

Alameda County Ryan White Emergency Financial Assistance (EFA) Program

Cardea receives funds from the Alameda County Department of Public Health Department (ACDPH), Office of HIV Care to provide emergency financial assistance to clients living in Alameda County who are Ryan White eligible. This program is funded by the Health Resources and Services Administration’s (HRSA) Ryan White HIV/AIDS Program.

The **PRINCIPAL PURPOSE** of this assistance program is to provide limited one-time or short-term payments to stabilize Ryan White eligible beneficiaries in their current home and to help them with food and utility payments during times of emergency need. These funds are not intended to provide continuous or long-term assistance or support client to secure housing. The goal of EFA is to move the client towards self-sufficiency.

ELIGIBILITY PROCESS for Ryan White. Primary intent of these funds is to provide services to low income, underinsured people living with HIV. Ryan White is always the payer of last resort. Eligibility for Ryan White is based on:

- HIV status with proof of diagnosis
- Residency — must live in Alameda County
- Health insurance status
- Income – Less than or equal to 300% of the Federal Poverty Limit.

2020 Federal Poverty Level (FPL) Guidelines for the contiguous US*

Size of family unit	100% of Poverty	138% of Poverty (Medicaid Eligibility)	300% of Poverty	400% of Poverty	500% of Poverty
For families/households with more than 8 persons, add \$4,420 for each additional person.					
1	\$12,490	\$17,237	\$37,470	\$49,960	\$62,450
2	\$16,910	\$23,336	\$50,730	\$67,640	\$84,550
3	\$21,330	\$29,436	\$63,990	\$85,320	\$106,650
4	\$25,750	\$35,535	\$77,250	\$103,000	\$128,750
5	\$30,170	\$41,635	\$90,510	\$120,680	\$150,850
6	\$34,590	\$47,735	\$103,770	\$138,360	\$172,950
7	\$39,010	\$53,834	\$117,030	\$156,040	\$195,050
8	\$43,430	\$59,934	\$130,290	\$173,720	\$217,150

*Effective January 11, 2019. The FPL increases with inflation every year in January. These are applied with a one-year lag. The new number announced in 2019 will be used for coverage in 2020.

+RW eligibility needs to be verified every 6 months.

+Services are provided regardless of current or past health condition (no denial for pre-existing conditions).

All clients are eligible beneficiaries of Ryan White funds regardless of age, gender, sexual orientation, race, ethnicity, disability, income, geographical location of residence with Alameda County or other factors unrelated to qualifications of service. Clients with Department of Veteran’s Affairs benefits are also eligible for Ryan White services. Ryan white program funds are used as the payer of last resort.

ACCESSING EFA FUNDS - In Alameda County, Ryan White clients may request emergency financial assistance (EFA) via their Medical Case Managers (MCM) or Social Workers (SW) from Ryan White funded sites. Upon receipt and review of application and case manager’s case notes, Cardea staff will review eligibility and client’s emergency need to be able to provide financial assistance.