov): This webpage provides an overview of the Medicare program, including the various Parts of Medicare, who is eligible, and how and when to sign up for coverage.

- **The Basics of Medicare for RWHAP Clients** (ACE TA Center): This fact sheet provides an overview of Medicare eligibility for RWHAP clients, including common eligibility pathways for people with HIV, the various Parts of Medicare, how to support RWHAP clients to enroll in Medicare, and sources of financial support for Medicare costs.

Medicare-Medicaid Dual Eligibility Resources

People can be eligible for both Medicare and Medicaid simultaneously, which is known as dual eligibility. Dually eligible individuals must meet the eligibility requirements of both programs, and they typically become eligible for one program first and then become eligible for the other program later.

- [2025 Dual Eligible Standards Based on Percentage of Federal Poverty Level](#) (Medicaid.gov) This webpage provides an introduction to the eligibility and general coverage categories for people who are dually eligible for Medicare and Medicaid.

- [Medicare Savings Programs for Dually Eligible Individuals](#) (Medicare.gov): Certain low-income Medicare enrollees can qualify for Medicare Savings Programs, in which state Medicaid programs help pay for some or all of the individual's Medicare-related costs. This webpage summarizes the income and asset limits for each of the four types of Medicare Savings Programs, as well as what Medicare costs are covered.

- **The Fundamentals of Medicare-Medicaid Dual Eligibility for RWHAP Clients** (ACE TA Center): This fact sheet provides an overview of Medicare-Medicaid dual eligibility for RWHAP clients, including eligibility criteria and pathways, integrated care options, best practices for enrolling dually eligible clients into health coverage, billing and payor of last resort requirements, financial assistance for health care costs, and sources of enrollment support.

Marketplace Resources

Your client may be eligible for Marketplace coverage. The Health Insurance Marketplace helps individuals and families find private health coverage that fits their needs and budget. Every health plan available in the Marketplace offers essential health benefits. Buyers can compare plans based on price, benefits, quality, and other features important to them before making a choice. The prices of plans in the Marketplace may be reduced by premium tax credits and cost-sharing reductions.

- [HealthCare.gov Get Covered](#) (HealthCare.gov) This website is the federal Health Insurance Marketplace, and provides information on the benefits and costs of available plans. Users will need to sign up for an account to view state-specific eligibility information.

- [Quick Guide to Marketplace Eligibility](#) (HealthCare.gov) This website provides a concise overview of the requirements one must meet to be eligible to enroll in health coverage through the Marketplace.

- [Get help applying and more](#) (HealthCare.gov) This website directs users to two different resources for support in applying for Marketplace coverage.

RWHAP and ADAP Resources

If your client does not have an offer of affordable employer-sponsored insurance, TRICARE, or VA benefits and is not eligible for Medicaid, Medicare, or Marketplace coverage, the RWHAP and ADAP can help. RWHAP is the government program that helps people with HIV and low incomes to get HIV-related health care. The RWHAP is not health insurance, but rather supplements other coverage and fills gaps in HIV care not covered by other options. ADAP is the government program that is administered at the state level and provides free HIV medications to people with low incomes. In many states, the program also helps pay for insurance for people with HIV. ADAP is authorized by the RWHAP, but neither ADAP nor RWHAP are health insurance. A person can get RWHAP HIV care and support services if they are diagnosed with HIV/AIDS, they are low income (as decided by city, county, state, or clinic financial criteria), and they have no health care coverage or have coverage that doesn't pay for the care they need.

- State HIV/AIDS Hotlines and Service Locator Tools (HRSA.gov): This list provides contact information for the HIV/AIDS hotlines in each state. The hotlines can help provide information and support to find HIV services.

- **ADAP Coordinator Directory**: Please search and refer to this non-federal resource to access a searchable directory that includes contact information for each state/jurisdiction's ADAP Coordinators, RWHAP Part B Coordinators, and Linkage to Care Coordinators.

To access ACE TA Center resources on Medicaid, Medicare, Medicare-Medicaid Dual Eligibility and Marketplace coverage, please email us at acetacenter@jsi.org.

The Access, Care, and Engagement TA Center (ACE) Technical Assistance (TA) Center builds the capacity of the RWHAP community to navigate the changing health care landscape and help people with HIV to access and use their health care coverage to improve health outcomes.