



## How I got HIPP (Health Insurance Premium Payment Program)

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What is HIPP? It is a Texas Health Insurance Premium Payment program that helps families pay for private health insurance. Your family can get HIPP if you have a child or young adult in your family that gets Medicaid and someone in your family has private health insurance through their employer. If your family gets HIPP, Medicaid will pay your insurance premium.

Your private insurance must cover the person who is receiving Medicaid and pay at least 60% of the costs when you go to the doctor, buy medicine, get out patient care, have lab test, X-rays or are in the hospital.

How do they decide if you qualify for HIPP? You must provide documents of your insurance plans and rates sheets. Once all the required documents are received your case goes to the insurance review committee.

The insurance review committee will then see what Medicaid estimates as an annual cost of your child receiving Medicaid and if the private group insurance is less than the estimated cost from Medicaid then you qualify for the HIPP program.

Once you qualify you will be required to send in proof of monthly insurance premium payment and then HIPP will process your reimbursement. Your case will be reviewed every 11 months to make sure it continues to be cost effective.

After going through the process when my daughter started receiving Medicaid, what I found out the hard way was the HIPP department is very slow in responding to applications and if there are any missing documents they will not notify you, they will wait for you to call. Don't wait for someone from the HIPP program to contact you regarding your case, be proactive and call them.

You must contact HIPP with any changes of insurance, address, phone number, etc. as soon as possible. Keeping your HIPP records up to date helps them send premium payment to you on in a timely fashion.

You can find addition information online at [www.GetHIPPTexas.org](http://www.GetHIPPTexas.org) or by calling 1-800-409-1188.

## Texas Parent to Parent

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