

What if I am uninsured?

We have programs to support people living with HIV who are uninsured. Our programs for uninsured individuals can provide limited coverage until a client is eligible for insurance. These programs provide full-cost coverage on 14 classes of medications, including ARVs, at CAREAssist preferred pharmacies, and coverage for predetermined allowable services.

What if I am insured?

- CAREAssist may be able to pay your health insurance premiums.
- CAREAssist follows primary insurance and picks up co-pays and deductibles that you would typically be responsible for.

Resources

Please contact a CAREAssist Caseworker if you have questions regarding any information found in this pamphlet.

- 1-800-805-2313
(“toll-free” outside the Portland area)
- 971-673-0144 (inside the Portland area)
- 971-673-0372 (TTY)



CAREAssist website:
<https://tinyurl.com/ysvfybyw>



List of HIV case management resources:
<https://tinyurl.com/mp7drsm>

Questions? Here’s how to get help

- CAREAssist has Caseworkers available to assist people living with HIV, and providers, navigate the CAREAssist Program.
- People living with HIV also have access to HIV Case Managers located across Oregon, who can assist with coordinating benefits, accessing other services such as housing, and completing CAREAssist-related paperwork.



This document can be provided upon request in alternate formats or in a language other than English. To request this publication in another format or language, email care.assist@odhsoha.oregon.gov or call 971-673-0144 (voice) or 971-673-0372 (TTY).

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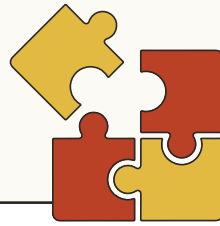


CAREAssist

Oregon’s AIDS Drug Assistance Program (ADAP)



Five things to know about CAREAssist



CAREAssist is not health insurance. It's an assistance program that works like a secondary insurance by paying costs the eligible client incurred after insurance pays their portion (ie: co-pays for doctor visits and prescriptions).

Clients need to stay in touch with CAREAssist. Clients should let the program know if they move, change phone numbers, or email addresses.



CAREAssist needs up-to-date information to help clients maintain their insurance (ie: if premium amounts change).



Insurance: CAREAssist should be notified immediately if a client loses health insurance coverage. CAREAssist may be able to help clients obtain other insurance.



Eligibility: At regular intervals, CAREAssist will review a client's eligibility with a Client Eligibility Review (CER). Clients must complete the CER by the due date to maintain program eligibility and benefits.

What is CAREAssist?

CAREAssist is Oregon's AIDS Drug Assistance Program (ADAP). Every state has a Ryan White-funded ADAP program. Program eligibility criteria in Oregon is:

- HIV+ (confirmation must come from a doctor or medical case manager)
- A resident of Oregon
- Income eligible (CAREAssist's income limit is currently 550% of Federal Poverty Level)

How CAREAssist supports viral suppression

HIV treatment saves lives. CAREAssist helps clients get and stay insured, so they can access the HIV and other medications they need to live long, healthy lives. HIV treatment is also HIV prevention because **people living with HIV on effective treatment, who maintain viral suppression, have zero chance of transmitting HIV to sex partners.** Undetectable = Untransmittable.

How CAREAssist works

Co-pays

- When a client shows up for a medical appointment, they should show the ID card for their primary insurance and the CAREAssist ID card.
- CAREAssist will pay your co-pays. Clients should not pay co-pays at the clinic because CAREAssist cannot reimburse clients directly. Claims and Explanation of Benefits can be sent to CAREAssist third-party claims administration for payment adjudication.

Pharmacy benefits

- Clients can receive medications through a CAREAssist preferred mail-order pharmacy or at a retail CAREAssist preferred pharmacy.
- Non-preferred pharmacies are allowed for clients who are VA or OHP-insured, whose primary insurance requires it (must be verified), or if a medication need is acute (ie: antibiotics).

