



AIDS Insurance Continuation Program At -A- Glance

The AIDS Insurance Continuation Program (AICP) preserves the private health insurance coverage of low-income Floridians living with HIV/AIDS who cannot afford to pay their private health insurance premiums. The program was launched as the AIDS Insurance Demonstration Project (AIDP) and was later expanded as a statewide program in 1994. Renamed AICP, the program is funded by the State of Florida, Department of Health, through funding from the Ryan White Program (41%) and the State of Florida General Revenue (59%). AICP is administered by the Health Council of South Florida, Inc. (Council).

Overview of HIV/AIDS in Florida Today

Florida ranks third behind New York and California in the number of reported AIDS cases nationwide at a rate of 21.7 per 100,000 residents.¹ In Florida, it is estimated that 39,686 individuals are living with HIV infection and another 48,059 are living with AIDS.² AICP has played a critical role in the HIV/AIDS epidemic by providing insurance assistance to more than 7,900 clients as of May 2009. While a person must be insured to enroll in the program, AICP preserves access to care for thousands of low-income Persons Living with HIV/AIDS (PLWHA) so that they can continue receiving vital lifesaving treatments at an affordable cost to the state of Florida.

Estimated numbers of persons living with HIV infection or with AIDS 2007

	Florida	United States
Living with HIV Infection (not AIDS)	39,686	263,936
Living with AIDS	48,059	468,578
Total	87,745	732,514

Source: Centers for Disease Control and Prevention. HIV/AIDS Surveillance Report, 2008 (Vol. 19). Atlanta: US Department of Health and Human Services



"AICP has been a life saving program for me! Without the help of AICP, I could not afford to keep my private health insurance. It has allowed me to receive life saving drugs and treatment from doctors most familiar with my medical condition."

State of Florida, AICP Enrollee

Four Major Program Goals of AICP

1. AICP is a model program for the Florida Department of Health and State of Florida.
2. Specialized care and support services are provided to prevent HIV/AIDS disease progression and promote self-sufficiency.
3. Insurance continuation achieves effective cost avoidance for the Medicaid Program and the State of Florida.
4. AICP offers consumer friendly community education, outreach and marketing in linguistically appropriate English, Spanish and Creole languages.

AICP Benchmarks of Success

- **Health insurance coverage is maintained for all active clients.** AICP is a model program which helps clients continue their private health insurance through the payment of private health insurance premiums, co-payments and deductibles. By doing so, clients who would otherwise lose their insurance due to deteriorating health status or loss of employment are able to continue access to HIV/AIDS medications and comprehensive medical care services.
- **AICP provides continued access to specialized care and support services to Floridians living with HIV/AIDS.** AICP allows clients to receive specialized care and treatment for HIV/AIDS through private insurance specialty care providers experienced in the treatment and management of HIV disease. AICP empowers persons living with HIV/AIDS to maintain and improve health status through insurance-based health care while preventing more serious long-term health complications.
- **Cost savings are maintained at a program investment that is demonstrably lower than other program options of similar service value.** AICP clients obtain a full range of health care services through their private health insurance plans at a reduced cost to the state of Florida. For every dollar invested in AICP in Calendar Year 2008, clients received an average of \$4.57 in private medical care goods and services.

- **No more than 20% of clients leave the program for public sector services.** AICP avoids the transfer of health care cost for HIV/AIDS to the public sector by maintaining private health insurance coverage for those living with HIV/AIDS. AICP saves the state of Florida dollars by enrolling residents with HIV/AIDS who might otherwise qualify for Medicaid and other public assistance programs.

AICP Cost Savings

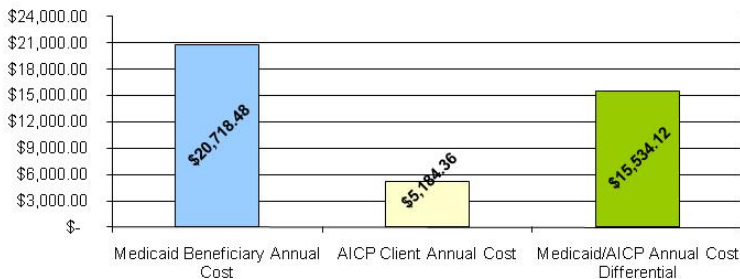
In 2008, AICP purchased more than \$43 million in private health care services through program outlays of \$9.6 million for 2,437 clients. Over the past twelve years, AICP obtained nearly \$6 in private medical care goods and services in return for every dollar expended.

AICP Program and Client Savings			
	Program Outlays	Value of Care Purchased	GVAR
2006	\$7,151,207	\$34,275,276	\$4.79
2007	\$8,267,889	\$41,291,841	\$4.99
2008	\$9,605,221	\$43,941,919	\$4.57
Totals*	\$64,391,039	\$385,859,283	\$5.99

*Totals are cumulative for the period 1997-2008

AICP decreases the demand on the Florida Medicaid, ADAP, and other public assistance programs through cost avoidance savings. AICP helps save significant dollars to the Florida Medicaid Program with an average monthly savings exceeding \$1,294 per client per month (AICP at \$432/mo vs. Medicaid at \$1,726/mo). Virtually all AICP clients would be immediately eligible for some form of public health assistance if they were not enrolled in AICP.

Comparison of Annual Client & Beneficiary Cost Savings
AICP Saves Money for the Medicaid Program



AICP Enrollment Criteria

In order to qualify for AICP services, clients must meet the following criteria:

- Meet all HIV/AIDS Patient Care Program Eligibility Criteria
- Currently covered by private health insurance
- Are HIV positive (symptomatic) or diagnosed with AIDS

AICP Operations

The Council is responsible for the statewide administration of AICP. The Council sub-contracts with 15 AICP Network Community Based Organizations (CBOs) located throughout the state of Florida. The CBOs function as AICP enrollments sites and ensure local access to AICP services. CBOs are responsible for initiating the AICP enrollment process, performing case management services, and processing/making insurance services payments. This integrated AICP service delivery network helps assure efficient program operations.

AICP Success Outcomes

The main program success of AICP is the continuation of private health insurance benefits for low-income Florida residents living with HIV/AIDS at a significant cost savings to the State. Other successful program outcomes of AICP include:

- In calendar year 2008, AICP served 2,437 clients.
- 2008 client survey results show that 94.3% of clients report enhanced quality of health through participation in AICP.
- AICP helps clients return to work with 31.2% of all clients being disenrolled for this reason.

Closing

AICP successfully preserves the private health insurance benefits of low-income Floridians living with HIV/AIDS. As future demand for health care alternatives to Medicaid and other public assistance programs increases, AICP will continue to stand out as a lower cost alternative for comprehensive care and treatment for persons living with HIV/AIDS at substantial costs savings to the state of Florida and its taxpayers.

1. HIV/AIDS Surveillance Report, Centers for Disease Control, 2008
 2. Ibid.

Questions relating to the AICP can be directed to:

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