AIDS Insurance Continuation Program
AIDS Insurance Continuation Program (AICP)

The AICP is a State of Florida, Department of Health program for Floridians who have AIDS or are HIV symptomatic and need help paying their health insurance premiums, drug co-payments and insurance deductibles.
AIDS Insurance Continuation Program

AICP preserves the private health insurance coverage of low income Floridians and families living with HIV/AIDS and cost-effectively purchases health insurance coverage for those who would otherwise qualify for Medicaid or Medicare enrollment either now or in the near future.
AIDS Insurance Continuation Program

- The program was launched as the AIDS Insurance Demonstration Project (AIDP) in 1989 and was later expanded as a model statewide program in 1994.

- Today, the AICP serves approximately 2,200 Floridians and continues to remain a cost effective insurance continuation program for the Florida Department of Health and State of Florida.
AIDS Insurance Continuation Program

AICP is funded by both the State of Florida and the Federal Ryan White Program at 51% and 49% respectively.
AICP utilizes an innovative public-private partnership to cost-effectively implement a successful and nationally recognized Statewide Health Insurance Continuation Program.
Statewide Access to Health Care

- Continuity of medical care for AICP clients in addition to case management
- Access to medical facilities and services not covered by publicly funded programs
- Access to lifesaving medications available under private health insurance
AICP Leverages State of Florida Funds

AICP purchases private sector health care goods and services at “substantially reduced” public sector costs for low-income Floridians living with HIV/AIDS
### AICP and Client Savings

<table>
<thead>
<tr>
<th>Year</th>
<th>Program Outlays</th>
<th>Value of Care Purchased</th>
<th>GVAR</th>
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</thead>
<tbody>
<tr>
<td>2007</td>
<td>$8,267,889</td>
<td>$41,291,841</td>
<td>$4.99</td>
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<tr>
<td>2008</td>
<td>$9,605,221</td>
<td>$43,941,919</td>
<td>$4.57</td>
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<tr>
<td>2009</td>
<td>$11,253,467</td>
<td>$51,832,383</td>
<td>$4.61</td>
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<tr>
<td>Totals*</td>
<td>$70,522,195</td>
<td>$391,332,462</td>
<td>$5.55</td>
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*Totals are cumulative for the period 1999-2010*
AICP Cost-Effectiveness & Cost Avoidance

<table>
<thead>
<tr>
<th></th>
<th>AICP*</th>
<th>Medicaid**</th>
</tr>
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<tbody>
<tr>
<td>Average Monthly Cost</td>
<td>$463.83</td>
<td>$1,747.46</td>
</tr>
<tr>
<td>Per Client/Beneficiary</td>
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</tr>
<tr>
<td>Average Annual Cost</td>
<td>$5,565.96</td>
<td>$20,969.52</td>
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<tr>
<td>Per Client/Beneficiary</td>
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<td></td>
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</tbody>
</table>

Sources:
** State of Medicaid HIV/AIDS Patients Expenditures Data, FY 2008-2009
AICP Cost-Effectiveness & Cost Avoidance

AICP eliminates potential HIV/AIDS costs for Florida’s Medicaid Program and prevents the transfer of these costs from the private sector to publicly funded health care programs.
AICP Cost-Effectiveness & Cost Avoidance

AICP helps prevent the transfer of HIV/AIDS patient care costs to other publicly funded programs in addition to Medicaid such as:

- AIDS Drug Assistance Program (ADAP)
- Ryan White Programs Part A and Part B
- Public Hospitals/Clinics
Health Improvement & Return to Work

AICP improves client quality of health and returns approximately a third of all annually disenrolled clients to Florida’s Workforce
AICP Qualification

- Individual who can’t afford to pay their monthly health insurance premiums because they can no longer work
- Low income employed individuals can apply for AICP
AICP Qualification Requirements

As funds allow, AICP is open to Floridians who meet all of the following requirements:

- Diagnosis of AIDS or HIV Symptomatic Disease
- Meet eligibility requirements for the Bureau of HIV/AIDS Patient Care Programs
- Currently covered by private health insurance
- Willing to sign all necessary program forms
AICP Benefits

- Client co-payments and deductibles are covered*
  - Co-payments - $1,200 /year limit
  - Deductible payments - $2,500 / year limit
- Payment of individual and family premiums
- Premium payment limit is $750 per month

*Currently Closed to New Enrollment
AICP Update

- As of February 2011, 236 clients remain on the AICP Delay-In-Service Waitlist

- 100 Clients will be removed from the AICP Delay-In-Service Waitlist in the month of March 2011

- Qualified AICP clients should still be referred to AICP at this time by case managers
AICP Provides Invaluable Access to Care

“Without access to HIV treatments, I would very likely be sick or dead. Because of this program, I am able to persevere in my treatments and doctors appointments. I’m proactive rather than reactive in my health because of this miracle you provide.”

- AICP Enrollee
“AICP came at a time in my life when few, if any, options were available to me. I would not have been able to start treatment or my medications without insurance and the benefits provided to me.”

- AICP Enrollee