How to Get Help with Health Insurance and Benefits Questions
By Cindy Wallace, LCSW

Fall is the perfect time to be reviewing your current insurance coverage as well as thinking about your future coverage needs. Many employers offer the opportunity to make changes in the fall; there are open enrollments for Affordable Care Act Marketplace Plans, as well as Medicare prescription drug plans (Part D) and Medicare HMO plans (Part C). However, understanding and navigating the world of insurance is easier said than done! Working through insurance options is certainly complex, often frustrating and can lead to more questions than answers.

Our clinic has a dedicated team of social workers who are experts on insurance, resources and benefits. Our social workers have years of collective experience in exploring insurance options, assessing your individual situation and ensuring you have the most up-to-date information – allowing you to make informed decisions about your coverage. Additionally, they can provide practical support and help you sign up for insurance, the Wisconsin insurance premium assistance program and other benefits, as well as provide any necessary advocacy to help you access what you need.

Everyone receiving care in our clinic can meet privately with a social worker to discuss available insurance and benefit programs. Common questions include:

- Can I keep my provider if my insurance changes?
- When can I sign up for insurance or change my insurance plan?
- What if my insurance doesn’t cover all of my office and medication costs? Is there any help?
- What is the difference between a copay and co-insurance?
- I’m losing coverage and won’t be able to pay for my meds. What is going to happen?

You can easily reach one of our social workers by simply calling our clinic at (608) 263-0946. The person answering the phone will take your name and phone number and will have one of our social workers call you back within 1-2 business days.

In future newsletters, we will be highlighting specific types of insurance and benefit programs that can help PLWH continue to prioritize their health. Stay tuned for information on our Ryan White Program, the Affordable Care Act, AIDS Drug and Premium Assistance Programs (ADAP) and other related topics!
HIV Clinic Nurses – Your First Line of Communication

The HIV clinic nurses are a vital part of your care team, which also includes your provider, social worker, pharmacist and medical assistants. We strive to give care in a non-judgmental and respectful way. Many times, we are the first line of communication between patients and other care team members.

Behind the scenes, we can be seen prepping for future clinic appointments, responding to phone calls and MyChart messages, refilling medications and going over the plan of care. At times, we also assist in coordinating and scheduling appointments. During appointments we will often go over the plan of care, make sure you are up to date on immunizations (DON’T FORGET YOUR FLU SHOT!!), offer STD screening and review other preventative measures. We also provide nursing assistance to PrEP patients.

Contact us NOW to get your flu shot for this year!

You can reach the HIV clinic nurses at (608) 263-0946.

PrEP for HIV Prevention at UW Health

By Shannon Ruth-Leigh

PrEP (short for Pre-Exposure Prophylaxis for HIV) is a proven method for preventing HIV. People living with HIV can spread the word to friends and loved ones about this reliable prevention option. PrEP involves taking a daily pill and seeing a health care provider regularly. Daily PrEP is up to 99% effective at preventing HIV transmission through sex and 74-84% effective at preventing transmission through needle sharing.¹

PrEP is for people without HIV who may be at risk. People might be at risk if they:

- Have sexual partners of unknown HIV status;
- Have recently had a sexually transmitted infection;
- Don’t use condoms regularly;
- Share needles;
- Have a sexual partner living with HIV who has a detectable or unknown viral load;

People can get PrEP by asking their health care provider about it. Some providers may refer patients to a specialty clinic, like the HIV clinic at UW Health. UW Health has a PrEP Navigation program to help all people access PrEP. The PrEP Navigator connects patients to a provider, helps with insurance questions, and knows about financial assistance options to help pay for PrEP.

Later this fall UW Health will unveil a marketing campaign and dedicated website to spread awareness about PrEP and help people get connected to care. Keep an eye out for our advertisements on Madison Metro buses and social media and be sure to show our website to your friends and loved ones.

For more information call or text the PrEP Navigator at (608) 576-1537

¹ Centers for Disease Control and Prevention; 2019. [(accessed on 2 August 2019)]. Effectiveness of Prevention Strategies to Reduce the Risk of Acquiring or Transmitting HIV. Available online: https://www.cdc.gov/hiv/risk/estimates/preventionstrategies.html