



Virginia Department of Medical Assistance Services Health Insurance Premium Programs (HIPP)

The department offers 2 premium assistance programs for Medicaid members without Medicare coverage, the first is known simply as the HIPP program and the second is known as the HIPP For Kids program.

<p>HIPP-is a premium assistance program that may be available to people with Medicaid that helps pay <u>part or all</u> of their health insurance premiums</p>	<p>HIPP For Kids-is a premium assistance program that may be available to children under the age of 19 years of age who are also eligible for Medicaid that pays their <u>entire</u> health insurance premium. Cost sharing may apply to non-covered copayment, deductibles and other expenses not covered by the primary insurer.</p>									
<p>What makes me eligible for HIPP?</p> <ol style="list-style-type: none"> 1. A household member has to have Medicaid full coverage 2. Must have/be able to get insurance through your employer 3. Health insurance must meet program criteria, including cost effectiveness 	<p>What makes me eligible for HIPP For Kids?</p> <ol style="list-style-type: none"> 1. A household member must be eligible for Medicaid and be less than 19 years old 2. Must have/be able to get insurance through your employer 3. Health insurance must meet program criteria 									
<p>Cost Effectiveness Criteria- means that it costs the Medicaid Program less to pay for your health insurance costs than to directly pay for all medical costs; this is done by comparing the average cost for your Medicaid eligible family member to the cost of your health insurance premiums</p>	<p>Health Insurance Criteria-the insurance must provide comprehensive medical coverage and your employer must pay at least 40% of the total cost of the health insurance premium</p>									
<p>HIPP does not provide Premium Assistance for: indemnity plans, plans paying limited amounts for services; plans limited to temporary periods; plans that are not comprehensive; and high deductible health plans with deductibles that are equal to or in excess of the Department of Treasury standards; and family plans when there are 3 or more members on the health plan who are not Medicaid eligible (i.e. full coverage Medicaid)</p>	<p>HIPP For Kids does not provide Premium Assistance for: plans that are not eligible for premium assistance include indemnity plans, plans paying limited amounts for services; plans limited to temporary periods; plans that are not comprehensive; and high deductible plans health plans with deductibles equal to or in excess of the Department of Treasury standards; and non-medical insurance, such as vision or dental plans</p>									
<table border="1"> <thead> <tr> <th>Deductible Limits: Year</th> <th>Per Individual</th> <th>Per family</th> </tr> </thead> <tbody> <tr> <td>2018</td> <td>\$1,350 or greater</td> <td>\$2,700 or greater</td> </tr> <tr> <td>2019</td> <td>\$1,350 or greater</td> <td>\$2,700 or greater</td> </tr> </tbody> </table>		Deductible Limits: Year	Per Individual	Per family	2018	\$1,350 or greater	\$2,700 or greater	2019	\$1,350 or greater	\$2,700 or greater
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<p>To contact DMAS for information regarding these programs or to submit an application you may send an email to HIPPcustomerservice@dmas.virginia.gov , send a Fax to the HIPP Unit at (804) 452-5447 or by sending a letter to:</p> <p style="text-align: center;">Department of Medical Assistance Services Health Insurance Premium Payment Programs Unit 600 E. Broad Street, 12th Floor Richmond, VA 23219 (804) 225-4236 / (800) 432-5924 (in Virginia)</p> <p>Application forms and additional information is available on the web at: http://www.dmas.virginia.gov/#/hipp</p>										