Lives on the Line

An HIV benefits hotline director reveals your most common questions —and gives answers that work.

June 1, 2008 By Nicole Joseph

Have a question about your health benefits? If you're a resident of Illinois, the AIDS Legal Council of Chicago (ALCC) may have the answer. This past February, the ALCC began offering a free benefits hotline (866.506.3038) for HIV-positive people in Illinois. Callers can dial in for advice on a number of public and private health insurance questions. Though the hotline isn't available nationwide, its operators address issues that apply to anyone living with HIV. Here ALCC Executive Director Ann Hilton Fisher lists the top three caller questions.

I've been getting my HIV drugs through the AIDS Drug Assistance Program (ADAP), but I was just told that now that I'm starting on Medicare, I can't get my HIV drugs from ADAP anymore. Why not?

ADAP is for people who can't get their HIV drugs any other way. Because either Medicare and Illinois Cares Rx (or other state programs), or Medicare with extra help from Social Security, will together now pay for your HIV drugs, you no longer need ADAP. It's good news for you, because now you will have help with all your prescriptions—not just your HIV medications. It's also good news for ADAP because it means there's more money in ADAP for people who don't have any alternatives.

I am starting a new job. Will it let me join the insurance plan? And if it does, will it cover my HIV care?

You don't have to tell your employer that you have HIV, but even if you did, it would be illegal not to let you get on the health plan. You have a right to the same benefits as all other employees. Eventually, the plan has to cover your HIV care. If you've had any other insurance (including Medicare or Medicaid) for at least a year before you start your new job, the new insurance has to cover your HIV care right away. If you haven't had other insurance, then the plan may refuse to pay for your HIV care for up to a year but must cover you afterward.

I already have ADAP, and I get my health care free at a Ryan White clinic. Do I really need health insurance?

If there's any way you can get public or private health insurance, you should. If you were hit by a bus, or even get a serious AIDS-related illness, you could end up in the hospital with no way to pay your bills. Everyone should have health insurance, regardless of his or her HIV status.

Non-Illinois residents can find benefits assistance by visiting aids.about.com. The site lists HIV/AIDS resources by state, including information on how to get in touch with your local ADAP site. Also, if you need help sorting through all of the forms and paperwork involved with your health insurance, visit poz.com and search for "Same Sheets, Different Day," in the March 2008 issue.

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