



### Program History

- **1999** - Cost of health insurance identified as critical issue among HIV/AIDS clients in West Central Florida
- **2000** - Hillsborough County Government issued Request for Proposal to provide Health Insurance Services to PLWA in 8-counties in West Central Florida
- **2001** - Health Council awarded contract to establish Insurance Services Program to maintain continuity of health insurance coverage for People Living with HIV/AIDS in West Central Florida
  - Client enrollment coordinated by community-based case management agencies
  - Premiums and prescription drug co-payment fees paid by Health Council
    - Up to \$400/client/month paid for premiums
    - Up to \$175/client/month paid for prescription drug co-payments
- **2000-2008** - Health Council consistently rated at 98% satisfaction rate by ISP clients

### Key Contact Information

[www.healthcouncils.org](http://www.healthcouncils.org)

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### Insurance Services Program

The Insurance Services Program (ISP) was created to assure continuity in health insurance coverage for People Living with HIV/AIDS (PLWA). The ISP pays the health insurance premiums and prescription drug co-payment fees for PLWA in 8-counties of West Central Florida, including: Pasco, Pinellas, Hardee, Hernando, Highlands, Hillsborough, Manatee, and Polk counties. The ISP provides access to up to \$400 per client per month for health insurance premiums and up to \$175 per client per month for prescription drug co-payment fees. Payments are made directly to insurance companies and local retail pharmacies.

### 2009 Program Performance

In 2009, the Insurance Services Program maintained health insurance coverage for 954 PLWA in West Central Florida. Almost 61% of program clients received financial support for prescription drug co-payment fees, including anti-viral medications to treat HIV/AIDS as well as medications to treat chronic health conditions unrelated to HIV/AIDS.

The economic downturn challenged Insurance Services Program staff to adapt quickly to a changing landscape. Per member per month co-payment benefits were decreased slightly for several months in 2009 to promote increased access to new program clients.

- 954 PLWA served in 2009
  - 19% increase in number of clients served between 2008 and 2009
- \$2.04 million paid for health insurance premiums and prescription drug co-payment fees
- Premium Clients
  - 374 clients served
  - \$1,517,567 total premiums paid
- Co-Pay Clients
  - 580 clients served
  - \$524,246 co-payments paid