

**Miami-Dade County  
Ryan White Part A and ADAP ACA Wraparound  
Enrollment Protocols**

**MIAMI-DADE COUNTY RYAN WHITE PROGRAM  
LOCAL AFFORDABLE CARE ACT (ACA) IMPLEMENTATION  
Open Enrollment Period for the  
2025 Plan Year**

**\*\* PLEASE DO YOUR BEST TO HELP CLIENTS COMPLETE RE-ENROLLMENT**  
**BY NOVEMBER 30<sup>TH</sup> \*\***

The Health Resources and Service Administration (HRSA) still requires Ryan White Programs to vigorously pursue enrolling eligible clients in the ACA Marketplace. The Open Enrollment period to enroll in the ACA for plans in 2025 begins November 1, 2024 and ends January 15, 2025. However, to have insurance active by January 1, 2025, applications should be electronically submitted by November 30, 2024 through <https://enroll.brhpc.org> (once on the site, scroll down to the link for Miami-Dade County). This weblink is the Florida ADAP Insurance Enrollment website, in partnership with the insurance agent, American Exchange (AE; see next page). This deadline is needed for ADAP's contract provider to process the initial premium binder payment and send it to the insurance company by December 13, 2024.

NOTE: It is critical that all Ryan White Program Medical Case Managers follow proper and consistent directions when screening Ryan White Part A and ADAP clients for ACA participation and share a clear and appropriate message with clients.

**\*\*\*IMPORTANT REMINDERS\*\*\***

- ADAP will provide premium assistance and Part A will provide program-allowable copayments and deductibles for eligible clients with income **from 50% to 400% of the Federal Poverty Level (FPL)**.
- Ryan White Program clients requesting local Part A health insurance assistance for an ACA Marketplace health insurance plan should file an income tax return, if Internal Revenue Service (IRS) guidelines require them to do so. Request (**do not require**) a copy of the client's IRS 1040, 8962, and 1095-A forms, if available. If the client does not have these forms, simply make a related note in the local ACA assessment (online application) and in the Client Profile in the Provide® Enterprise (PE) Miami data system. Providing this information helps FDOH with tax credit reconciliation.
- All local Ryan White Program clients enrolling in an ACA Marketplace health insurance plan and requesting Part A wraparound assistance for copayments and deductibles **ARE RESPONSIBLE** for applying all applicable tax credits upfront at the time of enrollment or re-enrollment in an ACA Marketplace health insurance plan.
- All clients enrolling in an ACA Marketplace health insurance plan **ARE REQUIRED** to comply with the Miami-Dade County Ryan White Program requirements to receive assistance with Part A health insurance wraparound services, including **enrolling through the Miami-Dade County link** on the following website: <https://enroll.brhpc.org>, as well as reviewing and completing the ACA Acknowledgement Form.
- All clients requesting assistance with ACA Marketplace health insurance premium assistance must be enrolled in the Florida AIDS Drug Assistance Program (ADAP). Part A will not provide premium assistance for **2025** ACA health insurance policies.
- The enrollment process from the Ryan White Part A Program perspective has not changed from last year.

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**Ryan White Part A clients ENROLLED in ADAP (Part A/ADAP ACA “Wraparound”)**

**Ryan White Part A clients ENROLLED  
in ADAP**

1. Medical Case Manager (MCM) reviews client’s file to confirm current ACA eligibility. A pop-up note in the Client Profile PE Miami alerts the MCM to the client’s ACA eligibility. ACA enrollments can be tracked using Views in PE Miami. ACA enrollments can also be tracked by authorized users of AE’s Surefyre database.
  
2. If client is eligible for ACA enrollment, MCM reviews required documentation to confirm client’s ACA eligibility, including legal status (U.S. citizen, national, or be lawfully present in the U.S.).
  
- 3a. MCM informs client of documentation that is needed for their ACA enrollment appointment: proof of client’s legal status in the U.S.; proof of monthly gross income; names and dosages of all medications; name, date of birth, social security number; and proof of monthly gross income for all members of the tax household. MCM requests, **but does not require**, a copy of the client’s IRS 1040, 8962, and 1095-A forms, if available. If the client does not have these tax forms, simply make a related note in the local ACA assessment (online application) and in the Client Profile in the PE Miami data system.
  
- 3b. Clarifications on use of Head of Household Letter for income:
  - Ryan White Part A and ADAP will count the amount on a letter of support as part of the income we capture. It becomes part of the gross income documented in the ADAP Provide® [or Miami’s Part A Provide®] data system. It is this gross income that must be at 50% FPL or higher to qualify for first time assistance with ACA Marketplace insurance; unless the client otherwise qualifies for ADAP (e.g., Medicaid Unwinding).
  
  - The ACA Marketplace has a page on their website (<https://www.healthcare.gov/income-and-household-information/income/>) that identifies what is counted in Modified Adjusted Gross Income (MAGI). If a client will not file taxes, they may still enroll in a policy through the ACA Marketplace, but they will not qualify for the Premium Tax Credit or Cost Sharing Reductions.
  
4. MCM and client complete the local Part A Program’s online 2025 ACA Assessment Tool and ACA Acknowledgement Form. MCM must complete the 2025 ACA Assessment online at <https://enroll.brhpc.org>. Clients may select to keep their 2024 plan, if still offered in the ACA Marketplace and supported by ADAP; or they may use the plan selection feature in the Florida ADAP Insurance Enrollment website to identify the best options to choose from based on their needs (e.g., provider, medications, other medical requirements). **Use of the Miami-Dade County 2025 ACA Assessment is required if the client wants local Ryan White Part A Program wraparound assistance for program-allowable medical visit, laboratory, and diagnostic copayments or deductibles (follow the Miami-Dade County link at the <https://enroll.brhpc.org> site).**

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**Ryan White Part A clients ENROLLED in ADAP (Part A/ADAP ACA “Wraparound”)  
(cont’d)**

5. **NOTE: Authorized representatives** (e.g., Ryan White Program MCM Supervisor, Lead MCM, or other approved alternate) from each Ryan White Part A Program subrecipient agency will have access to client enrollment data for distribution among medical case managers. In Surefyre, AE’s ACA enrollment tracking database, the Task feature tracks customer service inquiries between AE and the RWP. An authorized representative or alternate (as noted above) can assign a task to an AE Agent through their Surefyre log in. The AE Agent will get a notification, and their tasks will be shown on the Agent’s Home Screen when they log into the system. Surefyre users can also ping AE Agents in the Comments section using the @ symbol (e.g., @Andrewhetzler, “I need a new ID Card for this client;” @Waynegay, “What is the enrollment status for this client;” etc.), and the identified AE Agent would get an email notification. Task resolutions should occur within 48 hours (i.e., 2 business days). MCMs and authorized representatives may also call AE’s Miami-Dade Hotline at 1-844-367-6535 to speak with an AE Enrollment Specialist, as needed.
6. When the client’s profile in the PE Miami data management system shows active eligibility, the client is open to (shows “YES” for) Part A health insurance services, the client’s signed ACA Acknowledgement form is attached to their profile in PE Miami, and the insurance policy and billing information are available in the Surefyre system, Miami Beach Community Health Center (MBCHC) will have sufficient information to process program-allowable copayments and deductibles. An In Network Referral is not needed. MBCHC will use Surefyre to confirm these steps have been completed and the client is in Active status.
7. A CVS/Caremark card must be presented to the client’s retail pharmacy at the time of medication pick-up. This process ensures that the ADAP can track the medication pickups, which is needed for the client to remain eligible in ADAP. ADAP covers the copayment amounts for medications in the ADAP formulary and the information is updated electronically in the program database. The CVS/Caremark card is distributed by CVS. Retail pharmacy can contact the helpdesk at the number shown on the card to address any issues. For ADAP assistance, the client must enroll and recertify in a timely manner following ADAP rules.
8. BSR, under a subcontract with MBCHC, generates a local Part A GAP card and distributes these cards to the respective agencies based on each Ryan White Program Medical Case Management agency’s ACA enrollment report(s) generated by AE. The MCMs, in turn, provide the GAP Card to the designated client. This GAP card facilitates the ACA Wraparound process for payment of Ryan White Part A program-allowable copayments and deductibles to medical providers on the client’s behalf. **No payment or reimbursement can be made directly to clients. Invoices must be submitted to MBCHC by the annual deadline (March 20<sup>th</sup> for services in the immediately preceding fiscal year from March 1 to February 28/29.)**

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<p><b>Client Declines ACA Enrollment</b></p>	<p>If the client declines enrollment, the client must complete the local ACA Decline Enrollment form in their own words and sign the form. A signed copy should also be maintained on file in the client's profile (record) in the PE Miami data system. The Ryan White Part A Program cannot assist with paying any related penalties from prior years. <b>For ADAP clients who decline ACA enrollment, the MCM must <u>securely</u> send ADAP a copy of the client's completed ACA Decline Enrollment form. In such cases, the client will remain in the ADAP and Part A UNINSURED programs.</b></p>
<p><b>ADAP Clients NOT enrolled in the Ryan White Part A Program</b></p>	<p>ADAP clients who enroll in the ACA Marketplace on their own and choose an ADAP supported plan will receive premium assistance, even if they do not apply for local Ryan White Part A Wraparound assistance. However, if these clients later decide they want local Part A assistance for copayments and deductibles, they must complete the Miami-Dade County ACA Acknowledgement form for the corresponding plan year.</p>
<p><b>Clients who are <u>NOT</u> Eligible for ADAP ACA Assistance</b></p>	<p>NO ACTION IS TAKEN. Client stays in ADAP uninsured program to receive prescription drugs that appear on the most current Florida ADAP Formulary and continues receiving all other locally funded Ryan White Part A or MAI Program services for which the client is eligible.</p>

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**\*\*\*IMPORTANT\*\*\***

- Clients eligible for Part A/ADAP ACA Wraparound services must be enrolled in ADAP and must have gross household income between 50% and 400% of the Federal Poverty Level (FPL) (2024-2025).
- Clients who are **re-enrolling** in ACA Marketplace coverage through the RWP ACA enrollment process AND have experienced a change in income (now with income between 0% and 50% of FPL) may continue to be served by ADAP for ACA premium assistance if they continue to recertify their eligibility per ADAP guidelines. If ADAP is paying their ACA premium **and** the client has completed the local Part A ACA Assessment (online application) and ACA Acknowledgment form, they will be eligible to receive local Part A wraparound assistance for program-allowable copayments and deductible.
- Clients who are affected by Medicaid Redetermination (i.e., Medicaid Unwinding) may be assisted by ADAP for ACA premium assistance regardless of their income. These clients with income between 0% and 400% FPL will be eligible for Part A ACA wraparound assistance.
- Ryan White Part A health insurance assistance will expire annually, on the 31<sup>st</sup> of December of the plan year.
- Clients may **ONLY** choose from the pre-selected ADAP-approved plans (see attached, when available). (ADAP clients who sign up for an ACA Marketplace health insurance plan on their own and do NOT follow these guidelines to ensure selection of an ADAP-approved plan risk losing ADAP health insurance premium assistance and Part A/ADAP ACA wraparound assistance).
- As of the date of this notice, CVS Target is not a participating CVS/Caremark pharmacy for all Florida Blue ACA Marketplace health insurance plans.

**ADAP-approved ACA Marketplace Health Insurance Plans for  
ADAP clients in Miami-Dade County for Plan Year 2025**

**\* IMPORTANT UPDATES \***

- \* 62 plan options are available for Miami-Dade County in 2025. See attached PDF.**
- \* Several 2024 plans were discontinued by the insurers for 2025.**
- \* Some plans are being phased out (by 2026) due to cost effectiveness concerns:**
  - Five Florida Blue – BlueOptions plans are only available for clients who were enrolled in the plan prior to 2025 (these are indicated with an asterisk in the attached list of available plans – see the related notation).**
- \* See the accompanying flyers.**