



# Eligibility Decision Tree

Use this tool to decide if a RWHAP client should enroll in the Marketplace, with Medicaid, or neither. See how ADAP fits with other coverage. Revised July 2020.

Is the Ryan White HIV/AIDS Program (RWHAP) client a U.S. citizen or lawfully present in the U.S.?

YES

NO

Does the client already have Medicaid or Medicare?

The client **CAN'T** buy insurance in the Marketplace or qualify for Medicaid/Medicare. Some states may offer other coverage options.\*  
**Client may continue to get care through RWHAP.**

YES

NO

If the client is already receiving Medicaid or Medicare, s/he does not need to apply for new programs.  
S/he **CAN'T** buy insurance in the Marketplace.  
**Stay on Medicaid or Medicare.** Continue additional HIV (care completion) services provided by RWHAP.

Does the client have **individual** insurance? Or, can the client get insurance through an **employer** or a spouse's employer that ...

- Is defined as affordable? (costs less than 9.56% of household income)
- Meets ACA "minimum value" requirements? (employers must notify employees whether plans meet these requirements)

YES

NO

A client with **individual** insurance may stay on his/her plan or change to a Marketplace plan, which may allow for cost savings via tax credits.  
A client with **employer** insurance may stay on his/her employer's plan or change to a Marketplace plan, but may no longer be eligible for tax credits.  
**Consider the affordability of each health insurance option.** Continue additional HIV (care completion) services provided by RWHAP.  
*Note: Eligibility should be re-assessed if the client has a qualifying life event (for example lost coverage; got married; had or adopted a child; gained legal status or status as member of an Indian tribe).*

Is the client's household income under the Medicaid income limit for your state?\*

- States that expanded Medicaid under ACA must have Medicaid income thresholds at 138% of the Federal Poverty Level (133% plus a 5% income disregard) or higher.
- In states that didn't expand Medicaid, there may be different income limits for adults without dependent children, families, pregnant women, and children.

YES

NO

The client may qualify for Medicaid. Clients may apply any time!  
**Apply for Medicaid.** More HIV services may be available through RWHAP.

The client should buy insurance on the Marketplace. Some states have laws that require individuals to have health insurance (required in CA, DC, MA, NJ, RI, and VT as of Jan. 1, 2020) or pay a financial penalty. Check with your state's Department of Insurance to learn more. Clients with a qualifying life event (e.g., lost coverage; got married; had or adopted a child; gained legal status or status as a member of an Indian tribe) can apply before Open Enrollment through a Special Enrollment Period.  
**Apply through the Marketplace during Open Enrollment,** or anytime if qualified for a special enrollment period. Clients may be eligible for financial help through the Marketplace and/or RWHAP.

\* Contact your state Medicaid program for information on Medicaid income limits, definitions of marriage used in the state, and safety-net programs available for those who don't qualify for Medicaid. Contact information for state Medicaid agencies can be found at Healthcare.gov, searching for "Do I qualify for Medicaid" and entering your state in the drop-down box at the bottom of the page.