

**Frequently Asked Questions on enrolling in the
HDAP and CHII programs**

Demographic Information	
<i>What if the applicant is a minor?</i>	<ul style="list-style-type: none"> • Include BOTH <u>client name</u> and <u>legal guardian name</u> • HDAP coverage will be in the minor's name • Mail will be addressed to the legal guardian
<i>What can be submitted as proof of Massachusetts residency?</i>	<p>Here are some acceptable proofs of MA residency:</p> <ul style="list-style-type: none"> • A copy of a recent utility bill • A copy of the applicant's driver's license (not expired) • A lease • A signed letter from the applicant's case manager, if none of the above are available (see instructions) <p>Address on document submitted MUST be the current address and MUST match address on application</p>
<i>Can a PO box be used as proof of residence?</i>	In most cases, PO boxes <u>cannot</u> be used for proof of residence.
<i>What if the client does not have his/her own permanent address?</i>	Attach copy or printout of healthcare site intake form indicating the address where the client is currently living. A letter from the case manager on healthcare site letterhead with the client's current address is acceptable.
<i>Is the client able to have mail sent to a PO box?</i>	Yes, we are able to send mail to a PO box if this is what the client prefers and is listed in the mailing address section of the HDAP application.
<i>Is the client able to have mail sent to his/her case manager?</i>	Yes, but the client must check the designated box located in the mailing address section of the HDAP application.
<i>Can an undocumented resident apply to HDAP?</i>	<p>Yes, they can but because they do not have a valid SSN, they will need to fill in the SSN section of the application with 999-99-9999, even if the applicant has a work permit.</p> <p><i>Note: HDAP does not share information with immigration officials or any other government</i></p>
<i>Does the client's date of birth have to be included on a recertification application?</i>	Yes, the client's date of birth needs to be included each time an applicant submits enrollment information

Earnings	
<i>What needs to be included with the application if the client is working?</i>	At least ONE of the following: <ul style="list-style-type: none"> • Two recent paystubs (Please indicate on paystub the frequency of pay period, i.e. weekly, bi-weekly or monthly) • Most recent federal tax return (1040 form and schedules) for self-employed applicants.
<i>What if the client is not working and is not receiving any government benefits?</i>	<ul style="list-style-type: none"> • Attach a letter from MD or social worker on healthcare site letterhead stating this fact as proof of non-income <p>The letter must state that the applicant is not eligible for benefits and/or not able to work, and must be signed by the provider</p>
<i>What if the client is not working, but is receiving government benefits?</i>	Some acceptable proofs of income include: <ul style="list-style-type: none"> • Unemployment statement • TAFDC/EAEDC benefit letter • Social Security benefit letter
Provider Information	
<i>Does this section always need to be filled out completely?</i>	Yes, with the exception of the case manager portion. If you do not have one, you may leave this section blank.
<i>Who should fill out the Clinician Information section?</i>	The applicant's medical provider/clinician should complete this section, sign and date.
Co-Pay Information	
<i>What medications will HDAP pay for?</i>	HDAP will pay for most FDA-approved medications that are covered by your primary insurance. Please refer to our exclusion list for medications that are not covered by HDAP (subject to change).
Why does the pharmacy section have to be completed when applying for assistance with co-payments?	HDAP requires this section to be completed in order to provide the pharmacy with coverage information and for reimbursement purposes. This also gives us permission to speak with the preferred pharmacy should an issue or questions arise.
What if the client wants to change pharmacies?	Clients may change pharmacies at any time during their active enrollment with HDAP however, they must notify HDAP by phone or in writing of this change.

<i>Can the client use more than one pharmacy to fill prescriptions while enrolled in HDAP?</i>	Yes, for the following reasons: <ul style="list-style-type: none"> • The insurance requires that they use mail order • A medication is not available at the preferred pharmacy
<i>Can the client pay the co-payments upfront and then get reimbursed by HDAP?</i>	No, HDAP is only able to pay the pharmacy directly. HDAP does not provide reimbursement to clients.
<i>How long will it take to process the application?</i>	Once a complete application is received, it may take up to two-weeks to be processed.
Comprehensive Health Insurance Initiative (CHII) Information	
<i>What type of insurance premiums does CHII cover?</i>	<ul style="list-style-type: none"> • Non-Group/Small Group Insurance • Self- Employed private insurance • COBRA premium • MassHealth premium • Employee premium payroll deduction
<i>Does the client have to enroll into HDAP to be accepted into CHII?</i>	Yes, please complete the CHII section of the HDAP application. Include a copy of your most recent health insurance premium bill.
<i>If a client is eligible for MassHealth, can he/she choose to enroll in non- group insurance through CHII instead?</i>	No, HDAP/CHII is a payer of last resort. If a client is eligible for other entitlement programs which pay for medications (such as MassHealth or Medicare Part D), he/she must apply to and enroll in these programs.
<i>The client needs assistance with his/her employee premium deduction. What is needed with the application?</i>	The employer's human resources or benefits administrator must provide HDAP with a letter which includes: <ul style="list-style-type: none"> • Confirmation of employment • Name of employer based-insurance policy • Amount that the client contributes to the insurance • When payment is due • Statement agreeing to accept payment from CRI and the HDAP/CHII program for this amount • Where to send payment (Person name, dept. & mailing address)
<i>I lost my job but am eligible for COBRA. What should I do?</i>	You should: <ol style="list-style-type: none"> 1. Update MassHealth with this change (job loss) 2. Notify CHII and submit a completed COBRA election form to Dan Starmer, CHII Manager for urgent processing

<p><i>How do I go about applying for a Non-Group plan directly through a private insurer?</i></p>	<p>You should:</p> <ol style="list-style-type: none"> 1. Contact a private insurance carrier (Blue Cross, Tufts, etc.) and request an application and quote for non-group health insurance with prescription coverage 2. Send HDAP/CHII a copy of the most recent health insurance premium bill, Attn: Dan Starmer, CHII Manager 3. HDAP/CHII will then make the payment to the insurance provider on your behalf <p><i>*Contact CHII for further information</i></p>
<p>Client Agreement Statement/Certification Statement</p>	
<p><i>Does the client need to sign the application?</i></p>	<p>Yes, every applicant must read the client agreement/certification statement section and then sign (and date).</p> <p><i>*If the application is left unsigned, it will be returned</i></p>
<p><i>What other services does HDAP provide?</i></p>	<ul style="list-style-type: none"> • Viral Resistance Assays: HDAP will cover the costs of genotype and virtual phenotype lab tests for residents who lack other means to pay for these diagnostic tools (please call us for more information). • Non-Occupational Post-Exposure Prophylaxis (nPEP): HDAP will cover the costs of antiviral medications administered immediately after a high-risk exposure with the goal of preventing HIV transmission, at pre-registered healthcare sites. • Jail Program: Through our jail program, we provide access to medications for HIV+ inmates in MA houses of correction • BRIDGE: HDAP offers trainings and technical assistance to case managers who have clients that are experiencing health insurance issues. We also participate in statewide outreach efforts (Worcester PRIDE, tabling at health events, etc.)

If you would like an application mailed to you or if you have any questions that are not answered here, please call the HDAP staff at 617.502.1700.

For specific questions on:

- The status of pending applications or missing documents: Please call the HDAP staff at 617.502.1700 (Toll free: 800.228.2714)
- The Comprehensive Health Insurance Initiative (CHII) or other insurance questions: Please call CHII staff at 617.502.1700 (Toll free: 800.228.2714)
- Pharmacy information or other client services: Please call the HDAP staff at 617.502.1700 (Toll free: 800.228.2714)
- The Post-Exposure Prophylaxis (nPEP) or Pre-Exposure Prophylaxis (PrEP) programs: Please call Kevin Herwig at 617.502.1737 (email: kherwig@crine.org)
- Specific claims or pharmacy billing questions: Please call Evelyn at 617.502.1741 (email: ecolon@crine.org)
- The TB Drug Assistance Program: Please call Maia Tarnas at 617.502.1722 (email: mtarnas@crine.org)
- Training and technical assistance on health insurance enrollment: Please call the BRIDGE team at 617.502.1700 (Toll free: 800.228.2714)

If you have any questions, please contact info@crine.org and we will direct your question to the appropriate department.