INSURANCE PREMIUM ASSISTANCE

The Connecticut Insurance Premium Assistance (CIPA) Program can pay for health insurance premiums for eligible CADAP clients. CIPA can pay for Affordable Care Act Silver, Gold and Platinum health insurance plans that are available through Access Health CT. Contact Access Health CT at www.AccessHealthCT.com or 1-855-805-4325 for more information.

CIPA pays the health insurance premiums directly to the insurance company, health insurance administrator, employers (upon employer approval of third-party payment) or to the COBRA administrator.

CIPA applicants with employer-sponsored insurance must authorize a CIPA representative to contact their employer confidentially regarding their employment, insurance coverage, and premium payments.

CIPA will only pay for insurance plans that offer drug coverage that is comparable to the CADAP formulary and provides comprehensive primary care services. CIPA can pay for health insurance premiums for policies that require mail order pharmacy if the mail order pharmacy is enrolled as a Connecticut Medicaid Provider. CIPA is not able to pay for family health or dental insurance.

FOR MORE INFORMATION ON CIPA CALL TOLL-FREE:
1-855-888-CIPA (2472)
Website: www.MyCIPA.com
Email: CustomerService@MyCIPA.com

FOR MORE INFORMATION ON  CADAP CALL TOLL-FREE
1-800-233-2503

HOW TO APPLY FOR CADAP

You may obtain an updated CADAP formulary and application by calling the program’s toll-free number:

1-800-233-2503

or visiting
www.ct.gov/dss/cadap

Please complete Sections I, II, III, and V of the CADAP application form. Your medical provider must complete Section IV. Mail the completed application (all sections) to the CADAP mailing address:

Department of Social Services
Pharmacy Unit
55 Farmington Avenue
Hartford, CT 06105-3730

We hope this information will be helpful, and we look forward to serving you.

CADAP is funded by the U.S. Health Resources & Services Administration, Ryan White HIV/AIDS Program, and jointly administered by the Connecticut Departments of Social Services and Public Health. Services are available without regard to race, sexual orientation, color, creed, sex, age, disability, national origin, ancestry, language barriers, or political beliefs. Deaf and hearing-impaired individuals may use a TDD/TTY by calling 1-800-842-4524.

Publication July 2015 (Pub. #15-8)
**WHAT IS CADAP?**
CADAP is a pharmaceutical assistance program that pays for medications for eligible persons who have HIV and health related conditions.

**WHAT DOES CADAP COVER?**
CADAP pays for medications approved by the U.S. Food and Drug Administration to treat HIV disease and HIV disease related conditions. A complete listing of medications covered under CADAP formulary can be found at: [www.ct.gov/dss/cadap](http://www.ct.gov/dss/cadap)

**CADAP ELIGIBILITY**
To be eligible for CADAP, you must:
- be a Connecticut resident
- be diagnosed by a licensed Health Practitioner (Physician, Physician Assistant, or Advanced Practice Registered Nurse) as having Human Immunodeficiency Virus (HIV)
- have a total individual or family gross monthly income at or below 400% of the Federal Poverty Level. (2015 example: $ 3,924 for a single person)
- There is no asset limit.
- If you are eligible for other insurance, you must apply for and use that insurance first.

**INCOME**
For us to determine your income eligibility, you must report your gross monthly income. Gross monthly income is your earned income received in a calendar month and your unearned income, which is the amount you receive from any benefits, such as SSI or SSDI. You are not eligible for CADAP if you are eligible for coverage through: Medicaid / HUSKY (except if you are on Medicaid “spend-down”).

**MEDICAL INSURANCE UNDER CADAP**
You may be eligible for CADAP, even if you now have a private or employer sponsored medical insurance plan with prescription drug benefits. If you have such a plan you must attach a readable copy of your medical/prescription insurance card (front and back) with the application.

The Department of Social Services may provide premium assistance on medical insurance policies for eligible CADAP clients, through its insurance assistance program CIPA.

If your insurance policy is terminated or changes, please notify the CADAP office immediately, and send us a copy of the policy termination letter.

**MEDICARE PRESCRIPTION DRUG COVERAGE (Part D)**
Eligible CADAP clients who have Medicare Part A and/or B and would like CADAP to pay for their Medicare Part D Prescription Drug Plan must enroll in a Connecticut-approved benchmark Medicare Part D Plan. The benchmark Part D Plans change every year, so it is important for you to review your plan toward the end of each year to determine if it will remain benchmark. If it will no longer be a benchmark plan in the following calendar year, you may want to switch plans prior to the 1st of January.

**ELIGIBILITY RENEWAL FOR CADAP**
CADAP eligibility must be reviewed and renewed every six months. Medical information must be completed with diagnosis, CD4 Count and date of test within last 12 months, Viral Load and date of test within last 12 months, and signed by a Physician, Physician Assistant, or an Advanced Practice Registered Nurse every six months to continue CADAP eligibility.