

The HIV Insurance Assistance Program (HIAP) is a program providing assistance with health insurance premium payments for those who qualify.

**To qualify for HIAP, you must:**

- ❖ Have an insurance plan or Medicare D plan that qualifies as determined by OSDH.
- ❖ Make application or currently be enrolled in a qualifying health insurance plan with no active pre-existing period for HIV prescription coverage.
- ❖ Be an Oklahoma resident.
- ❖ Have a documented current gross income and/or benefits of 200% of the Federal Poverty Level (FPL) or less (e.g. 1 person \$1,805 a month) after work related deductions and documented out-of-pocket medical expenses.
- ❖ Have an HIV/AIDS diagnosis.

**Insurance Options**

- ❖ **Premium Payment**
- ❖ **COBRA**
- ❖ **High Risk**
- ❖ **Insure Oklahoma**

**Premium Co-Pay:**

This program may be able to assist with qualifying insurance plans for those who are unable to afford the health insurance offered through an employer. This program does not assist with health insurance premiums paid by the employer. Payments cannot be made directly to the client.

**COBRA benefits:**

Terminated employees or those who lose group health insurance coverage because of reduced work hours may be eligible to buy group coverage for themselves for limited periods of time. This coverage has to be accepted in 60 days.

**High Risk Insurance Program:**

High Risk is for persons who do not qualify for other insurance because of their diagnosed health conditions. They must be able to document/prove Oklahoma residency of at least 12 months and must be medically and/or federally defined for eligibility and have exhausted COBRA benefits and have proof of previous coverage lost within the last 60 days.

**Insure Oklahoma (O-EPIC)**

Insure Oklahoma is for working adults who do not qualify of an Insure Oklahoma Employer-sponsored plan or work for and Oklahoma business with 99 or fewer full time employees (self employed), temporarily unemployed adults who qualify to receive unemployment benefits through the Oklahoma Employment Commission, and working adults with a disability to who work for any size employer and have a ticket to work.

**Required insurance documentation includes:**

- ❖ A copy of the front and back of your insurance identification card.
- ❖ A copy of your COBRA election form.
- ❖ Name and phone number of the employer's Human Resource contact.
- ❖ Your insurance information book.
- ❖ High risk application
- ❖ O-EPIC application

**For further information and sites to apply for assistance:**

**For the 918 Area Code:**

Tulsa C.A.R.E.S.  
3507 E. Admiral Place  
Tulsa, Oklahoma 74115  
(918) 834-4194 Toll Free: 800-474-4872

OSU-COM I.M. Specialty Services  
635 W 11<sup>th</sup>  
Tulsa, OK 74124  
(918) 382-3511 Toll Free: 800-586-0754

Department of Human Services/ACIS  
444 S. Houston  
Tulsa, Oklahoma 74017  
(918) 581-2178 Toll Free: 800-734-7516

**For the 405/580 Area Code:**

RAIN Oklahoma  
600 NW 23<sup>rd</sup> St. Ste. 101  
Oklahoma City, Oklahoma 73103  
(405) 232-2437 Toll Free: 800-285-2273

OU I.D.I. Clinic  
711 Stanton Young Blvd. #430  
Oklahoma City, OK 73104  
(405) 271-8001 x38349

Department of Human Services/ACIS  
940 N.E. 13<sup>th</sup> St., Room 2B119  
Oklahoma City, Oklahoma 73104  
(405) 271-3325 Toll Free: 800-884-1572

**Information on High Risk Insurance**

OKHRP  
PO Box 1090  
Great Bend, KS 67530  
1-877-793-6477  
www.okhrp.org

**Information on Insure Oklahoma**

Insure Oklahoma  
PO Box 54200  
Oklahoma City, OK 73154-1200  
1-888-365-3742  
www.insureoklahoma.org

Please ask your HIAP/HDAP case manager about HDAP prescription co-payment assistance (*HDAP program formulary drugs only*).

***HIAP***

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**HIV INSURANCE**

**ASSISTANCE PROGRAM**



**FY 2010**

**April 1, 2010 – March 31, 2011**