

Miami-Dade County Ryan White Part A Program

Part A/ADAP “GAP Card”

A Guide For Medical Case Managers to Use with Clients

(A wraparound co-payment, co-insurance, and deductible payment assistance guide for Part A/ADAP clients enrolled in Part A Health Insurance Assistance services)



This "GAP Card" is a wraparound co-payment, co-insurance, and deductible assistance identification card for Ryan White Part A/ADAP Program clients enrolled to receive Part A-funded Health Insurance Assistance in Miami-Dade County. **IT IS NOT AN INSURANCE CARD.** This GAP Card facilitates assistance from the Ryan White Part A Program for program-allowable health insurance co-payments, co-insurance, and deductibles when clients use health insurance providers that contract with their health insurance company, known as “IN-NETWORK” providers. This GAP Card will help pay the program-allowable out-of-pocket costs for **OUTPATIENT** medical and limited pharmacy services only. These medical and pharmacy services **MUST BE** related to the client’s allowable medical condition (see reference below) and grant program eligibility. This GAP Card **CANNOT** be used for inpatient hospital, emergency room, or urgent care center services. Dental insurance co-payment, co-insurance or deductible assistance is not covered.



GAP Card – Do’s and Don’ts

Clients Should:



Contact the facility (e.g., physician’s office, laboratory, diagnostic center) **in advance of the appointment** to explain or inform the medical provider of the card and its purpose.

- The client can say to the medical provider office staff when scheduling the appointment, “I have a third-party payer (Miami Beach Community Health Center; MBCHC) that helps me pay my health insurance co-payments, co-insurance, and deductibles. Will you be willing to bill them directly on my behalf? If so, please call the phone number on the back of my GAP Card for more details.”
- The Medical Case Manager may assist the client with contacting the facility and explaining the GAP Card process (see below).
- As a reminder, Miami Beach Community Health Center (MBCHC) is the agency contracted by Miami-Dade County to process related health insurance payments for program clients. See below for contact information.
- **NOTE: The medical facility is not required to accept the GAP Card. If the facility decides not to accept it and clients go ahead with their appointment, those clients will need to pay for the service copayment or deductible themselves. Clients who pay on their own cannot get reimbursed directly by the Ryan White Program.**

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Clients Should: (continued)



Present the GAP Card and their health insurance card at the time of their appointment.

- Services **MUST** be related to a Ryan White Part A Program-allowable medical condition (e.g., a broken leg from playing basketball or an injury from a car accident or “slip and fall” accident are not coverable services under this program).
 - **IMPORTANT:** See the most current, local Ryan White Part A Program Allowable Medical Conditions List for details (at the following webpage, see Service Delivery Manual, Section VIII - Allowable Medical Conditions: www.miamidade.gov/grants/ryan-white-program).
- The GAP Card is **NOT** a guarantee of payment. If the client chooses to be seen without authorization from MBCHC, the client will be responsible for the bill.
 - If the client pays for the service (out-of-pocket), MBCHC and the federal grant program **CANNOT** reimburse the client.
- If the medical facility accepts the GAP Card, the medical facility staff should contact Ms. Sandrine Jerez from MBCHC at **305-538-8835, ext. 1526**, or SJerez@hcnetwork.org to:
 1. Confirm client’s eligibility;
 2. Determine if the service (medical visit, lab, or diagnostic) is program-allowable; and
 3. Ask any questions related to use of the GAP Card
- MBCHC should inform the medical facility staff that a claim (invoice) can be sent to MBCHC immediately after the medical visit. In most cases (especially for co-payments), the Explanation of Benefits is not needed. The claim must include:
 1. Client’s full legal name and date of birth
 2. Date of service and type of service (medical code: CPT, HCPCS, etc.)
 3. Diagnosis code
 4. Co-payment, co-insurance, or deductible amount



Contact the medical facility one week before any Saturday appointments to explain (inform provider of) the GAP Card for co-payments, co-insurance, or deductibles and ask the medical facility staff to call Miami Beach Community Health Center (MBCHC) for authorization. See above.

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Clients Should: (continued)



Create their on-line health insurance account to keep track of medical services received and make sure they save any invoices/bills they receive in the mail. As soon as receiving any medical bill, or indication of payment due through the on-line health insurance account, the client should contact their Medical Case Manager for assistance with sending the invoice(s) to MBCHC for review and consideration of approval.

- Medical Case Manager should contact Sandrine Jerez at MBCHC (see above) to be sure MBCHC received the claim/invoice for payment processing.



Remember **THURSDAY, MARCH 20, 2025** is the DEADLINE to submit invoices to MBCHC for allowable medical services the client **received in grant Fiscal Year (FY) 2024** (i.e., March 1, 2024 through February 28, 2025).

- **The federal grant program’s FY runs from March 1st through February 28th (or 29th if a leap year).**
- FY 2025 invoices (March 1, 2025 through February 28, 2026) are due by **March 20, 2026**.
- **This MARCH 20th deadline is necessary due to annual federal grant close-out requirements.**
 - **It is extremely important for clients to clearly understand the purpose of the deadline and the final date (MARCH 20th) to submit related invoices each year.**



Schedule routine medical visits before January each year, whenever possible.



Know that the GAP Card is currently accepted at the following:

- **Part A Program medical providers and pharmacies:** AIDS Health Foundation (AHF), Borinquen Health Care Center, **CAN Community Health**, Care 4 U Community Health Center, Citrus Health Network (for Citrus Health patients only), Care Resource Community Health Centers, Community Health of South Florida (CHI), Empower U Community Health Center, Jessie Trice Community Health System, and MBCHC; others may be added during the year
- **Mail order pharmacies:** PharmCoRX, PrimeMail, BriovaRX, Accredo Specialty Pharmacy, Cigna, and CVS Caremark

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Clients Should NOT:

- Miss the deadline to submit any invoices to MBCHC, or have any invoices submitted on their behalf to MBCHC, for allowable medical services received:
 - The **DEADLINE** to submit any GAP Card invoice for copayment, co-insurance, or deductible assistance **for a FY 2024 (March 1, 2024 through February 28, 2025) service is: March 20, 2025.**
 - The **DEADLINE** to submit any GAP Card invoice for copayment, co-insurance, or deductible assistance **for a FY 2025 (March 1, 2025 through February 28, 2026) service is: March 20, 2026.**
 - MBCHC **CANNOT** process **ANY** claims (invoices/bills) after the closeout period at the end of the federal grant program’s fiscal year. **Be sure each client understands this.**
 - MBCHC and the grant program **CANNOT** pay the provider on the client’s behalf after the indicated deadline. **Be sure each client understands this.**

- Expect to directly receive any payment or reimbursement from this federal grant program for **ANY** co-payments, co-insurance or deductibles the client chooses to pay on their own.
 - This program **CANNOT** reimburse the client directly. **This is a federal restriction for the Ryan White Program.**

- Expect to receive GAP Card assistance for health insurance services or expenses related to urgent care, emergency room, or in-patient hospitalization. **In-patient hospitalization and emergency room services are not covered due to a federal grant restriction for the Ryan White Program. Urgent care services are not covered due to a local restriction.**

- Forget to schedule their routine medical appointments before the month of January. This aids in obtaining the claim/bill/invoice prior to the Part A Program’s deadline.
 - Claims/invoices for co-payments, co-insurance or deductibles for any program- allowable services during the months of January 2025 and February 2025 must be submitted to MBCHC by March 20, 2025. Services in January 2026 and February 2026 must be submitted by March 20, 2026.

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Clients Should NOT: (continued)

- MBCHC CANNOT process ANY claims (invoices/bills) after the closeout period at the end of the federal grant program’s fiscal year.

IMPORTANT REMINDERS: This GAP Card is NOT:

- ❌ An insurance card
- ❌ A guarantee of payment
- ❌ Managed or otherwise endorsed by the client’s ACA health insurance company or plan
- ❌ For health insurance expenses related to urgent care, emergency room, in-patient hospitalizations, or non-program-allowable services
- ❌ For services received outside of Miami-Dade County (except for mail order prescriptions through the pharmacies noted on page 3)