

INFORMATION FOR HOSPITALS AND FINANCIAL ASSISTANCE COORDINATORS

AL HIPP



The Alabama Health Insurance Premium Payment Program

...sponsored by The Alabama Medicaid Agency



AL HIPPA

OBJECTIVE:

To partner with hospitals and financial coordinators to:

- Increase revenues for hospitals and other health care providers
- Help families with high health care costs save money
- Grow HIPPA by increasing awareness of the benefits it provides to health care providers, Medicaid recipients, and the state

HIPP OFFERS PROVIDERS

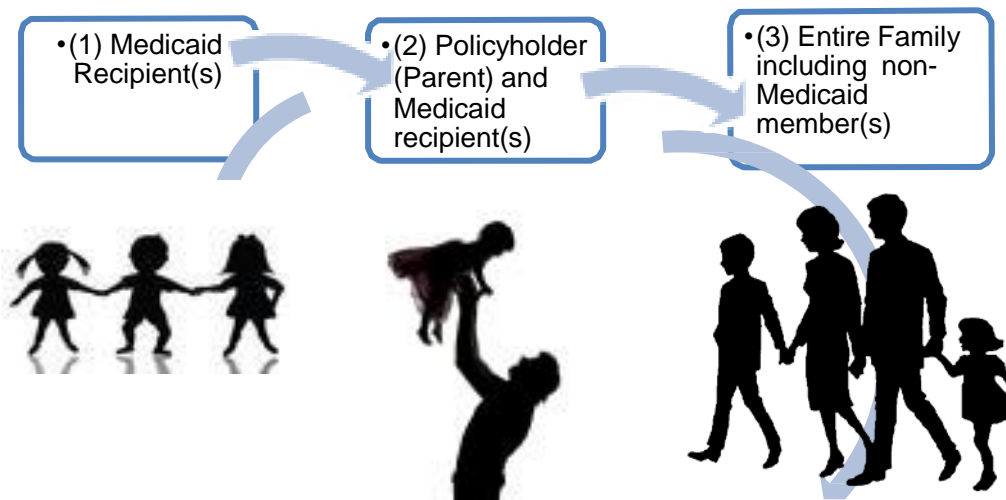
Increases in Provider Reimbursement

- Receive contractual payment from primary insurance, and Medicaid (when billed).

HIPP OFFERS RECIPIENTS

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 RECIPIENTS

Access to added benefits for Medicaid recipients

- 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

HIPP OFFERS THE STATE

Cost savings

- Employer-sponsored insurance 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 employer-sponsored insurance 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 + wrap around 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, such as
 - 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 employer sponsored insurance
- 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.

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 http://www.medicaid.alabama.gov/content/7.0_Providers/7.1_Third_Party/7.1.2_HIPP.aspx, click on FAQs.

PROGRAM CONTACT INFORMATION

- The following methods of communication are available to you
- 8am to 5pm, Monday- Friday

Phone:

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

Address:

3066 Zelda R. Box 233
Montgomery, AL 36106

Email:

CustomerService@MyALHIPP.com

Fax:

1-855-357-1130

Website:

www.Medicaid.Alabama.com/HIPP

AL HIPP RESOURCES

- Use the following resources for program and referral information:
- 1-855-MyALHIPP
- AL HIPP website provides:
(www.Medicaid.Alabama.com/HIPP)
 1. Program information
 2. Online application
 3. Printable materials including:
 - Brochures, 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.

With an increase of HIPP awareness and membership we hope 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 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

1. Refer a Medicaid recipient to HIPP

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

2. Offer suggestions to the HIPP program

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