



Iowa Department of Human Services

Health Insurance Premium Payment (HIPPP) Program 10/2014

Presented by:

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What is the HIPP Program?

The HIPP program is a Medicaid savings program.

The HIPP program is available to individuals or family members who have Medicaid (Title XIX) or The Iowa Health and Wellness Plan, and have “other insurance available”. The other insurance can be from a job or a private policy.

The HIPP program helps people get or keep health insurance they already have by paying for the premiums when it is “cost-effective”.

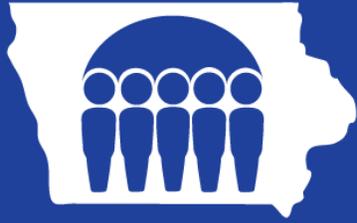
The purpose of the HIPP program is to save taxpayer dollars by purchasing employer health insurance to work as a primary insurance coverage.



What is “Cost-Effective”?

Cost-effective means it will cost less for the Department of Human Services to pay all or a portion of the health insurance premium to help pay the members medical bills than for Medicaid to pay the full cost of the members medical bills.

Cost-effective is a formula. The HIPP program compares the services covered under the health insurance plan, the premium cost to cover the Medicaid eligible members, plus the deductibles, and then we compare all of this to the average cost of Medicaid spent on a comparable member to make a determination. If the state saves money, then the HIPP program will pay the health insurance premium.



Benefits of the HIPP program

Providers are reimbursed at commercial insurance rates.

The Medicaid program saves money when they are not the primary payer.

The Medicaid household is reimbursed the cost of their commercial insurance premiums to cover Medicaid-eligible members.

Medicaid savings equals savings to all tax payers!



Qualifying for The HIPP Program

To be eligible for the HIPP program, the following must apply:

1. Someone in the home must be enrolled in Medicaid or The Iowa Health and Wellness Plan.
2. There must be health insurance available
3. The health plan must be cost-effective.

(The HIPP program does not you find health insurance)



Iowa Department of Human Services

For questions or to apply for The HIPP Program:

Local Number 515-974-3282 or **Toll Free** 888-346-9562 staff may assist with completing an application.

Applications are available at our **Internet address:** www.dhs.state.ia.us/hipp

Send completed Applications to:

Fax: 515-725-0725
E-mail: HIPP@dhs.state.ia.us
US Mail: HIPP Unit
PO Box 36476
Des Moines IA 50315-9907