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OFFICE OF AIDS (OA)
AIDS Drug Assistance Program (ADAP)

Management Memorandum
Memorandum Number: 2018-31

Date: October 18, 2018

TO: ADAP ENROLLMENT WORKERS

SUBJECT: OFF-EXCHANGE HEALTH PLAN OPEN ENROLLMENT AND OFFICE OF AIDS
HEALTH INSURANCE PREMIUM PAYMENT PROGRAM REQUIREMENTS

The purpose of this memorandum is to inform enrollment workers about the open enrollment period for off-exchange plans.

Clients who are uninsured and/or not eligible to purchase insurance through Covered California are strongly encouraged to purchase insurance directly through the health insurance plans. ADAP has established an off-exchange process with the following plans: Anthem Blue Cross, Blue Shield of California, and Kaiser Permanente. Below is important information regarding the open enrollment process for each of the health plans.

ADAP strongly recommends that clients contact the health plan directly regarding open enrollment dates, if enrolling in a plan other than the ones listed above, as different plans may have different open enrollment dates.

To ensure timely payments are sent to the health insurance plans, enrollment workers must ensure clients are enrolled into the Office of AIDS, Health Insurance Premium Payment Program (OA-HIPP) no later than 24 to 48 hours after they are enrolled into the health plan.

Anthem Blue Cross

Anthem Blue Cross's off-exchange open enrollment period is October 15, 2018 through January 15, 2019. In order for a client's coverage to begin on January 1, 2019, the client must submit a complete and signed paper application to Anthem Blue Cross no later than December 15, 2018. Anthem Blue Cross will accept applications for clients without a Social Security Number.

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When applying for an Anthem Blue Cross off-exchange plan, clients **must** submit a paper application. ADAP is unable to make a binder payment for online submissions.

Blue Shield of California

Blue Shield of California's off-exchange open enrollment period is October 15, 2018 through January 15, 2019. In order for a client's coverage to begin on January 1, 2019, the client must submit a complete application to Blue Shield of California no later than the dates specified below. Blue Shield of California will accept applications for clients without a social security number.

- **November 27, 2018:** Work with an enrollment worker to upload a completed and signed Blue Shield off-exchange paper application into the ADAP Enrollment System (AES) in order for CDPH to send the application to Blue Shield by December 15, 2018, or
- **December 15, 2018:** Submit an online application directly to Blue Shield. ADAP is unable to make binder payments for online submissions.

Important: Due to Blue Shield's processing requirements, there are additional steps when a client enrolls into a Blue Shield off-exchange plan using the paper application. Refer to the Blue Shield of California Off-Exchange Application Process for the Office of AIDS Health Insurance Premium Payment Program document for detailed information on the paper application process. The additional attachments referenced in the document are available on the Enrollment Worker SharePoint.

Kaiser Permanente

Kaiser's off-exchange open enrollment period is October 15, 2018 through January 15, 2019. In order for a client's coverage to begin on January 1, 2019, the client must submit a complete Kaiser application to ADAP no later than November 27, 2018 in order for CDPH to send the application to Kaiser by December 15, 2018. Kaiser will accept applications for clients without a social security number.

A completed Kaiser application can be uploaded as a work item in the AES. Applications must include a plan selection and premium quote, otherwise; the work item will be rejected. Clients can obtain a quote for their plan of choice directly from [Kaiser's website](#).

Once an application is processed, the OA-HIPP analyst will request a binder payment. When the check information is available, the application will be faxed to Kaiser to complete enrollment. If Kaiser needs any additional information, someone from Kaiser will follow up with the client. Kaiser will honor the date of initial submission for the plan effective date.

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New Off-Exchange OA-HIPP Enrollment

Once clients have enrolled in coverage through a health plan, they may apply for OA-HIPP assistance. In order for OA-HIPP to pay a client's binder/initial premium for an off-exchange health plan, the client must be enrolled in the health plan and supporting documentation must be submitted to OA-HIPP.

To request a binder payment for a client, create a work item in AES, select **HIPP Binder Payment Request** and upload supporting documentation. The documentation must include the following:

- client's name (name of the person enrolling and covered by the plan),
- premium amount,
- name of the health plan,
- plan effective start date, and
- health plan billing address (if available).

If you are enrolling a client into OA-HIPP more than 48 hours after enrollment into a health plan, CDPH does not guarantee the first premium payment will arrive by the due date to secure insurance plan enrollment and activation. In order to ensure the first premium payment arrives on time, CDPH recommends that, if possible, the client make the initial premium payment to secure their health insurance.

For complete OA-HIPP applications received by February 28, 2019, OA-HIPP will pay back to the 2019 coverage effective month. For applications received on or after March 1, 2019, OA-HIPP will pay starting the month the complete application is received.

Off-Exchange Renewal for Existing OA-HIPP Clients

To ensure that OA-HIPP pays the correct health plan and rate starting January 1, 2019, it is critical that the client's health coverage information is updated with ADAP as soon as possible. Updated documents must be submitted as a HIPP Premium/Plan Change work item type in the AES. Updated documents must be provided by November 27, 2018 to ensure that OA-HIPP pays the correct health plan and rate starting January 1, 2019. CDPH will begin processing January 2019 premium payments beginning December 3, 2018.

If you have any questions about anything covered in this memorandum, please contact your [ADAP Advisor](#).

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Thank you,

A handwritten signature in blue ink, appearing to read "Sandra Robinson", with a long horizontal flourish extending to the right.

Sandra Robinson, ADAP Branch Chief
California Department of Public Health

Enclosures:

1) Blue Shield of California Off-Exchange Application Process for OA-HIPP

Blue Shield of California Off-Exchange Application Process for the Office of AIDS Health Insurance Premium Payment Program

The purpose of this handout is to inform enrollment workers about the application process for clients that are applying for a Blue Shield of California Off-Exchange (non-Covered California) health plan *and* requesting that the California Department of Public Health (CDPH) make the binder (initial) payment.

Note: Client(s) must be an active AIDS Drug Assistance Program (ADAP) client and eligible for the Office of AIDS Health Insurance Premium Payment (OA-HIPP) program.

This document will cover:

- Blue Shield of California Off-Exchange application process
 1. Paper application
 2. Residency verification
 3. How to submit the paper application and supporting documentation
 4. Application approved: next steps
 5. Incomplete application or additional information needed
- Reporting changes to OA-HIPP
- Additional information

Application Process

The information below outlines the application process for clients who would like to apply for a Blue Shield Off-Exchange plan *and* are requesting CDPH make the binder payment.

Note: This is a manual process, which may delay processing. If the client is able to make the binder payment, ADAP recommends that they submit an electronic application directly to Blue Shield.

1. Paper Application

In order to avoid delays in processing, please ensure that all questions are answered completely and accurately, by referencing the following attachments:

- Attachment A-English (2019 Blue Shield Application_highlighted)
- Attachment A-Spanish (2019 Blue Shield Application_highlighted)
- Attachment B (Blue Shield Application Checklist)

The client and enrollment worker must:

- write or type “CDPH” on the top of the application*

- confirm that the client initialed pages 2 – 4, and 7 even if they are blank*
- confirm that the client signed pages 5 and 6*
- confirm that the client marked the checkbox on page 6, Part 5(b), Item 4*
- confirm that the client’s address on the application is a residential address
- leave Part 7 - Billing and Payment Information (pages 9 - 11) blank
- submit all pages (pages 1 - 11) of the application to CDPH even if they are blank*.

Note: If the steps above are not completed, Blue Shield will reject the application.

***Note:** If the steps with an asterisk (*) are not completed, CDPH will reject the work item and send an email the enrollment worker to fix the errors and resubmit the application.

2. Residency Verification

If a client does not have a Social Security Number (SSN), the client must provide two forms of proof of their current residential address. Please reference Attachment C (Blue Shield Acceptable Residency Documentation) for a complete list of acceptable documents.

3. How to submit the paper application and supporting documentation

- i. In the ADAP Enrollment System (AES), under the Insurance Tab, select the tile for HIPP.
- ii. Create a work item in AES under the client’s profile. Select the work item type, “Blue Shield Off-Exchange.” Upload the following documents to the work item:
 - a) copy of the completed and signed paper application;
 - b) marriage certificate and/or tax returns, if requesting coverage for a spouse and/or dependents
 - c) proof of residency, if applicable (refer to the Residency Verification section above)
 - d) completed and signed Client Attestation form - be sure the client selects the program(s) for which they are applying. “Applying for OA-HIPP” and “HIPP Binder Payment Request” should be selected.

Note: The “Blue Shield Off-Exchange” work item type should be used to submit a Blue Shield Off-Exchange paper application and/or supporting documentation during open enrollment. This work item type should also be used during special enrollment periods

that provide clients who have extenuating circumstances, to apply for Blue Shield outside of the normal open enrollment period.

The ADAP Advisor will send the application and supporting documentation to Blue Shield for processing.

4. **Application Approved: Next Steps**

After the application is approved by Blue Shield:

- The OA-HIPP Advisor will update the client's AES profile with the health plan and payment information.
- Payment data is then transmitted to Pool Administrators Inc. (PAI) for payment processing.
 - Payment is released to Blue Shield in 1-4 business days.
- Blue Shield applies the payment to the client's account.
- If the client or enrollment site made the binder payment, the enrollment worker will need to inform the OA-HIPP Advisor to request that Blue Shield issue a refund (see Additional Information section below).

NOTE: The refund is issued by Blue Shield, NOT ADAP.

- Payments will be made every month at the current rate until client is dis-enrolled from ADAP or OA-HIPP, ADAP coverage lapses, or the OA-HIPP Advisor receives documentation indicating a change in the plan or premium (see Reporting Changes to OA-HIPP section below).

5. **Incomplete application or additional information needed**

If the application is incomplete or if supporting documentation is needed, Blue Shield will send a letter to the client by mail or by email, depending on the contact information provided on the application.

****Please note:** clients will only be contacted by mail or email if their application is deemed incomplete or if more information is needed. Blue Shield will not attempt to contact the client via phone. Additionally, all letters are provided in English only. It is critical that clients review their mail carefully to ensure they receive any communication Blue Shield sends to them. Blue Shield will also provide ADAP with a copy of the letter. The OA-HIPP Advisor will send a copy of the letter to the enrollment worker by email reminding them to conduct outreach to the client.

Additional Information Needed: Residency

If the letter states that Blue Shield must confirm the client's current residence, and the client only has one acceptable form of documentation from column A or B of Blue Shield's Acceptable Residency Documentation list, the enrollment worker can do one of the following:

- provide a copy of the client's most recent residency affidavit by uploading the document to a new work item in AES under the client's profile (select the work item type, "Blue Shield Off-Exchange"), or
- send an email to the OA-HIPP Advisor to request a California State Assistance Program letter. The letter states the client is enrolled in a state sponsored program within the CDPH as of the date of the letter and is confirming their residential address on file. The letter will be sent to the client and to Blue Shield.

The OA-HIPP Advisor will submit supporting documentation to Blue Shield for review.

Note: The residency affidavit and the California State Assistance Program letter do not guarantee approval. Blue Shield will review all supporting documentation and make a determination.

Reporting Changes to OA-HIPP

It is critical that clients report changes to OA-HIPP if there are any changes to:

- client contact information (i.e. address, telephone number, email address)
- the health insurance plan, such as:
 - health insurance premium amount
 - payee contact information (i.e. payee name, address, telephone number)
 - policy expiration dates
- health insurance coverage, such as:
 - switching health insurance plan or Medicare Part D plan
 - obtaining or becoming eligible for employer-based health insurance
 - enrolling into Medi-Cal
 - enrolling into Medicare

The enrollment worker shall document all changes in the relevant section(s) of the AES and upload supporting documentation as a work item.

Additional Information

- Can clients work with an ADAP enrollment site that will assist them by making the binder (initial) payment?

It is up to the discretion of the enrollment site if they wish to make a binder payment on the client's behalf. Once the client or enrollment worker submits the electronic application and payment, the client or enrollment worker must notify the OA-HIPP Advisor within 48 hours. The OA-HIPP Advisor will issue a payment to Blue Shield and request that Blue Shield issue a refund to the client.

Note: The refund is issued by Blue Shield, NOT ADAP. The enrollment worker should be aware that Blue Shield might issue a refund directly to the client. It is up to the enrollment site to work with the client to obtain the refund once the client receives it.

- Are clients able to submit binder payments, or does CDPH, or an enrollment site, need to submit the payment?
 - Yes, clients may submit their own binder payment. Once the client submits the electronic application and payment, the client must notify the OA-HIPP Advisor within 48 hours. The OA-HIPP Advisor will request that a payment be made to Blue Shield and request that Blue Shield issue a refund to the client. If a client is able to submit his or her own payment, it may facilitate faster enrollment into the health plan.
- Is it possible for clients to enroll through Covered California instead of Blue Shield Off-Exchange?
 - Clients have several options for enrolling in health insurance. If a client is lawfully present and resides in California, they are able to enroll through Covered CA. If the enrollment worker would like assistance enrolling a client in Covered California and the HIPP program, we strongly encourage working with an enrollment worker who is both a Covered California enroller and a Medication Assistance Program enrollment worker. To find an enrollment worker who does OA-HIPP and Covered California enrollment, please call (844) 421-7050, or click the link below for a complete list:

[https://www.cdph.ca.gov/Programs/CID/DOA/CDPH%20Document%20Library/ADAP%20Certified%20CC%20List%20\(Oct%202018\).pdf](https://www.cdph.ca.gov/Programs/CID/DOA/CDPH%20Document%20Library/ADAP%20Certified%20CC%20List%20(Oct%202018).pdf)