

Health Insurance Premium Payment Program

The Health Insurance Premium Payment (HIPP) program helps families pay for health insurance they get through work. It is a program for families with at least one person who gets Medicaid.

There is one big difference in the rules for people in STAR Medicaid who are approved for HIPP coverage and those in STAR+PLUS approved for HIPP.

STAR+PLUS and HIPP

People who are qualified for STAR+PLUS Medicaid, and those who are already in the program, can be enrolled in both HIPP and STAR+PLUS. This helps strengthen a person's access to long-term services and supports. In this arrangement, a person will have a STAR+PLUS health plan and main doctor (primary care provider), but that person can continue to see the primary care provider and specialists they see through the health insurance they get through work. The person would have to pay for any cost sharing related to that employer-sponsored insurance. For instance, the person would have to pay at least a portion of the cost for 1) services not covered by Medicaid, and 2) any services delivered by providers that are not enrolled in Medicaid.

Of course, Medicaid will pay for services not covered by the employer-sponsored insurance, as long as they are Medicaid-covered services provided by a Medicaid provider.

STAR and HIPP

People who are qualified for STAR Medicaid, and those who are already in the program, cannot be enrolled in both HIPP and STAR. A person in STAR can apply for HIPP, but if they are approved, their Medicaid coverage will automatically switch from STAR to traditional Medicaid.

HIPP Coverage

The HIPP program might pay for Medicaid members and their family to get health insurance through their work if we find it's cost effective.

When a person with Medicaid and HIPP coverage gets Medicaid-covered services from a provider that accepts Medicaid, the person does not have to pay deductibles, co-payments, or co-insurance. Instead, Medicaid reimburses the provider for these expenses.

To learn more about the HIPP program, visit www.GetHIPPTexas.com. If you have questions about HIPP and Medicaid coverage, call the HIPP helpline at 1-800-440-0493.