



HIPP

The Health Insurance Premium Payment
Program

For MO HealthNet Participants



HIPP Concept

- Avoid Mo HealthNet expenditures
- Pay less expensive premiums



Benefits of Retaining Insurance

- No HealthNet payer of last resort
- Benefits for providers
- Cost avoiding tax dollars
- Broader base of providers
- Keep current physicians



Eligibility

- Must be MO HealthNet eligible enrolled
- Spenddown
- Type of Assistance



Cost Effectiveness

Demographic Grouping

- Age
- Gender
- Type of Assistance
- Location



HIPP cannot pay for other Government Programs

- Medicare part A or B
- QMB only



Who must apply?

- Group health plans
- MO HealthNet Applicants or participants
- COBRA



Completing the Application

- Provide complete information
- Benefit information required
- Do not hold application too long



Applications

- HIPP – 1 Standard Population
- HIPP – A Aids or HIV+ participants



Helpful Information

- Insurance card copy
- Recent paycheck stub copy
- New HIPP applications



Once a case is Established

- Change in premium
- Past due notice
- Change in coverage
- New members
- System generated notice of change



Deductible and Co-pay Reimbursement

- Non-Mo HealthNet enrolled providers
- Mo HealthNet eligible members only



HIPP Cases Reviewed

- Semi-Annually
- Saves \$\$\$\$\$\$\$\$\$
- Assist participants



Any Questions?