

AL HIP



The Alabama Health Insurance Premium Payment Program

...sponsored by The Alabama Medicaid Agency



Information for Insurance Brokers

AL HIPP Objective:

Partner with insurance brokers to:

- » Help promote HIPP while providing health benefit products to employers as a way to offset high cost of employee contribution
- » Help families with high health care costs save money
- » Grow HIPP by increasing awareness of the benefits it provides Medicaid recipients



HIPP Can Increase Employee Enrollment

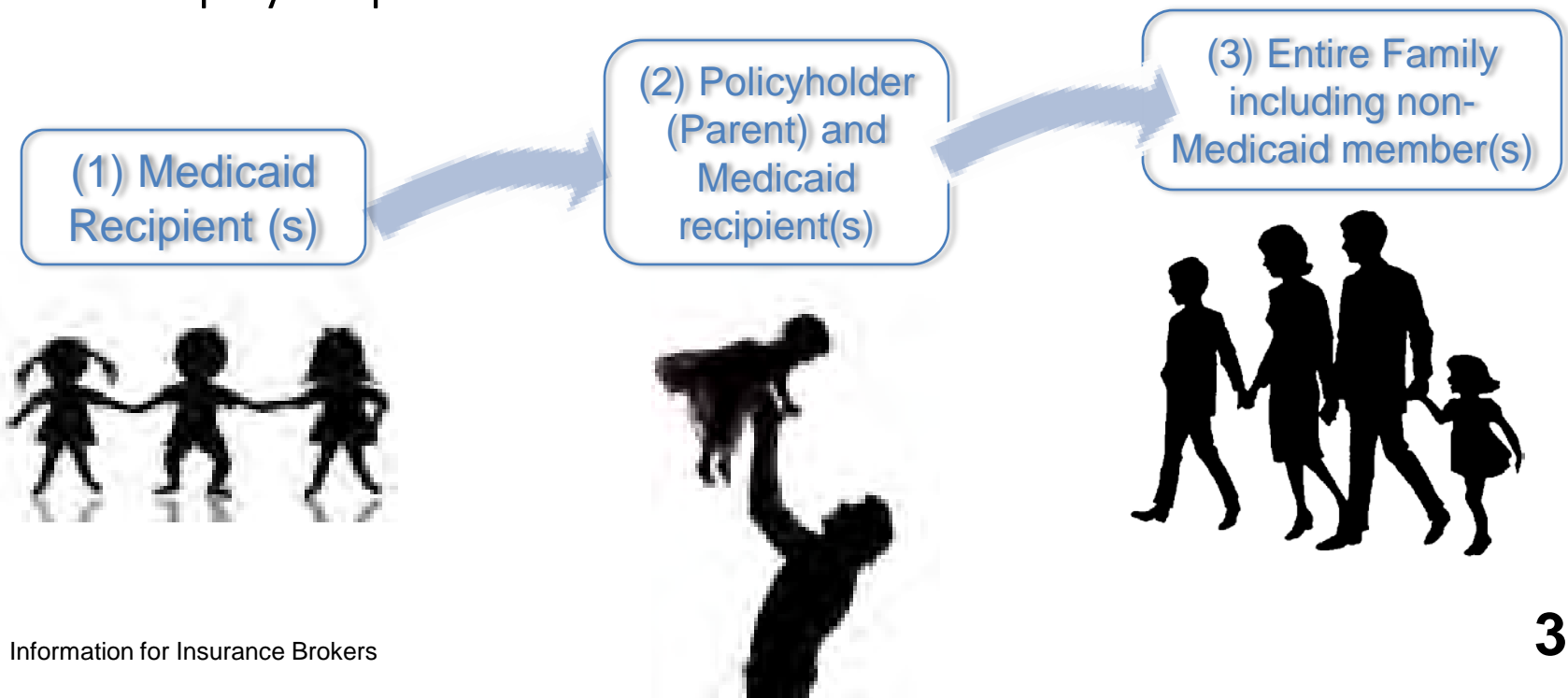
HIPP increases the number of Medicaid families that take advantage of their employee benefits by

- » Making employer-sponsored insurance (ESI) affordable
- » Providing coverage for the entire family
- » Even those not on Medicaid

HIPP Offers Employees

Monthly premium reimbursement for employer-sponsored insurance (ESI) for qualified Medicaid recipients and their families

- » When a Medicaid recipient applies to HIPP, the applicant's family has three possibilities for coverage depending on the cost and availability of the employer's policies:



HIPP Offers Employees

Incentives for employees to enroll in ESI

- » Wider provider network through group insurance coverage **AND** Medicaid
- » Coverage of medical expenses by group insurance **AND** Medicaid, including benefits Medicaid may not cover
- » Health insurance coverage for the entire family
- » If found cost-effective
- » A healthier lifestyle that increases quality of life and work attendance

HIPP Also Benefits the State

Cost savings

- » ESI pays primary on all claims
- » Medicaid pays secondary (if billed)
- » Primary cost transfers to insurance carrier
- » Savings on health care costs



Qualifications for HIPP

To qualify for HIPP the member must meet the following criteria:

1. Be Medicaid-eligible
2. Have access to ESI that covers at least one Medicaid recipient
3. Have a case that is cost-effective



Cost Effective Determination

HIPP eligibility advisors approve an applicant if they meet all qualifications including cost-effectiveness.

A case is determined cost-effective if:

Insurance premiums are less than medical costs + out of pocket costs + administrative costs

Insurance premiums tend to be less than medical costs if:

- » There are two or more Medicaid-eligible recipients
- » Expensive medical conditions are involved:
 - » Asthma, Cancer, Pregnancy, Diabetes, Allergies

When Applying for HIPP



Complete an application

- » Submit online, by mail, or fax

Mail or fax a copy of:

- » Insurance card—front and back
- » Employer health insurance rate sheet
 - » Proof of the cost for ESI
- » Summary of benefits for your current or desired plan
- » Paystub that shows premium deduction

After HIPP Enrollment

The member will...

- » Provide proof of monthly premium deduction
- » Notify HIPP of changes to insurance policy or plan
- » Notify HIPP of changes in employment
- » Receive monthly premium reimbursements
 - » Via Check or Direct Deposit

Frequently Asked Questions

1. Do I need to be enrolled in a health insurance policy before applying to HIPP ?

- » No. An applicant must have access to a health insurance policy provided by an employer. You may enroll in a policy after your eligibility is determined.

2. Once enrolled in HIPP, do I lose my Medicaid benefits?

- » No. Once enrolled, all Medicaid benefits will continue to be given to the individual for as long as the Alabama Medicaid Agency determines them eligible for Medicaid.

3. Does my Medicaid dependent need to have a catastrophic illness to be eligible for HIPP?

- » No. Any individual with a medically expensive condition will be considered for the HIPP program, whether they have a catastrophic illness or an expensive condition such as asthma.

4. How will I find out if I have been accepted onto the HIPP program?

- » You will receive an acceptance or a denial letter in the mail once an eligibility determination is made.

For more FAQs, visit www.MyALHIPP.com, click on FAQs.

Program Contact Information

The following methods of communication are available to you 8 a.m. - 5 p.m. Monday-Friday.

Phone:

1-855-MyALHIPP (855-692-5447)

Address:

3066 Zelda Rd Box233

Montgomery, AL 36106

Email: CustomerService@MyALHIPP.com

Fax: 1-855-357-1130

Website: www.MyALHIPP.com

AL HIPP Resources

Use the following resources for program and referral information:

- » 1-855-MyALHIPP
- » www.MyALHIPP.com which provides:
 1. Program information
 2. Online application
 3. Printable materials including:
 - » Brochure, handouts, presentations, fact sheets



Request a packet of brochures by contacting Outreach@MyALHIPP.com

Fostering a Partnership

By providing education, communication, and support we hope to increase your knowledge and understanding of the HIPP program.

An increase of HIPP awareness and membership aims to:

- » Increase the number of Medicaid individuals and families that are covered by commercial insurance.
- » Optimize state savings as the number of Medicaid recipients that are enrolled in HIPP increases.

You can have a significant impact on the growth of this program by simply referring a pre-qualified Medicaid member to HIPP.

Next Steps

Refer likely candidates to HIPP

- » Refer employers to our website
- » Pass out HIPP brochures that include an application and contact information

Offer suggestions to the HIPP program

- » You may contact us at any time with thoughts and suggestions