



Nevada Ryan White Parts ABCD Common Guidance Document Health Insurance Decision Tree- Marketplace vs. Employer Plans

Instructions: If the Ryan White Part B (RWPB) program will be assisting you to pay your health insurance premium, please read this information thoroughly so you know what types of health insurance the program will pay for. A flow chart of the information below can be viewed on page 2 of this document.

Should you enroll in employer-based health insurance or Marketplace health insurance?

Does your employer or a spouse's employer offer health insurance that

1. Is affordable? (costs less than 9.5% of household income), **and**
2. Offers access to medications and primary/specialty care?

Yes

If you are **already covered**, should stay on your employer-based health insurance.

- RWPB may be able to pay your employer-based premiums.
- Present your monthly invoice/paystub to Access to Healthcare Network for premium payment. Failure to provide your invoice/paystub will result in the loss of premium payment assistance and you will be responsible to pay your own premiums.
- RWPB will **not** pay for your Marketplace premium if you opt-out of employer-based health insurance.

If you are **not currently covered** but you become eligible at any time to enroll in an employer-based health insurance plan, you must enroll in the employer-based plan and notify Access to Healthcare Network.

- If you do not enroll in an employer-based plan, RWPB will **not** continue to pay for your Marketplace premium.

No

You should enroll into a Marketplace health insurance plan.

- Choose a plan that has been approved by the RWPB program to ensure you can be assisted with your premium. Gold and Silver tier options are available.
- Contact Access to Healthcare Network to speak with the Insurance Specialist for assistance enrolling into a Marketplace plan.
- Present your monthly invoice to Access to Healthcare Network for premium payment. Failure to provide your invoice will result in the loss of premium payment assistance and you will be responsible to pay your own premiums.

More information can be found in the Ryan White Part B Standard of Care guidance document 15-05 ADAP and Health Insurance to Provide Medications, http://dpbh.nv.gov/Programs/HIV-Ryan/dta/Policies/Ryan_White_Policies_and_Procedures/.



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Should You Enroll in Employer-Based Health Insurance or Marketplace Health Insurance?

