

**DEPARTMENT
POLICY**

The Insurance Assistance Program (IAP) is designed to help persons infected with HIV/AIDS maintain health insurance. These programs seek to continue health insurance coverage by paying health insurance premiums on current policies for private pay health insurance plans and Medicare Medigap plans. This would prevent a client's insurance lapse due to lack of financial resources.

The IAP offers assistance with private health insurance premiums and Medicare Medigap plans.

The payment of health insurance for private pay health insurance plans and Medicare Medigap plans is available through the IAP only. Recipients of other department medical programs, for example Medicaid, must apply separately for these programs.

**INSURANCE
ASSISTANCE
PROGRAM (IAP)**

The Michigan Department of Health and Human Services (MDHHS) pays health insurance premiums for persons with HIV/AIDS who have a private health insurance policy and Medicare Medigap plans.

**Eligibility
Requirements**

To be eligible for the Insurance Assistance Program (IAP) an client must meet all of the following requirements:

- Be a current Michigan resident.
- The person must have a current health insurance policy; see Department Policy in this item.
- A DHS-1661, Insurance Assistance Program application, must be completed.
- Client must be HIV positive and be currently too ill to work, or there is a substantial likelihood they will be too ill to work within the next three months, as verified by a physician.
- Monthly income must be less than 200 percent of the federal poverty level. If an applicant's income exceeds the federal

poverty level, the cost of monthly medical expenses may be deducted from income to meet the income limit. The cost of the health insurance premium is not deductible.

- Cash assets must be less than \$10,000.
- Client may be eligible for Medicaid.

APPLICATION AND PUBLICATION

The DHS-1661, Insurance Assistance Program application, and Pub-734, Insurance Assistance Program For People With HIV/AIDS, are available by contacting the Insurance Assistance Office by phone, mail, or on our website at the contact information below:

Mailing Address:

Insurance Assistance Program
Michigan Department of Health and Human Services
109 Michigan Ave, 9th floor
Lansing, MI 48913

[Michigan Department of Health and Human Services/Keeping Michigan Healthy/Chronic Diseases/Insurance Assistance Program](#)

Phone Number: 1-877-342-2437

Fax Number: 517-335-7723

LEGAL BASE

Ryan White Care Act of 1990, P.L. 101-381
P.L. 104-146 of 1996
P.L. 106-345 of 2000