



West Virginia Health Insurance Premium Payment

...sponsored by the West Virginia Bureau for Medical Services.



Information for Insurance Brokers

WV 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
- » Assist families with high healthcare costs save money
- » Grow HIPP by increasing knowledge of incentives



HIPP Can Increase Employee Enrollment

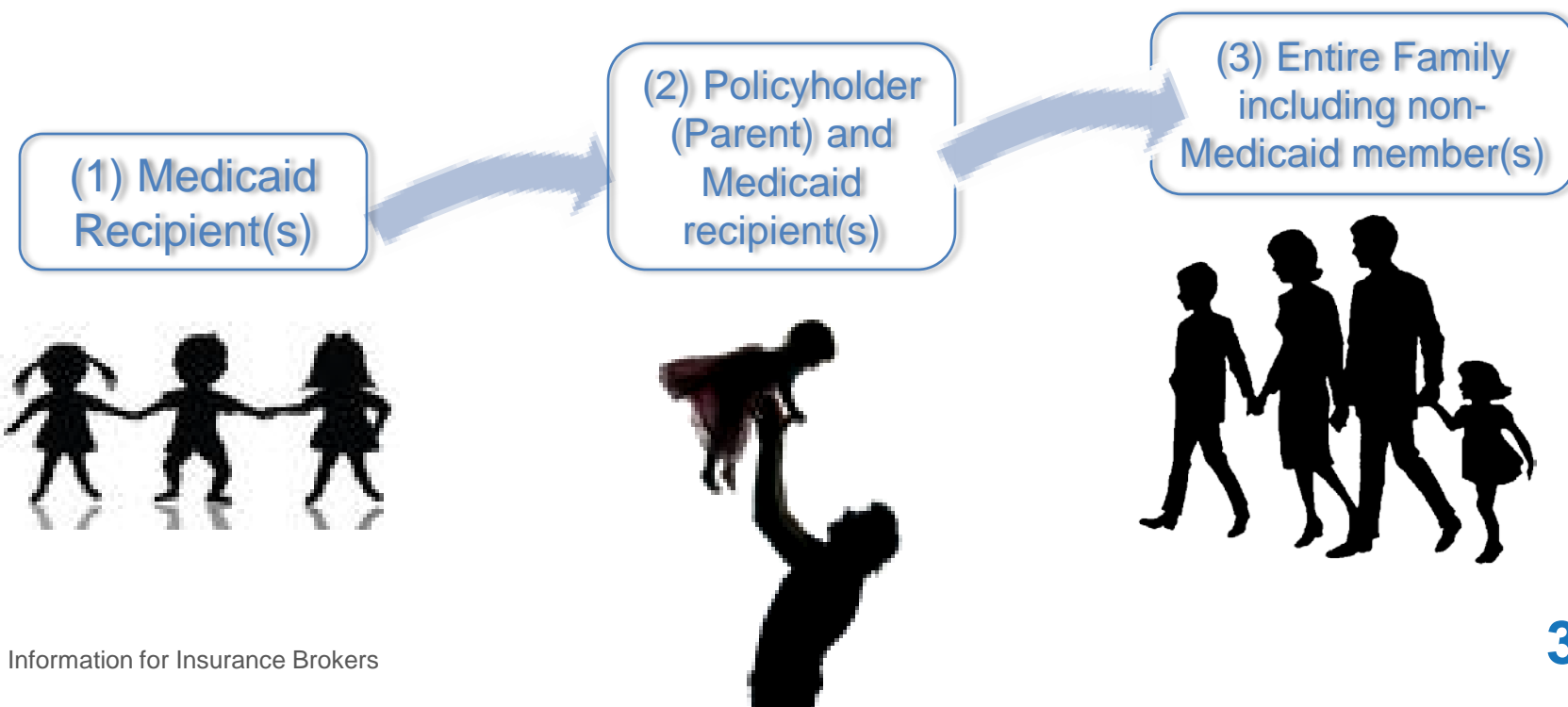
HIPP can help increase the number of Medicaid families that take advantage of their employer benefits by:

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

HIPP Offers Recipients

Monthly premium reimbursement 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 policy type:



HIPP Offers Employees

Incentives for employees to enroll in ESI

- » Access to a wider provider network through commercial insurance coverage **AND** Medicaid
- » Coverage of medical expenses by commercial insurance **AND** Medicaid, including benefits Medicaid may not cover
- » Health insurance coverage for the entire family, if cost-effective
- » A healthier lifestyle that increases quality of life and work attendance

Qualifications for HIPP

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

- » Be Medicaid-eligible
- » Have access to insurance that covers at least one Medicaid recipient
- » Have a case that is cost-effective



Cost-Effective Determination

HIPP eligibility advisors approve an applicant if he/she meets 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, including:
 - 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
- » Health insurance rate sheet
 - Proof of the cost policy
- » Summary of benefits for those that have employer-sponsored insurance
- » Paystub or other proof of monthly premium payment

After HIPP Enrollment

The member will...

- » Provide proof of monthly premium payment
- » 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. 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 West Virginia Bureau for Medical Services determines him/her 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 he/she has 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.MyWVHIPP.com, click on FAQs.

Program Contact Information

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

Toll-free Phone:

1-855-MyWVHIPP (1-855-699-8447)

Address:

3501 MacCorkle Ave SE

Charleston, WV 25304

Email: CustomerService@MyWVHIPP.com

Toll-free Fax: 1-855-888-3003

Website: www.MyWVHIPP.com

Fostering a Partnership

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

Increasing HIPP awareness and membership aims to:

- » Increase the number of Medicaid individuals and families that are covered by commercial insurance
- » Optimize employee participation in employer's benefits program
- » Maximize state savings

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

- » Inform Medicaid recipients about resources available on 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