

Instructions: If the Ryan White Part B (RWPB) program will be assisting you to pay your health insurance premium, please read this information thoroughly so you know what types of health insurance the program will pay for. A flow chart of the information below can be viewed on page 2 of this document.

Should you enroll in employer-based health insurance or Marketplace health insurance?

Does your employer or a spouse's employer offer health insurance that

- 1. Is affordable? (costs less than 9.5% of household income), and
- 2. Offers access to medications and primary/specialty care?

Yes

If you are **already covered**, should stay on your employer-based health insurance.

- RWPB may be able to pay your employer-based premiums.
- Present your monthly invoice/paystub to Access to Healthcare Network for premium payment. Failure to provide your invoice/paystub will result in the loss of premium payment assistance and <u>you will be responsible</u> to pay your own premiums.
- RWPB will <u>not</u> pay for your Marketplace premium if you opt-out of employer-based health insurance.

If you are **not currently covered** but you become eligible at any time to enroll in an employer-based health insurance plan, <u>you must enroll</u> in the employer-based plan and notify Access to Healthcare Network.

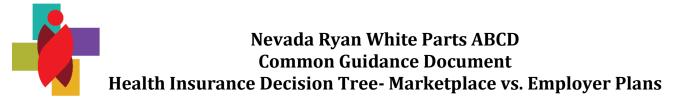
• If you do not enroll in an employer-based plan, RWPB will <u>not</u> continue to pay for your Marketplace premium.

No

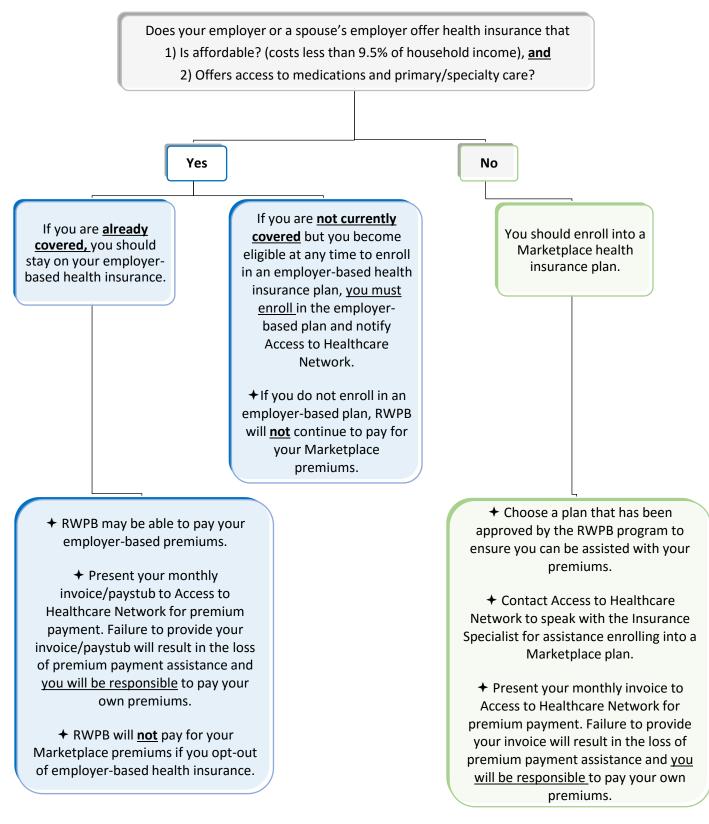
You should enroll into a Marketplace health insurance plan.

- Choose a plan that has been approved by the RWPB program to ensure you can be assisted with your premium. Gold and Silver tier options are available.
- Contact Access to Healthcare Network to speak with the Insurance Specialist for assistance enrolling into a Marketplace plan.
- Present your monthly invoice to Access to Healthcare Network for premium payment. Failure to provide your invoice will result in the loss of premium payment assistance and <u>you will be</u> <u>responsible</u> to pay your own premiums.

More information can be found in the Ryan White Part B Standard of Care guidance document 15-05 ADAP and Health Insurance to Provide Medications, <u>http://dpbh.nv.gov/Programs/HIV-</u> <u>Ryan/dta/Policies/Ryan White Policies and Procedures/</u>.



Should You Enroll in Employer-Based Health Insurance or Marketplace Health Insurance?



17-04 Heath Insurance Decision Tree- Marketplace vs. Employer Plans Revised: February 22, 2017