



WNCAP

Western North Carolina AIDS Project

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THE AFFORDABLE CARE ACT

HELPS PEOPLE LIVING WITH HIV/AIDS AND OTHER SERIOUS MEDICAL CONDITIONS

The Affordable Care Act is particularly important for people living with HIV/AIDS (PLWHAs), as well as other people living with serious medical conditions. Historically, getting—and keeping—private health insurance has been difficult for many PLWHAs. They have faced barriers to finding qualified providers to care for their needs. The upheld law makes significant progress in addressing these concerns and in advancing the rights of PLWHAs consistent with the goals of the President's National HIV/AIDS Strategy.

Currently, fewer than one in five people living with HIV has private insurance and nearly 24% do not have any coverage at all. The rest are covered by government programs including Medicaid, Medicare and the Ryan White HIV/AIDS Program, which provides HIV-related services for those who do not have enough health care coverage or the financial resources to cope with their HIV disease.

The Affordable Care Act helps address coverage issues and provides new protections for patients and consumers. Many important features of the law went into effect soon after President Obama signed it in 2010.

For example:

*Insurance companies can no longer deny coverage to children because of their HIV or AIDS or any other pre-existing condition. Insurers can no longer impose a lifetime dollar limit on essential health benefits.

*AIDS Drug Assistance Program (ADAP) benefits are now considered as contributions toward a Medicare beneficiary's true Out of Pocket Spending Limit for drug coverage, a huge relief for low-income beneficiaries living with HIV and AIDS because it helps them move through the "donut hole" more quickly.



These changes will also provide an important bridge to 2014, when the Affordable Care Act will take full effect and additional changes in health insurance options will be made available for many Americans. In 2014, all Americans will have access to affordable coverage because of important changes in health insurance options.

For example:

*In 2014, the Affordable Care Act will ensure that Medicaid coverage is available to all low-income Americans – including adults with no children – with income below 133 percent of the Federal poverty level (about \$14,500 for an individual and \$29,700 for a family of four) wherever they might live. As a result, low-income adults living with HIV will no longer have to wait for an AIDS diagnosis to become eligible for coverage.

*Insurers will not be able to deny coverage or charge more for anyone who has a pre-existing condition, like HIV/AIDS—or impose annual dollar limits on essential health benefits.

*As noted above, AIDS Drug Assistance Program (ADAP) benefits are now considered as contributions toward a Medicare beneficiary's true Out of Pocket Spending Limit for drug coverage, a huge relief for low-income beneficiaries living with HIV and AIDS because it helps them move through the donut hole more quickly.

People living with HIV/AIDS and other serious medical conditions often face challenges in finding health care coverage, treatment options, and accessing care. President Obama signed the Affordable Care Act into law so that all Americans would have stronger consumer protections, more coverage options, and lower costs. The law helps improve access to comprehensive quality health care, thereby improving the health and well-being of all Americans.

For more information, visit: www.healthcare.gov or www.cuidadodesalud.gov

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UNA HISTORIA DE AMOR, AMISTAD Y VALENTÍA
QUE SE CONVIERTE EN UNA PRUEBA DE
HONOR PARA TODOS Y MUESTRA LUZ EN UN
TEMA DE TABÚ.

Escuche todos los Jueves a las 7pm durante
la hora de noticias comenzando el 23 de
Agosto, 2012 a el 25 de Octubre, 2012.
Accesible en todas partes en la pagina
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