

LB 1032: Transitional Health Insurance Plan – Insure the Good Life

LB 1032 would be a major victory for people living with HIV and countless others who have been shut out of the current health insurance market. Everyone needs health coverage to see a doctor when they get sick or injured, especially people living with HIV.

Insuring the Good Life Solves a Significant Injustice

- Across the United States, low income people living with HIV are left behind as they are forced to rely on emergency rooms and free clinics to get medical care for an infectious, life-threatening disease.
- Low income people living with HIV cannot afford private health insurance and are denied Medicaid coverage until after they become so sick that they are disabled and their disease has progressed to AIDS. LB 1032 will open a new path to ending the AIDS crisis by allowing people to qualify for Medicaid based on income alone.

Access to Health Care is Critical for People Living with HIV

- Over 2,200 Nebraskans live with HIV and need access to consistent high-quality health care to stay healthy, reduce new HIV infections, and cut long-term health costs.
- Research shows that, with early access to HIV treatment, people with HIV stay healthier and are 96% less likely to transmit HIV to others.ⁱ
- Access to health care would provide early intervention and immediate linkage to care for people diagnosed with HIV and help defray far more costly intervention by:
 - Reducing transmission rates
 - Reducing costly hospitalizations caused by disease progression
 - Reducing Social Security Disability costs

LB 1032 would:

- Create the Transitional Health Insurance Plan (T-HIP) which provides a new way for 77,000 Nebraskans in the coverage gap to get the health insurance they need.
- Bring over \$1.8 billion of our tax dollars back home to provide health care for tens of thousands of our friends and neighbors.
- Ensure the health care system works better for Nebraskans, lower medical costs, and boost our economy by generating new state revenue and supporting thousands of jobs.

Contact Jordan Delmundo at Nebraska AIDS Project (402.552.9260 or jordand@nap.org) with questions.

ⁱ Myron CS et al, Prevention of HIV-1infection with early antiretroviral therapy. *N. Eng. J. Med.* 2011; 365:493-505