

# TEXAS INSURANCE ASSISTANCE PROGRAM-PLUS (TIAP-PLUS)



## HOW DOES A CLIENT APPLY FOR TIAP-PLUS?

The client must first be eligible for THMP. The client, or the agency eligibility worker (AEW) helping the client, must complete a THMP eligibility application and submit:

- 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 after the current standard deduction

You can also call THMP at **800-255-1090** with questions about the THMP application process.

To apply for TIAP-PLUS online, go to **TakeChargeTexas**.



TIAP-PLUS



**TEXAS**  
Health and Human  
Services

Texas Department of State  
Health Services

For TIAP-PLUS questions, call  
800-255-1090, option 4, option 1

or visit

[dshs.texas.gov/hivstd/meds/tiap-plus](https://dshs.texas.gov/hivstd/meds/tiap-plus).

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## WHAT IS TIAP-PLUS?

TIAP-PLUS is a program run by the Texas HIV Medication Program (THMP), which pays health insurance premiums for uninsured Texans living with HIV.

## WHAT BENEFITS DOES TIAP-PLUS OFFER?

TIAP-PLUS benefits both clients enrolled in the program and clients served by public health programs:

- TIAP-PLUS pays medication copayments and deductibles for any medication, not just HIV medications.
- Agencies save on health insurance assistance (HIA) because TIAP-PLUS will pay for their clients' health insurance premiums.
- Agencies can use saved HIA funds to:
  - ▶ Support other clients not eligible for THMP.
  - ▶ Pay for medical copayments and medical deductibles for all clients.

## WHAT ARE THE TIAP-PLUS ENROLLMENT REQUIREMENTS?

- The client must be eligible for THMP and maintain active THMP eligibility.
- The client cannot select a Consolidated Omnibus Budget Reconciliation Act (COBRA) plan if the client qualifies for a more cost-effective health insurance plan.
- If eligible, the client must accept the full monthly Advanced Premium Tax Credit to help pay for insurance premiums.
- If applicable, the client must accept cost sharing reductions and enroll in a silver plan.
- The AEW should help clients choose the best plan for them:
  - ▶ The clinic where the client receives care should accept the plan
  - ▶ THMP also approves the plan

**Clients already enrolled in the AIDS Drug Assistance Program (ADAP) may be eligible for TIAP-PLUS.**

## WHAT COSTS DOES TIAP-PLUS COVER?

THMP covers costs associated with medication needs, including:

- Health insurance premiums
- Medication copayments
- Medication deductibles

## WHAT COSTS WILL THMP NOT COVER ON TIAP-PLUS?

THMP does not cover:

- Fines or tax obligations incurred while participating in an ACA Marketplace Plan
- Medical visit deductibles or copayments (health insurance assistance programs in some local areas support these costs)
- Out-of-pocket expenses related to inpatient hospitalization, emergency care, or other medical services
- Expenses for other family members or dependents on the health insurance plan
- Costs related to free-standing vision or dental plans, including premiums
- Other costs outside of those described above under the "What costs does TIAP-PLUS cover?" section