



Iowa Medicaid Will Help Pay Your Out-of-Pocket Costs

Health Insurance Premium Payment (HIPP) Program:

The HIPP program is one of the services available to people who get Medicaid. The HIPP program helps people get or keep their private health insurance plan by paying the cost of the health insurance premium. If you are eligible and enrolled in HIPP, your health insurance will pay for medical services first; then Medicaid will pay the rest.

What to expect when you see a provider as a HIPP enrollee:

In your private health plan, an **in-network provider** has a contract with your health insurance company to provide services to you. An **out-of-network provider** does not have a contract with your health insurance company to provide services to you.

As a HIPP enrollee, you should see an **in-network provider** who is **also an Iowa Medicaid provider**. Please remember to show BOTH your health insurance company card and your Medicaid card. The costs Iowa Medicaid will help pay for include your health insurance copays, co-insurance, and deductibles. You may still have to pay copayments for certain services, but if you go to an in-network provider who is also an Iowa Medicaid provider, your copays may be lower or at no cost to you at the time you get your service.

- **Copay** (copayment) is a fixed amount you pay for covered services. Usually this is paid when you get the service.
- **Co-insurance** is the percentage you pay for covered services. Usually this is paid after reaching your deductible.
- **Deductible** is a cost-sharing requirement. This is a specific amount you have to pay for health care or a prescription, before the other insurance begins to pay.

Important: If you see an in-network provider who is **not also an Iowa Medicaid provider**, while Iowa Medicaid will pay for some or all of your out-of-pocket costs, you may need to pay a higher upfront cost on your own and get reimbursed by your provider later. If you decide to see an in-network provider who is *not* also an Iowa Medicaid provider, please call 1-888-346-9562 and let us know. The provider will need to enroll as a Medicaid provider so that you will not need to pay a higher upfront cost the next time you see them.

As a reminder, Medicaid cannot reimburse the cost for services provided by an out-of-network provider. Please consult with your health insurance company for a list of in-network providers.

How Does Your Provider Get Paid?

In order for you not to pay a lot of upfront costs, the in-network provider that you see needs to be an Iowa Medicaid provider or enrolled to be a HIPP-Only Medicaid Provider.

1. If your provider is not already an Iowa Medicaid provider, the provider will need to enroll to be a HIPP-Only Provider, using form 470-5262, *Qualified Medicare Beneficiaries (QMB) or Health Insurance Premium Payment Program (HIPP)-Only Enrollment*.

The provider will need to fill out the form located at:

<https://dhs.iowa.gov/ime/providers/enrollment/providerenrollment>.

2. After the provider fills out the form and enrolls to be a HIPP-Only Medicaid Provider, the provider will need to submit a claim with your cost-sharing amounts and an explanation of benefits (EOB) from your primary insurer. Iowa Medicaid will pay the provider directly.

If you have questions or concerns, please call your HIPP Income Maintenance Worker at 1-888-346-9562.