



Mike Braun  
Governor

Lindsay M. Weaver, MD, FACEP  
State Health Commissioner

August 28, 2026

Dear Program Participant,

As we prepare for the upcoming **2027 Open Enrollment** period, the Indiana Department of Health's **HIV Services Program (HSP)** would like to share important updates about your **Health Insurance Assistance Program (HIAP)** coverage. These changes are necessary due to rising healthcare costs and limited federal funding, and they will help us continue supporting as many clients as possible.

This year, **all clients who are eligible for Advance Premium Tax Credits (APTC)** through the federal Health Insurance Marketplace will be expected to use those credits when enrolling in HIAP. APTC lowers monthly premiums, reduces overall costs, and helps HIAP continue providing coverage to the community.

### Guidance based on income and eligibility

Depending on your household income and categorical eligibility, the following guidance will apply:

- 1. Categorically eligible clients at or below 138% FPL**
  - You must attempt to apply for coverage with APTC through HealthCare.gov
  - If you are denied due to HIP eligibility, you must apply for **off-Marketplace coverage** and provide proof of the Marketplace denial
- 2. Categorically eligible clients between 139% and 300% FPL**
  - You must apply for coverage with APTC through HealthCare.gov
- 3. Categorically ineligible clients**
  - You must apply for **off-Marketplace coverage**

Your case manager will support you in determining which category applies to you.

### Expectations for clients who enroll in HIAP

By enrolling in HIAP, you agree to the following responsibilities:

- **Use APTC if you are eligible**
- **Maintain accurate and up-to-date information** in your HealthCare.gov account. You must report all changes in income, household size, address, and other health insurance

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coverage within **30 days**, as these changes may affect your eligibility and the amount of financial assistance you receive.

- **File federal taxes every year**, including **Form 1095-A** and **Form 8962**, to reconcile any APTC you received
- Understand that **failure to file and reconcile taxes may result in losing eligibility for future APTC**, which could affect your ability to remain enrolled in HIAP
- **You may be required to repay excess APTC** if your actual income is higher than what you reported when applying. You agree to work with your Care Coordinator or Non-Medical Case Manager to ensure your Marketplace information is accurate to avoid unexpected tax liabilities.
- If tax reconciliation results in **underpayment of APTC**, meaning you receive an additional refund, you must **return that amount to HSP**, as these funds represent APTC dollars advanced on your behalf.

We understand these expectations may represent a change from previous years, and your care team is here to assist you throughout the process. Our goal is to ensure you maintain uninterrupted access to the healthcare and medications you need. If you have questions, please contact your Care Coordinator.

Thank you for your cooperation and continued partnership in your care.

Sincerely,

**Indiana Department of Health**  
**HIV Services Program**