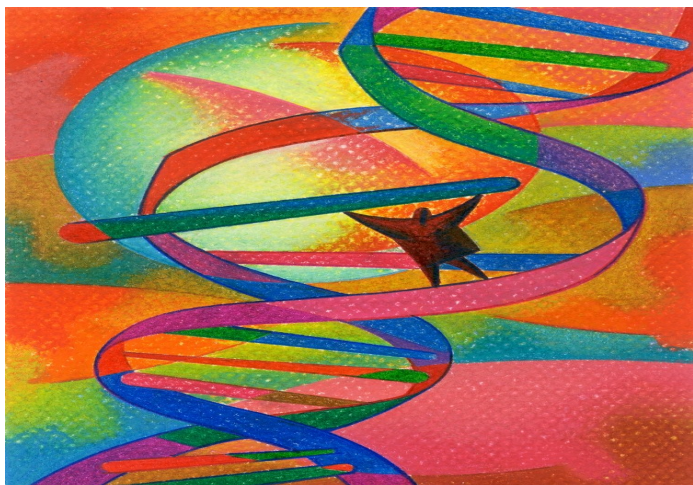




# The Health Insurance Premium Payment (HIPP) Program for Iowa Medicaid Recipients



## What is the HIPP Program?

HIPP is the Health Insurance Premium Payment (HIPP) Program, one of the services available to people who get Medicaid (Title 19). The HIPP Program helps people get insurance or keep insurance they already have by paying for the premiums.

## Why do I want other insurance?

- The health plan may cover services that are not covered by Medicaid.
- Other people in your family who are not covered by Medicaid, may be covered by your health plan.
- HIPP helps you get and keep insurance you might not be able to afford.
- If you are already enrolled in a health plan, the HIPP Program could put money back in your pocket.

## How can I get HIPP?

- You or someone in your household has to have Medicaid.
- You must have medical insurance or be able to get it through your employer.
- The health plan must be cost-effective.

## What is “cost-effective”?

“Cost-effective” means that it costs the state less to buy the insurance to help pay your medical bills than for Medicaid to pay all of the costs.

Email address: [hipp@dhs.state.ia.us](mailto:hipp@dhs.state.ia.us)

## Does HIPP cost me anything?

No. The HIPP Program will pay for the cost of insurance premiums, coinsurance and deductibles for the people in your family who get Medicaid. You will have to pay for deductibles and co-insurances for the family members who don't get Medicaid.

## How do you decide if my insurance is cost-effective?

The HIPP Program looks at the average amount of Medicaid that is spent on a family like yours and compares it to what it would cost Medicaid to buy the insurance for you.

**Important:** To make this decision, you need to return any information we may ask for.

## What if I don't want to have other insurance?

The HIPP Program is a way for the state of Iowa to save money. If you choose not to give us the information we need or not to work with the Program, your Medicaid may be stopped.

## What kind of insurance plans will the HIPP Program pay?

The HIPP Program may be able to pay for insurance through:

- Your employer, or
- A health insurance policy you buy from an insurance agent.

Internet address: [www.dhs.state.ia.us/hipp](http://www.dhs.state.ia.us/hipp)



# Health Insurance Premium Payment (HIPP) Program Application

The HIPP program may reimburse your cost of health insurance premiums when it is cost-effective to cover the Medicaid-eligible members of your household. To see if you qualify for reimbursement, complete this application. If you have any questions or need help filling out this application, please call **515-974-3282** or **1-888-346-9562** (toll-free).

Answer the questions about the person who carries the health insurance (the policyholder).

Policyholder's Name	Home Phone (      ) Work Phone (      )
Street Address	City, State, Zip Code
Mailing Address (if different)	City, State, Zip Code

List all the people living in your home – start with the policyholder.

Name (Last, First)	Birth Date Month/Date/Year	Relationship to Policyholder?	Social Security Number	Medicaid State ID Number

### Information about the health insurance company

Name of Insurance Company	Policy Number
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Mark what kind of health insurance you have:

- Employer Plan – What is your employer's name? \_\_\_\_\_
- COBRA Policy – What was your employer's name? \_\_\_\_\_
- Individual or Private Policy – A policy you buy directly from an insurance agent that covers your Medicaid-eligible family members.

Signature of Applicant	Date
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## How to get HIPP

- Ask your local DHS worker to refer you to the HIPP Program if:
  - Someone living with you gets Medicaid, and
  - You have or can get health insurance through your job that will cover the Medicaid eligible people.

or

- Complete the application on the back of this page and mail it using the attached envelope or fax to **1-515-725-0725**.

or

- Call us and we will help you complete an application.

**1-515-974-3282** or toll-free at **1-888-346-9562**

or

- Go to [www.dhs.state.ia.us/hipp](http://www.dhs.state.ia.us/hipp), print an application and fax it to us at **1-515-725-0725** or mail it to:

Iowa Medicaid Enterprise (IME)  
HIPP Unit  
PO Box 36476  
Des Moines, IA 50315-9907

## The HIPP Program does not pay for:

- Insurance for someone who does not live in your home.
- School plans based on enrollment or attendance as a student.
- An insurance plan that pays income to the policyholder or pays only limited amounts for services.
- Plans that are limited to a temporary period of time.
- Plans that have an absent parent as the policyholder.
- Any plan for which Medicare is currently the primary or secondary payer.
- An insurance premium that is used to reduce the Medically Needy Spenddown amount for Medicaid.

## What changes do I need to report to HIPP?

- Address change
- Medicaid ends
- You are not living with a family member who is on Medicaid
- Insurance premium or deductible change
- Insurance carrier or coverage change
- Health insurance ends
- Job ends
- New job
- Baby born
- Other insurance is available

## How to report to HIPP

Phone number: **1-515-974-3282**

Toll-free number: **1-888-346-9562**

Email address: **hipp@dhs.state.ia.us**

Fax number: **1-515-725-0725**

Iowa Medicaid Enterprise (IME)  
HIPP Unit  
PO Box 36476  
Des Moines, IA 50315-9907

Email address: [hipp@dhs.state.ia.us](mailto:hipp@dhs.state.ia.us)

Internet address: [www.dhs.state.ia.us/hipp](http://www.dhs.state.ia.us/hipp)

## You have the right to appeal

You, or the person helping you, may request an appeal hearing if you do not agree with any action taken on your case. You must appeal in writing by doing one of the following:

- Fill out an appeal electronically at <https://dhssecure.dhs.state.ia.us/forms/appealrequest.htm>, **or**
- Write a letter telling us why you think a decision is wrong, **or**
- Fill out an *Appeal and Request for Hearing* form. You can get this form at your local DHS office.

Send or take your appeal to the Department of Human Services, Appeals Section, 5th Floor, 1305 E Walnut Street, Des Moines, IA 50319-0114. If you need help filing an appeal, ask your local DHS office.

You can represent yourself. Or, you can have a friend, relative, lawyer, or someone else act on your behalf.

You may contact your local DHS office about legal services. You may have to pay for these legal services. If you do, your payment will be based on your income. You may also call Iowa Legal Aid at **1-800-532-1275**. If you live in Polk County, call **243-1193**.

## You will not be discriminated against

It is the policy of the Iowa Department of Human Services (DHS) to provide equal treatment in employment and provision of services to applicants, employees and clients without regard to race, color, national origin, sex, sexual orientation, gender identity, religion, age, disability, political belief or veteran status.

If you feel DHS has discriminated against or harassed you, please send a letter detailing your complaint to: Iowa Department of Human Services, Office of Human Resources, Hoover Building – 1st Floor, 1305 E. Walnut, Des Moines IA 50319-0114; fax (515) 281-4243 or via e-mail [stopit@dhs.state.ia.us](mailto:stopit@dhs.state.ia.us).