

If you don't have health care coverage, now is a good time to enroll in Marketplace insurance.

Take the next step for a healthy life.

Marketplace health insurance helps you pay for the health care you need to stay healthy. Over 19 million people have already signed up, but others still have questions or concerns. Do *you* have questions about health insurance? Here are some answers.

“Why do I need marketplace health insurance? I already get my HIV care through the Ryan White HIV/AIDS Program (RWHAP).”

While RWHAP provides some services, it is not health coverage. Marketplace health insurance covers care for *all* your health needs.

In addition to your HIV care and medications, you'll be able to get other health services, such as:

- Free preventive care, like flu shots and cancer screenings
- Care and medications for other health problems you may have, like heart disease or diabetes
- Hospitalizations
- Substance use treatment and mental health services
- Maternity care

Marketplace health insurance protects your finances. If something unexpected happens, like a car accident, you won't face high-cost hospital bills.

“My case manager helped me find a marketplace health insurance plan that covers all of my health care needs, including my HIV medication.”



“Marketplace health insurance can be expensive. How will I pay for it?”

You can get help paying for health insurance depending on how much money you make. In many places, RWHAP, including the AIDS Drug Assistance Program (ADAP), can help with insurance and medication costs — even after you get covered.

“Will I still be able to see the doctor or nurse who provides my HIV care?”

While not guaranteed, there is a good chance your current doctor or nurse will be part of a Marketplace health insurance plan that is available to you. And all plans will have an HIV doctor that you can see, even if it's not your current doctor.

Your case manager or an enrollment assister can work with you to compare plans and choose one that is right for you.

As you compare plans, you can also see which doctors are covered by each one.

“What about my HIV medications? Will marketplace health insurance pay for them?”

All marketplace health insurance plans must cover HIV medications.

When you're choosing a plan to apply for, you can check to see if your specific HIV medications are covered by that plan.

Most plans require a co-pay for medicines and doctor visits. This means you pay a set amount when you pick up your prescription or go to the doctor.

Different plans may require different amounts for co-pays.

Your case manager or an enrollment assister can help you choose a plan with affordable co-pays for medications and doctor visits.



“Can I still get services and help from the Ryan White HIV/AIDS Program and ADAP?”

Yes, you will still be able to get services from the RWHAP that are not covered by your marketplace health insurance—like dental care.

In many places, the RWHAP, including ADAP, can help you pay for marketplace health insurance premiums and co-pays. Check with your case manager or the RWHAP about how that could work for you.

If for some reason you are not eligible for marketplace health insurance, you can still get your HIV care and medications through the RWHAP.

What if I don't enroll in marketplace insurance?”

If you can afford health insurance and choose not to enroll, **you may have to pay a fee** if you live in California, Massachusetts, New Jersey, Rhode Island, and Washington, D.C. And you'll be missing out on a lot of services that can keep you healthy!

If you don't have qualifying health coverage, **you may not have to pay the fee.** You could get an exemption if:

- You cannot find an affordable plan
- You are very low income and do not have to file a tax return
- You had a short gap in coverage
- You are not lawfully present in the

The Ryan White HIV/AIDS Program requires you to enroll in marketplace health insurance if you are eligible. If you have questions, talk to your RWHAP case manager.



“I’m ready to enroll. How do I get started?”

Talk to your case manager to see what health plans you are eligible for.

You don’t have to enroll in health care coverage on your own. Someone can help you through all of the steps to fill out your application and enroll.

For help enrolling in health care coverage, contact:



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.

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