

Connecticut Insurance Assistance Program for AIDS Patients (CIAPAP)

Description:

The Connecticut Department of Social Services (DSS) administers the Connecticut Insurance Assistance Program for AIDS Patients (CIAPAP). Persons who become unemployed may receive an extension of health insurance coverage through the Consolidated Omnibus Budget Reconciliation Act (COBRA). COBRA provides certain former employees, retirees, spouses, former spouses and dependent children the right to temporary continuation of health coverage at group rates under certain specific events. CIAPAP may help pay for COBRA extended insurance premiums if persons meet certain financial, medical and other criteria. For qualified individuals, health insurance premiums can be paid for up to 18 months. If persons have applied for Social Security disability benefits and are found eligible within the first 60 days after continuation coverage begins, they can receive another 11 months of coverage under COBRA, for a total of 29 months. When an 11-month COBRA extension is granted, CIAPAP pays the premiums for the additional 11 months. Qualified individuals, who worked for an employer with less than 20 employees, can have their health insurance premiums paid for up to 36 months. CIAPAP only pays insurance premiums for the person who is eligible for the program; it does not pay the premiums for the participant's spouse or dependents.

Interested persons have 60 days from the date their insurance coverage ends or the date their employer tells them about the COBRA extended coverage, whichever is later, to apply. For persons with employers who have less than 20 employees, an application must be submitted within 30 days. After persons choose the extended coverage, a premium payment must be made within 45 days. Individuals are advised to apply as early as possible.

Eligibility Requirements, Service Areas and Program Year:

Eligibility Requirements:

- Individuals must have no more than \$1,806 in monthly income; a family of two must have no more than \$2,430 in monthly income. Income includes unemployment compensation, Social Security disability, retirement benefits, wages, tips and other compensation.
- Must meet asset requirements. Individuals and their families must have no more than \$10,000 in countable assets. Assets include cash on hand, bank accounts, stocks, bonds and severance pay; assets do not include a person's home.
- Must be diagnosed by a physician as being found positive for the Human Immunodeficiency Virus (HIV) and exhibiting clinical symptomatology or illness associated with HIV infection.

- Must be eligible for an extension of employer-provided health insurance benefits that are offered when the insured person becomes unemployed.

Service Areas:

Statewide

Program Year:

April 1 – March 31

Contact Information:

To receive information regarding the program, an application and necessary supporting documentation, or to submit an application:

Department of Social Services

Adult Support

25 Sigourney Street

Hartford, CT 06106

Telephone: 800-842-1508 or 860-424-5250

TDD/TTY: 800-842-4524

Website: www.ct.gov/dss

Related Information:

[Connecticut AIDS Drug Assistance Program \(CADAP\), refer to page XV – 5.](#)

[Connecticut AIDS Resource Coalition, refer to page XV – 7.](#)