

TAB - B

HEALTH INSURANCE PREMIUM PAYMENT (HIPP) PROGRAM Premium Payment Documentation Requirements

Documentation of continued health insurance premium payment is due by the 5th of each month. The following lists the acceptable forms of premium payment documentation. In the event you have health insurance, but cannot submit any of the documentation listed, please contact your HIPP Analyst at (800) 432-5924 (in Virginia only) / (804) 225-4236.

Acceptable Types of Documentation (only one of the following is required):

- a pay stub showing a deduction for health insurance;
- a current billing from the insurance company showing the premium amount paid and a copy of either the cancelled check (processed through the bank) showing payment for the health insurance or a copy of bank statement showing payment of the health insurance
- a receipt for the payment from the insurance company for participants who are paying for insurance.

Note: Pay special attention to the Premium Payment Documentation Requirements below.

Unacceptable Types of Documentation

- for actively working employees, a pay stub more than a month old;
- for individuals who pay for their insurance, the carbon copy of the check to the insurance company from your check book;
- a photocopy of the check **before** it is processed through the bank;
- a coupon from a booklet of coupons provided to you yearly to mail in with your insurance payment;
- the stub from the check we issue to you; or
- any other type of document that does not reflect a completed financial transaction between you and the insurance company.

Premium Payment Documentation Requirements

Your payment documentation is due by the **5th of each month.** In other words, documentation of an insurance premium payment paid during the month of March is due no later than April 5th.

Payment documentation submitted with a pay date not ending in the month prior to the reimbursement month **will NOT** be processed for payment reimbursement. Documentation must reflect premiums paid the month prior to the reimbursement month. The HIPP program cannot issue a reimbursement payment until documentation is received of your payment. Non-compliance with regulations may result in cancellation from the program.

Example: Documentation of an insurance premium payment was received on April 1, 2011. The pay stub showed that the pay date was February 26, 2011. Reimbursement for March 2011 will not be issued in April because the pay date was not in March 2011.

Example: Sally is self-employed and paid her health insurance premium on March 15, 2011. Sally mailed a copy of her cancelled check, which was received on April 1, 2011. As a result, Sally will receive a check in the April reimbursement cycle for her March insurance premium.

Policy holders who are paid monthly, retirees with monthly annuity statements and self-employed policy holders who pay their premiums on a monthly basis:

Submit your monthly paystub or payment information

Policy holders who are paid semi-monthly:

Submit your mid-month paycheck

Policy holders who are paid bi-weekly:

Submit your last paycheck for the month that shows the premium payment documentation

TAB - B

Policy holders who are paid weekly:

Submit your last paycheck of the month that shows the premium payment deduction

ALL HIPP participants are required to submit a copy of their final paycheck each calendar year as well as their final paycheck when their employment ends with the employer providing the approved health insurance coverage. This information is necessary in order to perform reconciliation between total costs incurred for the health plan versus the total costs that the HIPP Program was obligated to pay to ensure no overpayment or underpayment has occurred. The reconciliation process will occur annually during the policy holder's re-evaluation or when employment changes occur.

Noncompliance

Your payment will not be processed if the documentation is not received by the 5th of the month. You will be notified in writing if a payment will not be issued. If the documentation is received after the 5th, payment will be processed in the next month's reimbursement cycle. If documentation is not received by the 5th of the following month, you will be notified in writing and your participation in the HIPP program will be cancelled for noncompliance. Please contact your HIPP Analyst if you have any questions.

Effective June 1, 2011, participants in the HIPP Program will be send information to the HIPP Unit utilizing the following methods:

- *Fax documents to the DMAS HIPP Unit at fax # 804-225-4393;*
- *Scan documents to HIPP unit email address at HIPPcustomerservice@dm.virginia.gov,or*
- *Request postage paid envelopes by phoning Commonwealth Martin at 804-780-0076 and request "2060 HIPP Unit envelopes" to be mailed to you.*

Please include your Name and HIPP s case number, located on your approval notice, on any t documentation you submit to the HIPP program to ensure it is properly handled.