

Adult Cystic Fibrosis Assistance Program

Fact Sheet

What is the Adult Cystic Fibrosis Assistance Program?

New York State's Adult Cystic Fibrosis Assistance Program (ACFAP) provides reimbursement for cystic fibrosis-related medical care, and/or insurance premiums for cystic fibrosis individuals aged 21 years of age or older.



Is this a health insurance program?

No, this program is not a health insurance program. The program requires that all enrollees maintain health insurance coverage that provides the most comprehensive coverage to meet their cystic fibrosis-related medical needs. The program will reimburse participants for premiums for health, dental, and/or vision insurance plans.



How does an individual qualify for the program?

To be eligible for the program, an individual must:

1. Be at least 21 years of age;
 - ✓ Individuals can apply for assistance 90 days before their 21st birthday, or any time after that date.
2. Have a cystic fibrosis diagnosis;
 - ✓ Verified by a physician.
3. Be ineligible for Medicaid;
4. Have been a resident of New York State for a minimum of twelve continuous months immediately prior to enrollment in the program; and
 - ✓ Individuals who have maintained or are maintaining a residence in New York State while enrolled in college courses in another state are considered residents of New York State for purposes of this program. They must provide verification of current college enrollment and residency.
5. Maintain health insurance.
 - ✓ Individuals without insurance coverage may be admitted to the program but must obtain new coverage within 90 days of enrollment to remain in the program.

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What services are covered by the program?

ACFAP will reimburse the cost for premiums for health, dental and/or vision insurance plans including insurance deductibles or co-payments associated with covered services. The program will reimburse only for health insurance premiums which include coverage for cystic fibrosis-related care or services.

In addition, ACFAP will reimburse up to the New York State Medicaid rate for cystic fibrosis-related medical services not fully covered by health insurance. The program only covers services eligible for reimbursement through the NYS Medicaid Program. These services include:

- ❖ inpatient care
- ❖ outpatient care
- ❖ prescription drugs
- ❖ laboratory
- ❖ x-ray services
- ❖ home health care
- ❖ psychological services
- ❖ physical therapy
- ❖ dental care services
- ❖ medical care provided by a qualified physician
- ❖ non-prescription medications ordered by a medical provider
- ❖ vitamins and nutritional supplements ordered by a medical provider



Will enrollment in the program cost the participant anything?

There are no enrollment fees. Program regulations require participants to contribute 7% of their net annual taxable and nontaxable income to the cost of their medical care related to cystic fibrosis and/or health insurance premiums. Income of the enrolled participant's spouse is also considered when calculating the 7% contribution.

What is considered as income when calculating the 7% participant contribution?

Regulations define net income as the gross income of the participant and his/her spouse minus local, State and Federal income tax and Social Security deductions.

Net income includes taxable and nontaxable income from multiple sources including: Employment (including self-employment), pensions, Social Security, Social Security Disability or Supplemental Security Income (SSI), disability payments from private insurance plans, alimony, unemployment benefits, child support, dividends or interest income from stocks, bonds, or savings accounts.

If you have questions, please contact the program at:

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Adult Cystic Fibrosis Assistance Program
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