

## HEALTH INSURANCE PREMIUM & COST SHARING ASSISTANCE STANDARDS OF CARE

### DEFINITION

Health Insurance Premium & Cost Sharing Assistance is the provision of financial assistance for eligible individuals living with HIV to maintain a continuity of health insurance or to receive medical benefits under a health insurance program. This includes premium payments, co-payments and deductibles.

### GOAL

Provide financial assistance for eligible HIV+ patients to maintain a continuity of health insurance or to receive medical benefits under a health insurance program.

### STANDARD OF CARE

The agency shall:

- Ensure it maintains documented proof of clients' current income and insurance, including Medicare and Medicaid.
- Ensure staff obtains a working knowledge of the Consolidated Omnibus Budget Reconciliation Act (COBRA) insurance program, and various government, public, and private insurance and medication assistance programs, including eligibility requirements, benefits, applicable deductibles and co-pays. Some examples of government programs include ADAP, SPAP, Medicare and Medicaid.

#### Hiring Standards

- All program staff should meet Texas Department of State Health Services (DSHS) Standards of Care requirements for staff qualifications.

#### Training Standards

- All program staff should abide by the Texas Department of State Health Services (DSHS) Standards of Care requirements for training.

#### Job Performance Standards

- All program staff should abide by the DSHS Standards of Care requirements for job performance.

#### Reporting

- All program staff should abide by the Texas Department of State Health Services Standards of Care requirements for reporting.