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## DIRECT EMERGENCY FINANCIAL ASSISTANCE (DEFA) SERVICES

### EXECUTIVE SUMMARY

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#### SERVICE INTRODUCTION

Direct emergency financial assistance (DEFA) services provide eligible people living with HIV with limited help to supplement existing income, or with financial assistance pending receipt of government benefits. DEFA awards are not intended as an entitlement. While it is recognized that funders may have concerns about providing ongoing financial assistance, HIV is not currently a curable disease and many people may need ongoing support to maintain a stable lifestyle.

DEFA services include:

- ◆ Rental assistance
- ◆ Term mortgage assistance
- ◆ Utility assistance
- ◆ Move-in assistance
- ◆ Assistance with health insurance premiums and/or co-pays
- ◆ Essential household appliances
- ◆ Transportation
- ◆ Food
- ◆ Medication assistance
- ◆ Other items as deemed necessary by program staff

The goals of DEFA services are to:

- ◆ Help people living with HIV maintain stable housing and insurance benefits
- ◆ Help clients develop tools to become more financially stable, including budgeting and money management assistance

#### SERVICE/ORGANIZATIONAL LICENSURE CATEGORY

At present DEFA services are unlicensed. All services will be provided in accordance with Commission on HIV guidelines and procedures, federal, state and local laws and regulations.

#### SERVICE CONSIDERATIONS

**General Considerations:** DEFA services will respect the inherent dignity of clients and will be client-centered, aiming to foster client self-determination and aid clients in attaining self-sufficiency.

**Client Intake:** Client intake determines eligibility and includes demographic data,

emergency contact information, next of kin and eligibility documentation. When possible, client intake will be completed in the first contact with the potential client.

**Outreach:** Programs coordinating HIV DEFA services will promote the availability of DEFA to people living with HIV and other service providers. Promotion and outreach will include facilitating access to DEFA throughout the eight service planning areas of Los Angeles through ongoing collaboration with HIV primary health care and support services providers.

## **STAFFING REQUIREMENTS AND QUALIFICATIONS**

At minimum, all DEFA staff will be able to provide linguistically and culturally appropriate care for people living with HIV and complete documentation as required by their positions. DEFA staff will complete an agency-based orientation before providing services. Staff will also be trained and oriented regarding client confidentiality, linguistic and cultural competency, stigma and Health Insurance and Accountability Act (HIPAA) regulations.

# STANDARDS OF CARE

Los Angeles County Commission on

# HIV



## DIRECT EMERGENCY FINANCIAL ASSISTANCE (DEFA) SERVICES

### SERVICE INTRODUCTION

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Direct emergency financial assistance (DEFA) services provide eligible people living with HIV with limited help to supplement existing income, or with financial assistance pending receipt of government benefits. DEFA awards are not intended as an entitlement. While it is recognized that funders may have concerns about providing ongoing financial assistance, HIV is not currently a curable disease and many people may need ongoing support in order to maintain a stable lifestyle.

As allowed by the funding source, programs providing DEFA may provide funds for the following:

- ◆ Rental assistance
- ◆ Term mortgage assistance
- ◆ Utility assistance
- ◆ Move-in assistance
- ◆ Assistance with health insurance premiums and/or co-payments
- ◆ Essential household appliances
- ◆ Transportation
- ◆ Food
- ◆ Medication assistance
- ◆ Other items as deemed necessary by program staff

All programs coordinating DEFA are expected to seek outside funding sources to cover any services detailed above that may not be allowed by governmental funding sources.

All programs will use available standards of care to inform clients of their services and will provide services in accordance with legal and ethical standards. Maintaining confidentiality is critical and its importance cannot be overstated. All programs must comply with the Health Insurance Portability and Accountability Act (HIPAA) standards for information disclosure.

The goal of DEFA is to help people living with HIV maintain stable housing and insurance benefits. Programs coordinating DEFA services will also help clients develop tools to

become more financially stable, including budgeting and money management assistance.

Recurring themes in this standard include:

- ◆ Client personal responsibility and movement toward financial stability is paramount.
- ◆ Programs will recognize that time may be of the essence as people often seek financial assistance services on an emergency basis.
- ◆ Coordinating programs must disseminate clear eligibility criteria.
- ◆ Services will be culturally and linguistically appropriate.
- ◆ DEFA is provided on a temporary basis.
- ◆ Grants are awarded on a case-by-case basis.

The Los Angeles County Commission on HIV and the Division of HIV and STD Programs (DHSP)—formerly referred to as the Office of AIDS Programs and Policy (OAPP)—have developed this standard of care to set minimum quality expectations for service provision and to guarantee clients consistent care, regardless of where they receive services in the county.

This document represents a synthesis of published standards and research, including:

- ◆ *Program Guidelines, Aid for AIDS*, Los Angeles, California, 2006
- ◆ Standards of care developed by several other Ryan White Title 1 Planning Councils. Most valuable in the drafting of this standard were Portland, in development; Boston, 2004 and Las Vegas

## SERVICE/ORGANIZATIONAL LICENSURE CATEGORY

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At present, DEFA services are unlicensed. All services will be provided in accordance with Commission on HIV guidelines and procedures, federal, state and local laws and regulations.

## DEFINITIONS AND DESCRIPTIONS

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**Client intake** is a process that determines a person's eligibility for DEFA services.

**Health Insurance Portability and Accountability Act (HIPAA)** is a federal law that addresses the security, privacy and confidentiality of health data. (See <http://www.cms.hhs.gov/HIPAAGenInfo/> for more information.)

**Outreach** promotes the availability of and access to DEFA services to potential clients and service providers.

## HOW SERVICE RELATES TO HIV

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At the end of 2013, approximately 60,050 people were estimated to be living with HIV infection in Los Angeles County. Los Angeles County comprises 40% of the total AIDS cases in the state of California (Epidemiologic Profile of HIV in Los Angeles County, 2013).

The effects of unstable housing on people living with HIV have been well documented.



*Standards  
of Care set  
quality  
expectations  
for service.*

A 2005 study by Waldrop-Valverde and Valverde found that homeless or marginally housed HIV-positive injection drug users reported higher levels of anxiety, depression and perceived stress than their non-homeless counterparts. HIV-positive clients living in poor housing conditions are more likely to be non-adherent to their medical treatment (Spire et al. 2002). Homelessness has been shown to be associated with higher utilization of emergency department and inpatient services and to exacerbate the health care needs of people living with HIV (Masson et al., 2004).

A 2001 New York study (Bonuck, 2001) found that, of the people living with HIV they studied, over half had problems paying rent and utility bills. Burry and Pabst (2003) found that over 39% of women surveyed needed assistance paying for utilities. The lack of funds for subsistence needs has been shown to be a reason for people living with HIV to go without primary medical care (Cunningham, et al., 1999).

## SERVICE COMPONENTS

DEFA services provide eligible people living with HIV with limited help to supplement existing income, or to provide financial assistance pending receipt of government benefits. DEFA awards are not intended as an entitlement. Programs coordinating DEFA will publish and communicate clear eligibility criteria; however, due to a high need for services, all awards must be decided upon a case-by-case basis and are subject to the availability of funding. Awards are never paid directly to clients, but will be issued in check form to specific vendors (landlords, utility companies, etc.).

As allowed by the funding source, programs providing DEFA may provide funds for the following:

- ◆ Rental assistance
- ◆ Term mortgage assistance
- ◆ Utility assistance
- ◆ Move-in assistance
- ◆ Assistance with health insurance premiums and/or co-payments
- ◆ Essential household appliances
- ◆ Transportation
- ◆ Food
- ◆ Medication assistance
- ◆ Other items as deemed necessary by program staff

Programs coordinating DEFA services will ensure that services are appropriately provided throughout Los Angeles County. All DEFA services will be provided in a manner that is culturally and linguistically appropriate to the target population.

STANDARD	MEASURE
Programs may provide funds for: <ul style="list-style-type: none"> <li>• Short-term rental assistance</li> <li>• Short-term mortgage assistance</li> <li>• Utility assistance</li> <li>• Move-in assistance</li> <li>• Insurance assistance</li> <li>• Household appliances</li> <li>• Transportation</li> <li>• Food</li> <li>• Medication assistance</li> <li>• Other necessary items</li> </ul>	Program review and monitoring to confirm.

STANDARD	MEASURE
Awards are paid only to vendors, not directly to clients.	Program review and monitoring to confirm.
Services will be provided in culturally and linguistically appropriate manner.	Program review and monitoring to confirm.

## OUTREACH

Programs coordinating HIV DEFA services will promote the availability of DEFA to people living with HIV and other service providers. Promotion and outreach will include facilitating access to DEFA throughout the eight service planning areas of Los Angeles through ongoing collaboration with HIV primary health care and support services providers. Effort should be made to disseminate information about the availability of DEFA throughout all components of the continuum of HIV care, including promotional meetings with staff, service provider networks and posting information in HIV medical and social services facilities.

Programs will develop an outreach plan that demonstrates collaboration with HIV medical outpatient providers and other services providers.

The outreach plan will include (at minimum):

- ◆ Written strategy for providing DEFA services that links with HIV medical outpatient services and other supportive services
- ◆ Assessment of other available resources and services
- ◆ Timeline for implementation
- ◆ Memoranda of understanding (MOU) to formalized linkages
- ◆ Evaluation plan

STANDARD	MEASURE
Programs coordinating financial assistance will outreach to potential clients and providers.	Outreach plan on file at coordinating agency to include (at minimum): <ul style="list-style-type: none"> <li>• Strategy for linking financial services with other services</li> <li>• Assessment of other resources</li> <li>• Timeline for implementation</li> <li>• MOUs</li> <li>• Evaluation plan</li> </ul>

## INTAKE

Client intake determines eligibility and includes demographic data, emergency contact information, next of kin and eligibility documentation. When possible, client intake will be completed in the first contact with the potential client. The complete Intake process, including registration and eligibility, is required for every client at his/her point of entry into the service system. If an agency or other funded entity has the required information and documentation on file in the agency record for that client or in the county-wide data management system, further intake is not required.

In the intake process and throughout HIV DEFA service delivery, client confidentiality will be strictly maintained and enforced. All programs will follow HIPAA guidelines and regulations for confidentiality. As needed, Release of Information forms will be gathered. These forms detail the specific person/s or agencies to or from whom information will be released

as well as the specific kind of information to be released. New forms must be added for individuals not listed on the most current Release of Information. (Specification should indicate the type of information that can be released).

As part of the intake process, the client chart should include the following information (at minimum):

- ◆ Written documentation of HIV status
- ◆ Proof of Los Angeles County residency
- ◆ Verification of financial eligibility for services
- ◆ Date of intake
- ◆ Client name, home address, mailing address and telephone number
- ◆ Emergency and/or next of kin contact name, home address and telephone number

**Required Forms:** Programs must develop the following forms in accordance with state and local guidelines.

Completed forms are required for each client:

- ◆ Release of Information (must be updated annually). New forms must be added for those individuals not listed on the existing Release of Information. (The form should specify what type of information can be released.)
- ◆ Limits of Confidentiality
- ◆ Consent to Receive Services
- ◆ Client Rights and Responsibilities
- ◆ Client Grievance Procedures

STANDARD	MEASURE
Intake process will begin during first contact with client at the program coordinating DEFA.	Intake tool is completed and in client file to include (at minimum): <ul style="list-style-type: none"> <li>• Documentation of HIV status</li> <li>• Proof of LA County residency</li> <li>• Verification of financial eligibility</li> <li>• Date of intake</li> <li>• Client name, home address, mailing address and telephone number</li> <li>• Emergency and/or next of kin contract name, home address and telephone number</li> </ul>
Confidentiality policy and Release of Information is discussed and completed.	Release of Information signed and dated by client on file and updated annually.
Consent for Services completed.	Signed and dated Consent in client file.
Client is informed of Rights and Responsibility and Grievance Procedures	Signed and dated forms in client file.

## ELIGIBILITY CRITERIA

Programs coordinating DEFA services will develop and disseminate clear eligibility criteria to people living with HIV and service providers.

Eligibility criteria may vary depending upon the type of grant the client is seeking.

Eligibility criteria for all programs and grants must include (at minimum):

- ◆ Income limits
- ◆ Award amount limits
- ◆ Award frequency limits
- ◆ Residency requirements



- ◆ Health status requirements (e.g., disabled, symptomatic, etc.).

STANDARD	MEASURE
Coordinating programs will develop and disseminate eligibility criteria.	Eligibility criteria on file at coordinating agency that includes: <ul style="list-style-type: none"> <li>• Income limits</li> <li>• Award amount limits</li> <li>• Award frequency limits</li> <li>• Residency requirements</li> <li>• Health status requirements</li> </ul>

## ELIGIBILITY DETERMINATION

Clients may enter DEFA services through self-referral or referral by a case management or another provider. Each client requesting DEFA will be subject to eligibility determination that confirms the need for services. Programs coordinating DEFA are responsible to determine such eligibility. Eligibility documentation should be appropriate to the requested financial assistance. Eligibility determination will be completed at minimum annually, or for every instance a client seeks emergency services.

Eligibility determination will be completed at minimum annually, or for every instance a client seeks emergency services.

Eligibility determination may include (at minimum):

- ◆ Proof of HIV diagnosis (dated within two years)
- ◆ Application for assistance
- ◆ Current proof of income
- ◆ Proof of residency (dated within three months)
- ◆ Lease/rental agreement or mortgage statement
- ◆ Photo identification
- ◆ Copy of Medi-Cal, Medicare and/or prescription cards
- ◆ Utility bills (if applying for utility assistance – current)
- ◆ Insurance premiums or co-pay bills (if applying for insurance assistance – current)

To promote client responsibility and self-care, those clients accessing DEFA services more than once must demonstrate that they have applied for discounts or subsidies given directly by utility companies and any other appropriate financial subsidy program. Additionally, those clients accessing emergency services more than once must demonstrate that they are working with a case manager.



*Clients enter DEFA services through self-referral or by a case manager.*

STANDARD	MEASURE
Clients requesting DEFA will have eligibility determination completed by coordinating program.	Eligibility documentation on file at coordinating program which may include: <ul style="list-style-type: none"> <li>• Proof of HIV diagnosis</li> <li>• Application for assistance</li> <li>• Current proof of income</li> <li>• Proof of residency</li> <li>• Lease or mortgage statement</li> <li>• Photo identification</li> <li>• Copy of medical cards</li> <li>• Utility bills</li> <li>• Insurance premiums or co-pay</li> </ul>
Clients accessing emergency services more than once must apply for other discounts or subsidies.	Record of application for discounts/subsidies on file in client file.

STANDARD	MEASURE
Clients accessing emergency services more than once must be connected to case management services.	Case manager contact information on file in client chart.

## POLICIES AND PROCEDURES

Programs coordinating DEFA are responsible for establishing written policies and procedures.

Policies and procedures are required for the following (at minimum):

- ◆ Eligibility for DEFA services
- ◆ Checks and balances to ensure proper review
- ◆ Confidentiality
- ◆ HIV sensitivity and ongoing HIV training of staff
- ◆ Safety protocol to ensure worker and client safety that includes:
- ◆ Supervisor availability
- ◆ Team approach—never work alone after hours or in potentially dangerous venues
- ◆ Crisis intervention protocol
- ◆ Protocol for physical threats

STANDARD	MEASURE
Programs coordinating DEFA will develop written policies and procedures.	Written policies and procedures on file to include the following (at minimum): <ul style="list-style-type: none"> <li>• Eligibility for services</li> <li>• Checks and balances</li> <li>• Confidentiality</li> <li>• HIV sensitivity and training</li> <li>• Safety</li> </ul>

## PROGRAM RECORDS

Programs coordinating DEFA will maintain records for each client served, including (but not limited to):

- ◆ Proof of HIV diagnosis (dated within two years)
- ◆ Application for assistance
- ◆ Proof of residency (dated within three months)
- ◆ Current proof of income
- ◆ Lease/rental agreement or mortgage statement
- ◆ Photo identification
- ◆ Copy of Medi-Cal, MediCare and/or prescription cards
- ◆ Utility bills (if applying for utility assistance – current)
- ◆ Insurance premiums or co-pay bills (if applying for insurance assistance – current)
- ◆ Record of assistance and/or denials provided
- ◆ Copies of checks provided to vendors

STANDARD	MEASURE
Programs coordinating DEFA will maintain records for each client served.	Records on file at coordinating program to include (at minimum): <ul style="list-style-type: none"> <li>• Proof of HIV diagnosis</li> <li>• Application for assistance</li> <li>• Proof of residency</li> <li>• Current proof of income</li> <li>• Lease or mortgage statement</li> <li>• Photo identification</li> <li>• Copy medical cards</li> <li>• Utility bills</li> <li>• Insurance co-pay bills</li> <li>• Record of assistance and/or denials provided</li> <li>• Copies of vendor checks</li> </ul>

## STAFFING REQUIREMENTS AND QUALIFICATIONS

At minimum, all DEFA staff will be able to provide linguistically and culturally appropriate care for people living with HIV and complete documentation as required by their positions.

DEFA services staff will hold a bachelor’s degree; a high school diploma (or general education development (GED) equivalent); and at least one year of client-related experience; or have worked at least three years within a related health services field. Experience working with clients in some capacity is a crucial requirement for all DEFA services staff.

DEFA staff will complete an agency-based orientation before providing services. Staff will also be trained and oriented regarding client confidentiality, linguistic and cultural competency, stigma and HIPAA regulations.

All staff providing DEFA services must attend DHSP’s eight-hour basic HIV training. DEFA services staff with client contact will also be trained in budgeting and money management skills, such as the four-to-six hour course provided by Consumer Credit Counseling. In addition, staff will be given training in Section 8 and Housing Opportunities for Persons with AIDS (HOPWA) housing program requirements and regulations.

Staff with direct client contact will participate in weekly individual or group supervision and/or case conferencing in order to discuss difficult cases and obtain ongoing support.

STANDARD	MEASURE
All DEFA staff will possess the ability to provide culturally appropriate services to people living with HIV.	Resume on file at provider agency to confirm.
All staff will be given orientation prior to providing services. All DEFA staff will attend DHSP basic HIV training.	Record of orientation and OAPP training in employee file at provider agency.
Staff with client contact will attend budgeting/money management training and housing program training.	Record of training in employee file at provider agency.
Direct staff will participate in weekly supervision or case conferences.	Record of weekly supervision or case conferences on file at provider agency.

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## UNITS OF SERVICE

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**Unit of service:** Units of service defined as reimbursement for DEFA services are based on services provided to eligible clients.

**DEFA units:** calculated in number of grants provided.

**Number of clients:** Client numbers are documented using the figures for unduplicated clients within a given contract period.

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## OTHER RESOURCES

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AIDS Services Directory  
<http://www.asodirectory.com/>

HIPAA Information (Center for Mental Health Services)  
<http://www.cms.hhs.gov/HIPAAgenInfo/>

HIV LA Resource Directory  
<http://www.hivla.org/>

InSpotLA (local resources and websites)  
<http://www.inspotla.org/resources/>

Infoline – Los Angeles  
<http://www.infoline-la.org/>

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Parrish, M., Burry, C., and Pabst, M. (2003). Providing comprehensive case management services to urban women with HIV/AIDS and their families. *Affilia*, 18 (3), 302-315.

Spire, B., Duran, S., Souville, M., et al. (2002). Adherence to highly active antiretroviral therapies (HAART) in HIV-infected patients: from a predictive to a dynamic approach. *Social Science & Medicine*, 54 (10), 1481-1496.

Waldrop-Valverde, D., and Valverde, E. (2005). Homelessness and psychological distress as contributors to antiretroviral nonadherence in HIV-positive injecting drug users. *AIDS Patient Care and STDs*, 19 (5), 326-334.