“Dollars and Sense”

NASTAD Annual Meeting

Jen Kates
Pre-ACA Puzzle…
Post-ACA Intended to Put the Puzzle Together
But in Reality Looks More Like This…
## Pre- and Post-ACA Environment: Key Changes for People with/at risk for HIV

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<th>Pre-ACA</th>
<th>Post-ACA</th>
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| **Private Insurance**| ▪ Medical underwriting (preexisting condition exclusions, denials, surcharges)  
                      ▪ Unsubsidized  
                      ▪ Gender rating/unlimited age adjustments  
                      ▪ No minimum benefits package  
                      ▪ Annual and lifetime limits | ▪ Medical underwriting prohibited  
                      ▪ Premium tax credits (100%-400% FPL)  
                      ▪ Gender rating prohibited/age adjustments capped at 3:1/premiums based on age, location, tobacco use, and family size only  
                      ▪ Essential Health Benefits and Benchmarks  
                      ▪ Annual and lifetime limits prohibited |
| **Medicaid**         | ▪ Eligibility limited, non-disabled adults w/o dependents not eligible  
                      ▪ “Catch-22” for people with HIV | Medicaid expansion to non-disabled, low-income adults, new floor of eligibility 138% FPL (though effectively state option) |
| **Medicare**         | ▪ Donut hole  
                      ▪ ADAP payments could not count towards TrooP | ▪ Donut hole closing by 2020  
                      ▪ ADAP payments count towards TrooP |
| **Ryan White**       | ▪ Since 1990, outpatient care, treatment, support for uninsured and underinsured people with HIV  
                      ▪ ADAP critical component  
                      ▪ Insurance purchasing, co-pay assistance somewhat limited | ▪ Increasing role in insurance purchasing, co-pay assistance  
                      ▪ Continues critical role in wrapping around coverage and providing services not offered by insurance  
                      ▪ Often only option for those who remain uninsured |
Current Coverage Metrics for People with HIV

- Medicaid Expansion: 64% of states
- Medicaid Disability Eligibility > SSI Level: 67% of states
- Avg 3+ Issuers per County: 37% of states
- ADAP Eligibility ≥ 400% FPL: 77% of states
- ALL: 33% of states

Federal Domestic HIV Funding, Mandatory & Discretionary, FY 1981-FY 2019

Funding in Billions

Source: Kaiser Family Foundation analysis of data from OMB, CBJs, Congressional Appropriations Bills, and personal communication with agency staff.

Notes: Funding includes both domestic and global HIV accounts; The decrease in 2006 reflects methodological changes at CMS. For additional information about recent budget trends see KFF fact sheet, U.S. Federal Funding for HIV/AIDS: Trends Over Time. https://www.kff.org/global-health-policy/fact-sheet/u-s-federal-funding-for-hivaids-trends-over-time/