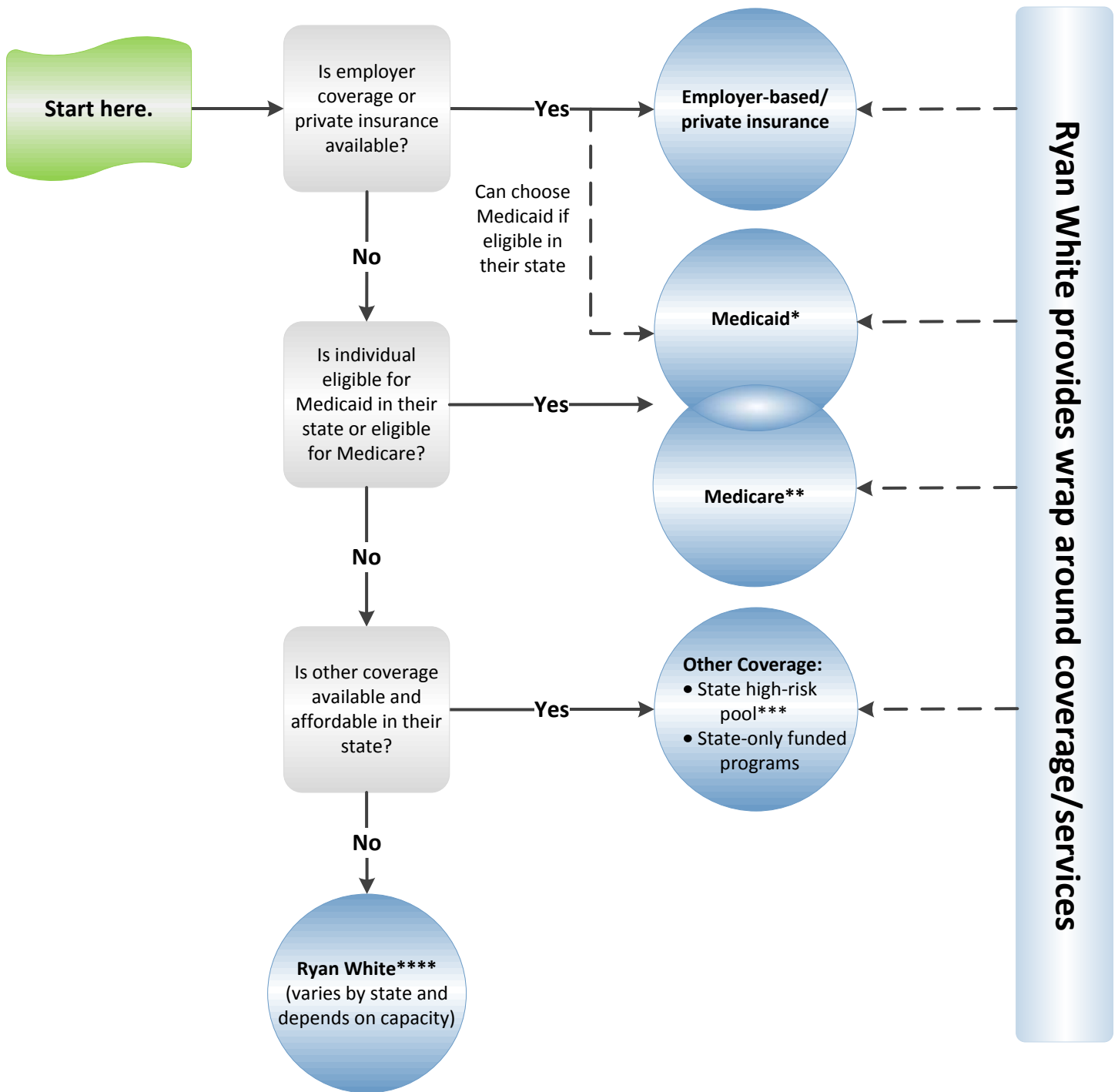


Figure 1: Pathways to Coverage for People with HIV: Prior to the Affordable Care Act (ACA) (Before 2010)



*Medicaid Eligibility (state-based): low-income and categorically eligible (disabled, pregnant women, children, medically needy); states may seek waivers to cover other groups (such as non-disabled, childless adults); must be a U.S. citizen or a legal resident for at least 5 years. For current state eligibility requirements, see, Kaiser Family Foundation, State Health Facts, *Medicaid Income Eligibility Limits for Adults as a Percent of Federal Poverty Level*, <http://statehealthfacts.org/comparereport.jsp?rep=130&cat=4>. For more information on Medicaid, see, Kaiser Family Foundation, *Medicaid: A Primer*, <http://www.kff.org/medicaid/7334.cfm>.

**Medicare Eligibility (national): ≥65, disabled (SSDI), or end stage renal disease; must be a U.S. citizen or a legal resident for at least 5 years. For more information on Medicare, see, Kaiser Family Foundation, *Medicare: A Primer*, <http://www.kff.org/medicare/7615.cfm>.

***State High-Risk Insurance Pools: Prior to the ACA, health plans were permitted to deny coverage to individuals with pre-existing conditions or to charge them higher premiums. Because of this, several states operate state-high risk pools which provide health insurance to residents who are considered medically uninsurable and are unable to buy coverage in the individual market. See, Kaiser Family Foundation, State Health Facts, See, Kaiser Family Foundation, State Health Facts, *State High Risk Pool Programs and Enrollment*, <http://www.statehealthfacts.org/comparereport.jsp?ind=602&cat=7>.

****Ryan White: The Ryan White HIV/AIDS Program, the single largest federal program designed specifically for people with HIV in the U.S., provides care and services for people with HIV who are uninsured or underinsured, serving as payer of last resort. It includes the AIDS Drug Assistance Program (ADAP). Federal funding is provided to states, cities and providers but may not match the number of people who need services or the cost of their care. For more information, see, Kaiser Family Foundation, *The Ryan White Program*, <http://www.kff.org/hiv/aids/7582.cfm>.