

## The HIPP Program

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Does anyone in your family  
get Medicaid?

Can someone in your family  
get health insurance at  
work?

Then you may qualify to  
have Medicaid pay for  
private health insurance for  
your entire family.



*Contact us  
for more information  
about the HIPP Program.*

State of Nevada

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Division of Health Care  
Financing & Policy

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## Health Insurance Premium Payment Program (HIPP)

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State of Nevada  
Division of Health Care Financing & Policy



## The HIPP Program

The Health Insurance Premium Payment program helps families who have at least one person enrolled with Medicaid to pay for private health insurance through an employer. If Medicaid determines that it is cost effective, Medicaid will pay for premiums, deductibles and co-pays for covered services.

There are only a few requirements:

- ◆ You or your family member must be eligible for Medicaid.
- ◆ You or your family member must have access to private insurance (this is called Third Party Liability).
- ◆ Participation in private insurance must be cost-effective for the Medicaid program.
- ◆ Children covered by the NCU-CHIP program or enrolled in Medicaid Managed Care health plan are not eligible.
- ◆ You cannot be eligible for Medicare.

Often people with serious medical conditions or illnesses are in the HIPP program. If you are enrolled in the HIPP program and Medicaid determines that it is no longer cost-effective, you can be removed from HIPP program.

## Why enroll in HIPP?

Enrolling in the HIPP program has several benefits.

- ◆ Depending upon the private plan available to you, you may have access to more doctors and benefits through private insurance than you would through Medicaid.
- ◆ If you become ineligible for Medicaid and are on the HIPP program, you can take over payments and you will not have to wait for your private insurance open enrollment period or demonstrate a “qualifying event.”
- ◆ If some of your household members are not eligible for Medicaid, you can still apply for HIPP as a family...at little cost to you. This happens when the private insurance plan does not separate family members (for example, does not provide insurance per child, but rather for “family.”) Medicaid would pay the premium for the coverage, and the deductibles and co-pays for the Medicaid-covered family members. You would be responsible only for the co-pays and deductibles for the non-Medicaid covered family members.
- ◆ The program saves taxpayer dollars, which ultimately translates into a healthier Nevada.

## How does it work?

A specialist with Medicaid’s contractor, HMS, will help you enroll in the program. If it is determined to be cost-effective, Medicaid will send insurance premium payments directly to the employer.

To enroll, follow these steps:

- ◆ Complete an enrollment HIPP application. You can find one online at the DHCFP’s website: <http://dhcfp.nv.gov/Pgms/CPT/HIPP/>
- ◆ Contact HMS at the address below.
- ◆ Submit the signed HIPP application and consent form with these required items:
  - ◆ Copy of employer-sponsored health insurance card.
  - ◆ Proof of health insurance payment if you are already covered.
- ◆ Return the signed application to:

HMS  
P.O. Box 12610  
Reno, NV 89510  
Phone (888) 346-1380  
Fax (877) 640-3414

