

Texas HIV Medication Program

Texas Insurance Assistance Program-PLUS (TIAP-PLUS)

What is TIAP-PLUS?

The Texas HIV Medication Program (THMP) was approved to purchase health insurance for uninsured Texans living with HIV through a new service offering, TIAP-PLUS. Before enrolling in insurance, participants must meet THMP eligibility criteria, including income requirements.

Which health insurance plans will TIAP-PLUS cover?

To qualify for coverage under TIAP-PLUS, applicants must enroll in plans that meet the following criteria:

- Be a qualified health plan. Visit healthcare.gov/glossary/qualified-health-plan to learn more.
- Have appropriate primary care services, including the medical location where the applicant receives HIV medical care.
- Have at least one drug in each class of core antiretroviral therapeutics. Visit clinicalinfo.hiv.gov/en/guidelines/hiv-clinical-guidelines-adult-and-adolescent-arv/whats-new to learn more.
- Include the prescription medications the applicant needs, especially those for HIV treatment.
- Include a TIAP participating pharmacy convenient to the applicant.
- Be cost-effective, as determined by THMP.

What costs will THMP cover on TIAP-PLUS?

THMP will cover the costs associated with the medication needs of the program participant. This includes the following:

- Health insurance premiums
- Medication copayments and deductibles

What costs will THMP NOT cover on TIAP-PLUS?

THMP does **not** cover the costs below:

- Fines or tax obligations the participant may incur while participating in an Affordable Care Act (ACA) Marketplace Plan
- Medical visit deductibles or copayments. Local Health Insurance Assistance Programs (HIA) support these costs in some local areas. Visit dshs.texas.gov/hivstd/taxonomy/hia to learn more.

- Expenses related to inpatient hospitalization, emergency care, or any other medical services
- Expenses for other family members or dependents on the health insurance plan
- Costs related to free-standing vision or dental plans
- Other costs outside of those outlined above under the “What costs will THMP cover on TIAP-PLUS” Section

How does an applicant apply for TIAP-PLUS?

To qualify for THMP, applicants must complete a THMP eligibility application and submit the following information:

- Proof of an HIV diagnosis
- Proof of Texas Residency
- Proof of income, which must be at or below 200 percent of the federal poverty level

Applicants can contact THMP at 1-800-255-1090 with questions about the TIAP-PLUS application process. Local HIV service agencies can also assist with THMP application submissions. To apply for TIAP-PLUS, an applicant must follow the steps below:

- Go to [TakeChargeTexas](#) to submit a THMP application.
- Select TIAP from the My Needs page in the TCT portal.
- Under contact preferences, select “mail” and “phone.” THMP will need to contact the applicant during the insurance enrollment process.
- The applicant may contact THMP at 1-800-255-1090 for a paper application, if preferred.

What are the TIAP-PLUS health insurance applicant enrollment requirements?

- Applicants must be eligible for THMP and maintain active THMP eligibility.
- Applicants must be eligible for the plan they wish to enroll in, as determined by the ACA Marketplace or other insurance plan eligibility requirements.
- Applicants cannot select a Consolidated Omnibus Budget Reconciliation Act (COBRA) plan if they qualify for a more cost-effective health insurance plan.
- If eligible, applicants must accept the monthly Advanced Premium Tax Credit to help pay for insurance premiums.
- If applicable, the applicant must accept cost sharing reductions and enroll in a silver plan.
- The applicant must enroll in a THMP pre-approved plan or submit a different plan for THMP program approval before enrollment. If the applicant enrolls in a plan before THMP program approval, there is a chance that the plan will not qualify for THMP.

How do I find more information on THMP or TIAP-PLUS?

For more information, visit the Texas HIV Medication Program website at dshs.texas.gov/hivstd/meds and TIAP-PLUS page at dshs.texas.gov/hivstd/meds/tiap-plus.

