

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 without and/or past the pre-exist 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 or less (e.g. 1 person \$1,733 a month) after work related deductions and documented out-of-pocket medical expenses.
- ❖ Have a HIV/AIDS diagnosis.

**Who is entitled to 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.

If you are entitled to COBRA benefits, your health plan must give you notice stating your right to choose to continue benefits provided by the plan. You have

60 days to accept coverage or lose all rights to benefits. Once COBRA coverage is chosen, you are required to pay for the coverage.

This coverage, however, is only available when there are specific qualifying events that would cause an individual to lose health coverage. The type of qualifying event will determine who the qualified beneficiaries are and the required amount of time that a plan must offer the health coverage to them under COBRA.

Qualifying events for employees are:

- ❖ Voluntary or involuntary termination of employment for reasons other than “gross misconduct”.
- ❖ Reduction in number of hours of employment.

**Required COBRA documentation includes:**

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

**Who is entitled to the High Risk Insurance Program:**

This program will purchase high risk insurance premiums for clients who have completed their COBRA, have been covered by other health insurance for a period of at least 12 months, are past the 12 month pre-exist clause and have lost coverage within the last 60 days.

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.

A copy of your completed high risk insurance application is required documentation.

**For 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.

**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. 11th  
Tulsa, Oklahoma 74127  
(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  
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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  
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Please ask your HIAP/HDAP case manager about HDAP prescription co-payment assistance (*HDAP program formulary drugs only*).

**HIV INSURANCE ASSISTANCE PROGRAM**



**FY 2008**

**April 1, 2008 – March 31, 2009**

***HIAP***

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