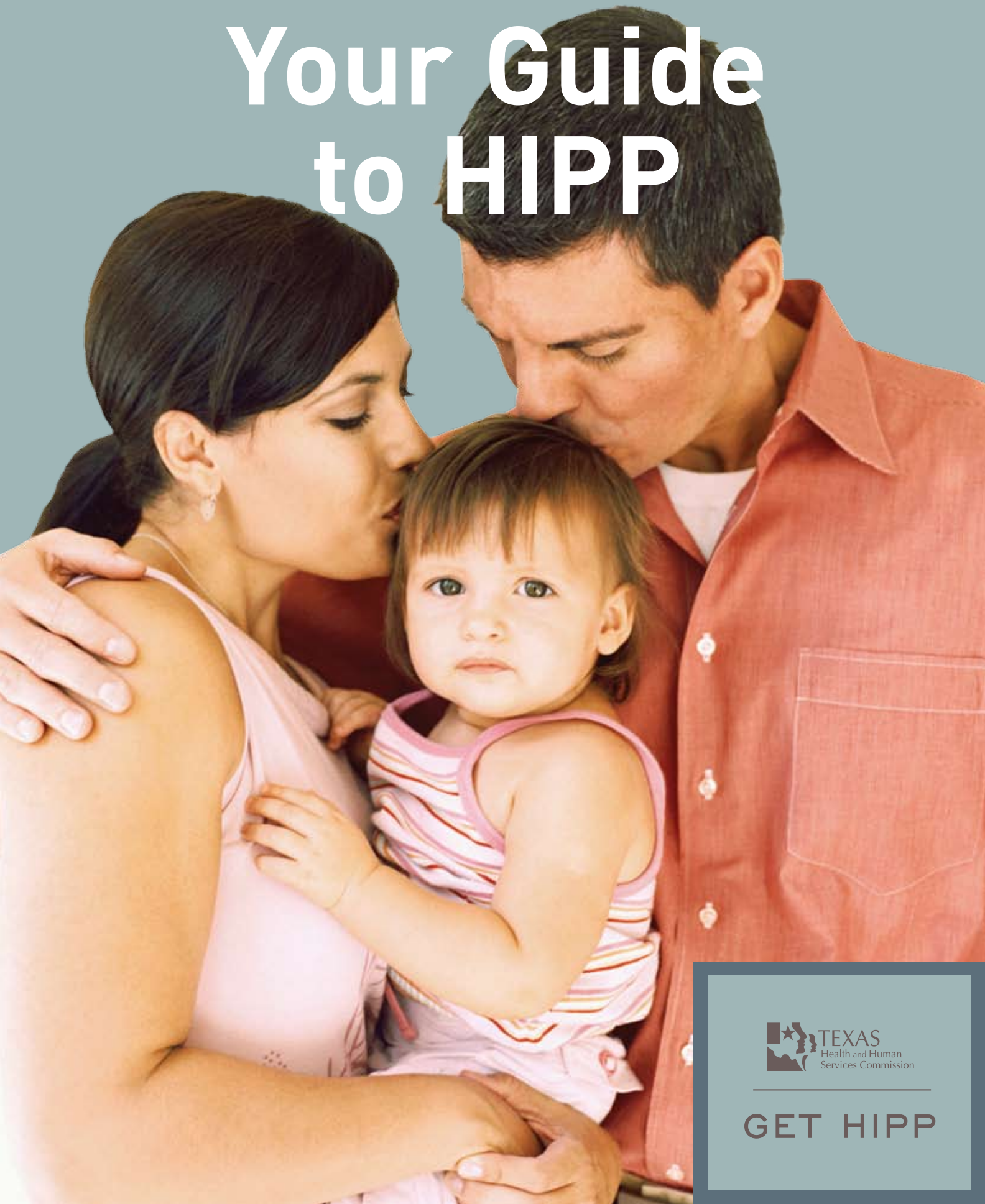


Your Guide to HIPP



GET HIPP

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Welcome to the HIPP Program

This guide tells you all about the Health Insurance Premium Payment program (HIPP). It has information about family benefits, repayment, and common questions about the program.

Anytime you have questions, call us at 1-800-440-0493 (toll-free). We can take your calls Monday to Friday, 7 a.m. to 7 p.m. Central Time.

If you have a speech or hearing disability, you can call any number in this guide by using the relay service of your choice. The state of Texas offers Relay Texas at 7-1-1. Visit us online at www.GetHIPPTexas.org.

How HIPP Works

HIPP helps families pay for private health insurance.

You can be in the HIPP program because:

- Someone in your family has Medicaid.
- Someone in your family can get private health insurance. It must be a group health plan they can get through their job.
- It costs less to cover you or your family under private health insurance than it costs to cover family members who have Medicaid.

With HIPP, family members with and without Medicaid might get private health insurance. Those with Medicaid can still get Medicaid services not covered by the private health insurance.

“Now I’m thinking for two. I got private health coverage through Medicaid. I got HIPP.”

– Pati R., Austin



People who get HIPP get the following:

	Can get private health insurance coverage.	Can see doctors who take the private insurance.	Can see doctors who take Medicaid. Can get Medicaid services not covered by private insurance.
Family members who get HIPP and Medicaid.	✓	✓	✓
Family members who get HIPP, but don't get Medicaid.	✓	✓	

What your private insurance must cover:

Every insurance plan is different. Each has a different premium cost and covers different things. Your private insurance plan must:

1. Be able to cover your family members who get Medicaid.
2. Have a lifetime maximum of \$500,000 or more.
3. Pay at least 60 percent of the costs when you:
 - Go to the doctor.
 - Buy medicine.
 - Get outpatient care.
 - Have lab tests or X-rays.
 - Are in the hospital.

To find this information for your insurance plan, look at your summary of benefits. You can get this from your employer or your insurance company.

What HIPP and Medicaid pay for:

	HIPP repays the premiums.	Medicaid pays the co-pays and deductibles when services are given by a Medicaid doctor.
Family members who get HIPP and Medicaid.	✓	✓
Family members who get HIPP, but don't get Medicaid.	✓	

Medicaid never pays the co-pays and deductibles when services are given by a doctor who doesn't take Medicaid.



HIPP case review:

We must review your case every 11 months. We make sure it still costs less to cover you or your family under private health insurance than to cover family members who have Medicaid.

- If it still costs less and you meet other program rules, you can stay in the HIPP program.
- If it costs more than Medicaid, we will contact you and discuss other options. For example, if the family rate costs too much for us to cover, we might be able to cover fewer family members.



What is private health insurance?

For HIPP, private health insurance must be a group health plan you can get through your job (employer-sponsored). The family member who gets Medicaid must be able to get coverage on this plan.



How HIPP Pays You Back

HIPP will repay you each month for the premiums you pay. Here's how it works:

1. You pay the insurance premium.

The premium can be paid by:

- Your employer taking it from your paycheck.
- Or
- You paying the insurance company.

Note: Your employer or insurance company might allow HIPP to pay them directly.

- Ask your employer or insurance company if HIPP can pay your monthly premium.
- If yes, ask them to call HIPP to set it up.
- Then call HIPP to tell us we are allowed to talk to your employer or insurance company.

If we can set this up, you will not have to show us proof of payment. And HIPP will not have to send you a repayment check.

2. You send HIPP proof that you paid the premium.

See page 8 to find out what you can send as proof and when you must send it.

Note: Some employers hold back funds a month ahead of time to pay your insurance premiums. (For example, if your pay period ends August 31, but your employer takes your September premium from that paycheck, HIPP will reimburse you on September 1.) If your employer does this, you will need to send us a letter with proof of payment every month. The letter must be from your employer. It must explain the employer needs to be paid a month ahead.

3. We pay you back.

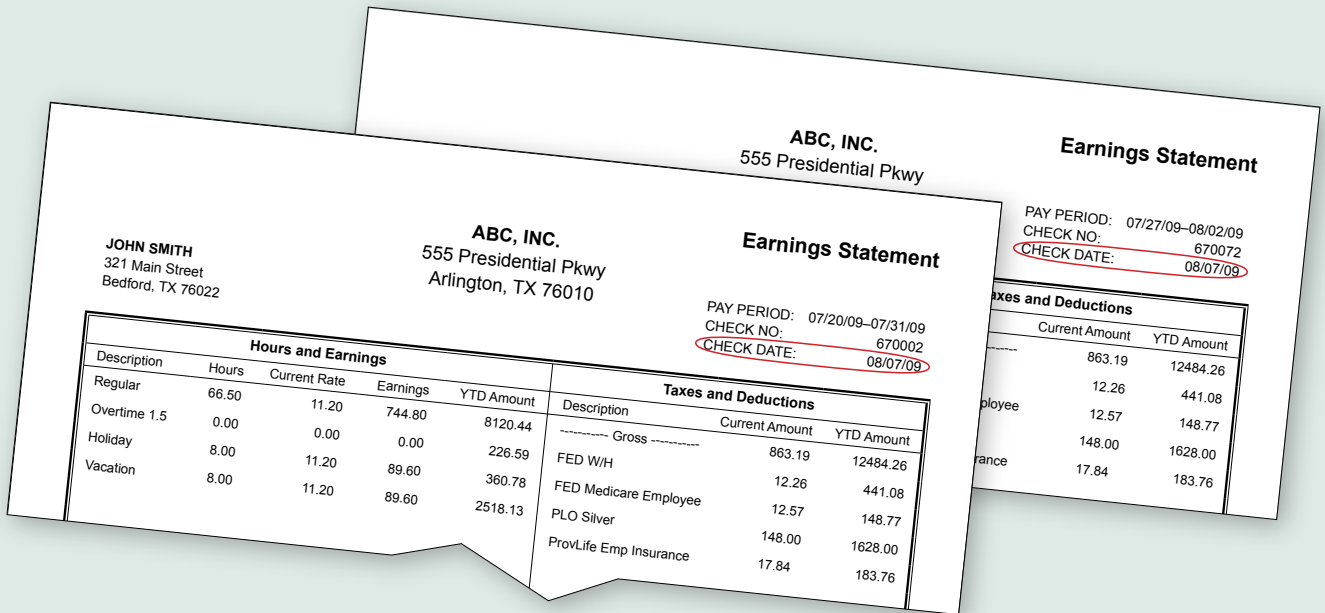
We mail you a check for the premium amount you paid. Or we can make a direct deposit to your bank account.

If we mail you a check: We will process the check within 5 work days after we get a copy of your proof of payment. Checks are sent on Tuesdays and Thursdays.

If you have direct deposit set up: We will process the payment within 5 work days after we get a copy of your proof of payment. Direct deposits are sent on Thursdays and Mondays.

You will be repaid for the last month listed on the proof of payment you send us.

Example: These 2 earnings statements (proof of payment) are for different pay periods. The latest date listed on both statements is 08/07/09. This means HIPP can repay each employee for their August premium payment.



Why and how to set up a direct deposit:

With direct deposit, HIPP will put your premium payment into any checking or savings account you choose.

- Your payment goes straight into your bank account.
- You can get your payment the same day we deposit it.
- Direct deposits don't get lost in the mail, stolen, or delayed.

To set up a direct deposit, you need to send us a filled out direct deposit form. You can get the form by either:

- Going to www.GetHIPPTexas.org. Click on "Current Member" at the bottom of the web page. Scroll down to "Direct Deposit Form."
- Calling 1-800-440-0493 (toll-free). Ask them to mail you a direct deposit form.

What to Send as Proof You Paid the Premium

Anything you send as proof must show the:

- Month and year you paid the premium.
 - Dollar amount you paid.
- And
- Name of the person who has the insurance.

For proof, you can send a copy of:

- Your pay stub that shows money was taken out for health insurance.
 - The front and back of a cancelled check that shows you paid for insurance.
 - A bank statement that shows money was taken out of your bank account for health insurance.
 - A letter from the employer on their company letterhead.
 - A letter from the insurance company on their company letterhead.
- Or
- A retirement account or annuity statement that shows money was taken out for health insurance.

You can't use:

- An insurance bill that doesn't show money has been paid for health insurance.
- A copy of a money order.
- A copy of a personal check.
- A hand-written receipt.
- A bill for the premium.

When To Send Your Proof of Payment

It's best to send the proof the same month you pay your premium. However, to get paid back, we must get your proof of payment no later than 3 months after the month you paid it.

Example: Your proof of payment is dated February 2, 2011. If we get your proof any day in May 2011, we can repay the premium. We **can** pay you back if we get your proof before or during May.

Example: Your proof of payment is dated February 28, 2011. If we get your proof any day in May 2011, we can repay the premium. We **can** pay you back if we get your proof before or during May.

Example: Your proof of payment is dated February 2, 2011. If we get the proof of payment on June 1, 2011, we can't repay the premium. We **can't** pay you back if we get your proof after May 31, 2011.



What to Do if There are Changes to Your Case or Insurance

Let us know about any changes to your case or insurance as soon as possible. Keeping your HIPP records up to date helps us send payments to you on time.

Address Changes

1. Get an address change form by either:

- Going to www.GetHIPPTexas.org. Click on “Current Member” at the bottom of the web page. Scroll down to “Address Change Form”.
- Calling 1-800-440-0493 (toll-free). Ask them to mail you a form.

2. Fill out the address change form, then send it back with proof of your new address.

For proof of address, you can send a copy of your:

- Mortgage statement.
- Lease agreement.
- Rent receipt.
- Utility bill.
- Texas driver license.
- Texas ID card.
- Texas motor vehicle registration.
- School record showing attendance in a Texas school.
- Medicaid ID (Form 3087).



Employer Changes

If the person who has the insurance plan changes employers, send HIPP a copy of all of these:

- The new employer's name, address, and phone number.
- The name of the insurance company, address, and phone number.
- The list of all insurance plans and rate sheets.
- A copy of the front and back of your new insurance card.
- The summary of benefits. You can get this from the new employer or insurance company.

If the person who has insurance leaves a job and gets COBRA insurance, you still might get HIPP. Send us your COBRA rates. We will look at the rates and let you know if you can get HIPP.

Insurance Rate Changes

Send us a list of all insurance plans and rate sheets. You can get these from your employer or insurance company.

If you are retired, we need a copy of your new annuity statement.

Employer's Health Insurance Company Changes

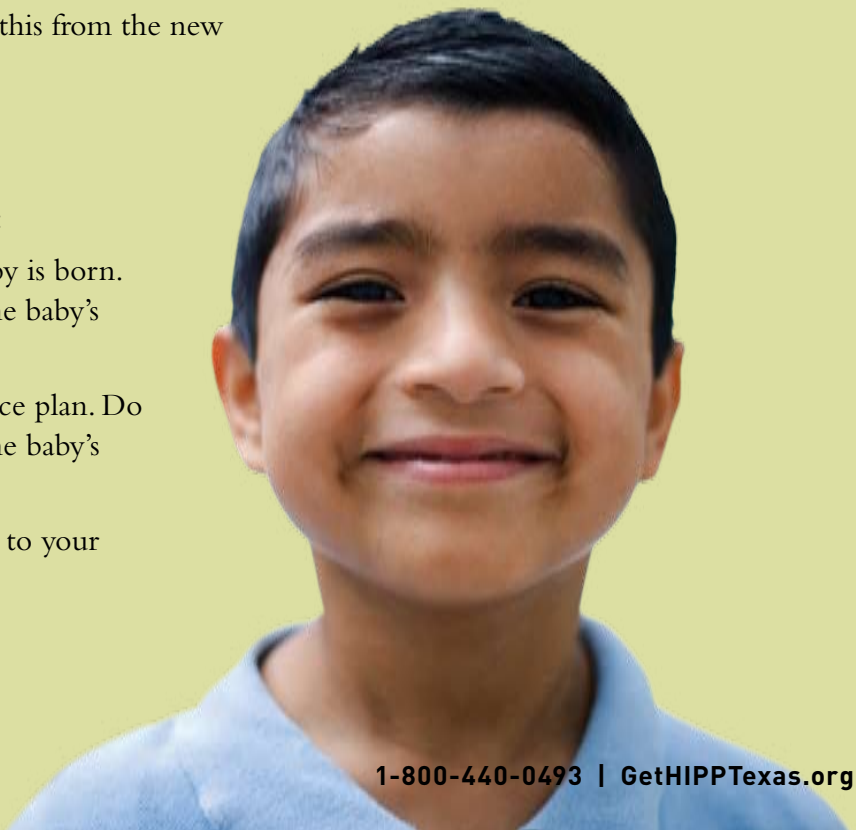
If your employer gets a new insurance company, send us:

- The name of the insurance company, address, and phone number.
- The list of all insurance plans and rate sheets.
- A copy of the front and back of your new insurance card.
- The summary of benefits. You can get this from the new employer or insurance company.

Family Change: New Baby

If you have a new baby, do the following:

- Call us as soon as possible after the baby is born. If the baby can get Medicaid, tell us the baby's Medicaid ID number.
- Add your baby to your private insurance plan. Do this within 30 days from the date of the baby's birth.
- Call us when the baby has been added to your insurance.



Common Questions About HIPP

What are premiums?

A premium is the amount you pay to have private insurance. For most insurance, a premium is a monthly payment. It might be taken out of your paycheck. There are different premium rate amounts. The amount is based on the number of family members the insurance will cover.

What are co-payments (co-pay)?

This is the amount you pay when you go to the doctor, hospital, or get tests done.

What are deductibles?

This is the amount you pay for services before insurance starts to pay.

What is a summary of benefits?

It shows how much your insurance will pay for different medical bills. You can get this from your employer or insurance company.

What is a rate sheet?

It shows the insurance premium amounts that you pay each month. You can get this from your employer or insurance company.

A pay stub can't be used as a rate sheet.

When do my repayments start?

We can repay premiums only after you get a welcome letter from us that says you can join HIPP. We can't repay premiums you paid before the date on that letter.

Example: The welcome letter is dated 12/01/10. Your proof of payment is dated 12/05/10. HIPP **can** repay this premium.

Example: The welcome letter is dated 12/01/10. Your proof of payment is dated 11/20/10. HIPP **can't** repay this premium.



What is an Explanation of Benefits?

This is a statement that shows the:

- Type of medical service.
- Date of service.
- Amount paid by the insurance.
- Amount paid by the patient.

Who counts as a family member?

For HIPP, a family member means anyone the private health insurance plan will allow on your insurance. It is usually limited to the person who gets the insurance, their spouse, and children who depend on them.

What if my premium repayment check doesn't come?

Wait 2 weeks from when we mail your check. If it doesn't come, call us at 1-800-440-0493. We will mail you a form to fill out and send back. Then we will send you a new check.

Who can call HIPP about my case?

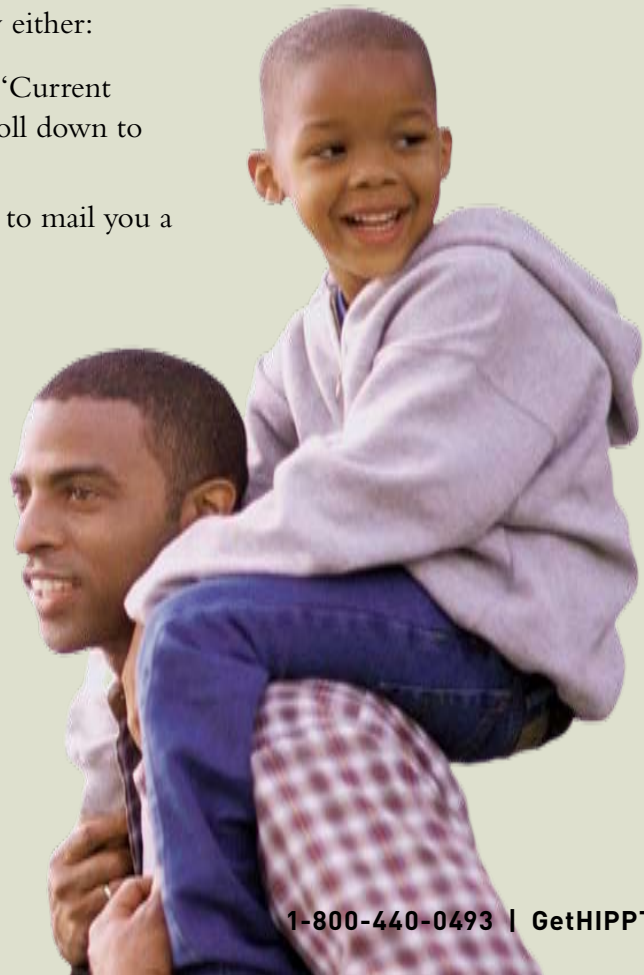
The person in your family who has the insurance needs to call us first. That person must tell us who we can talk to about your family's case. We can talk to anyone that person tells us to talk to.

To tell us who can talk to us about your case, you need to send us a filled out consent form. You can get the form by either:

- Going to www.GetHIPPTexas.org. Click on "Current Member" at the bottom of the web page. Scroll down to "Consent Form."
- Calling 1-800-440-0493 (toll-free). Ask them to mail you a consent form.

“Now my whole family has private health coverage through Medicaid. We got HIPP.”

- John R., Brownsville



Contact HIPP

Online: www.GetHIPPTexas.org

You can find answers to most of your questions online.

Phone: 1-800-440-0493 (toll-free)

We take calls Monday to Friday, 7 a.m. to 7 p.m. Central Time. We will ask for your name and case number when you call.

If you have a speech or hearing disability, you can call by using the relay service of your choice. The state of Texas offers Relay Texas at 7-1-1.

Fax: 1-866-409-1188 (toll-free)

You can send a fax anytime, day or night. Allow 2 work days for us to review the fax. Always put your name and case number on the fax. If you can go to www.GetHIPPTexas.org, it's best to use the fax cover sheet posted online. To get the fax cover sheet, click on "Current Member" at the bottom of the web page. Scroll down to "Fax Cover Sheet."

Mail: HIPP Program
P.O. Box 201120
Austin, TX 78720-9774

Always put your name and case number on papers you send HIPP. Send copies only. We can't return papers to you.

