



Two More Louisiana Insurers Reject ACA Ryan White Funds

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Two more insurers in Louisiana are refusing to accept third-party payments for premiums. As a result, the LGBT group Lambda Legal and the New Orleans AIDS Task Force have filed administrative complaints with the U.S. Department of Health and Human Services (HHS) Office of Civil Rights, according to a Lambda Legal statement.

The decisions by Louisiana Health Cooperative and Vantage Health Plan follow the same decision by Blue Cross and Blue Shield (BCBS) of Louisiana, which will no longer accept third-party payments for its premiums as of March 1. Lambda Legal and the New Orleans AIDS Task Force have already filed an HHS complaint against BCBS.

Further, Lambda Legal also has filed a federal class action discrimination lawsuit against BCBS, according to an additional Lambda Legal statement. The group is seeking an emergency injunction to force all three companies to accept third-party payments until the lawsuit is heard.

BCBS claims to have made its decision based on 2013 guidance from the Centers for Medicare and Medicaid Services (CMS), which cited the risk of fraud as a concern in accepting third-party payments. However, a spokesperson for CMS has clarified payments from the Ryan White program should remain acceptable.

As a result of the BCBS decision, hundreds of people with HIV/AIDS in Louisiana receiving assistance under the federal Ryan White CARE Act who enrolled in plans under the Affordable Care Act (a.k.a. the health care reform law, or ACA) are in danger of losing their ACA health care coverage. Now, even more people are at risk.

The people affected fall into a financial gap. They cannot enroll in Medicaid since Louisiana chose not to expand it under the ACA. Further, they cannot receive federal subsidies outside of the Ryan White program to pay for ACA premiums because they do not meet the minimum of at least being at 100 percent of the federal poverty line. Ryan White funds are their only option to pay premiums for ACA plans.

To read the statements, [click here](#) and [here](#).

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