

West Virginia Health Insurance Premium Payment

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



Information for Participating Medicaid Healthcare Providers

WV HIPP Objective:

Partner with hospitals and their financial coordinators to:

- » Help increase revenues for hospitals and other participating Medicaid healthcare providers
- » Save state and taxpayer money on Medicaid healthcare claims
- » Assist families with high healthcare costs save money
- » Grow HIPP by increasing awareness of the benefits it provides to healthcare providers, Medicaid recipients, and the State



HIPP Offers Providers

Increases in provider reimbursement

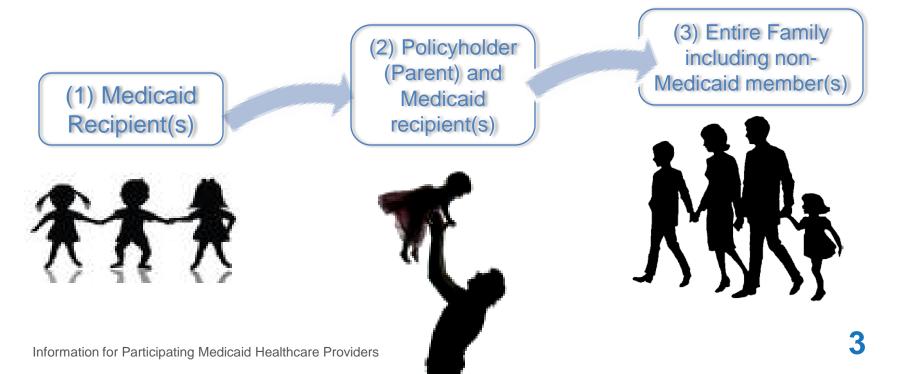
- » Receive contractual payment from primary insurance and Medicaid (when billed)
- » Treat more patients that are covered under family policies
 - HIPP makes family coverage affordable to Medicaid families



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 Recipients

Access to added benefits for Medicaid recipients

- » 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 costeffective

HIPP Offers the State

Cost Savings

- 1. Commercial insurance pays primary on all claims
- 2. Medicaid pays secondary, if billed
- 3. Primary cost transfers to insurance carrier
- 4. Savings on healthcare costs

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
- » Summary of benefits for those that have employersponsored insurance
- » Paystub or other proof that shows premium payment

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 <u>access</u> 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 <u>medically expensive condition</u> 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 <u>www.MyWVHIPP.com</u>, 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: <u>CustomerService@MyWVHIPP.com</u>

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

Website: www.MyWVHIPP.com

WV HIPP Resources

Use the following resources for program and referral information:

- » 1-855-MyWVHIPP
- » <u>www.MyWVHIPP.com</u> which provides:
 - Program information
 - Online application
 - Printable materials including:
 - Brochure, poster, presentations, fact sheet

Request a packet of brochures by contacting <a>Outreach@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:

- » Maximize provider reimbursement for services given to Medicaid recipients
- » Increase the number of Medicaid individuals and families that are covered by commercial insurance
- » Optimize state savings

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



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