

## About the program

**LaHIPP** stands for **Louisiana Health Insurance Premium Payment** and is a part of Louisiana Medicaid. It **may** pay some or all of the health insurance premiums for an employee and their family if they have insurance available through their jobs and someone in the family has Medicaid. Those getting Medicaid will also be able to have health insurance.

## Who can get LaHIPP?

- ☞ People who get Medicaid and have group health insurance available from a job.
- ☞ Working parents or guardians and their children or dependents who get Medicaid.

Even if employment ends, the continuing health insurance that may be available from your employer (also known as COBRA) may also be paid.

## Do I have to apply for LaHIPP?

If you or someone in your family is working and has Medicaid, the Federal government requires that you give Medicaid all job insurance information. If you do not cooperate in giving Medicaid this information to decide if it is “cost effective” for Medicaid to pay for the insurance, you could lose your Medicaid.

## What does "cost-effective" mean?

Cost effective means that it would cost less for Medicaid to pay for a person’s health insurance premium than it would be for Medicaid to pay for the cost of the same person’s medical expenses.

## Why should I have both Medicaid and health insurance?

There are several reasons why the Medicaid Program wants you and your family to have group health insurance.

- ☞ The policy may pay for things that are not covered by Medicaid.
- ☞ It saves you money by lowering what you would pay such as co-payments (amount that insurance will not pay) and deductibles (amount you pay before insurance pays).
- ☞ Members of your family who are not eligible to get Medicaid may be able to get group health insurance.
- ☞ It will lower the amount of money the state spends on Medicaid.

## How does LaHIPP pay for the health insurance?

You will be told how much of the health insurance premium LaHIPP will pay. The person who has the insurance policy (policyholder) pays the premium each month. Medicaid sends the policyholder a check every month for all or part of the amount of the health insurance premium that is being paid.

## How long will Medicaid pay my health insurance premiums?

Medicaid will keep paying your health insurance as long as a person in your family gets Medicaid **and** as long as paying for the insurance is "cost-effective".

The Medicaid program will review your group insurance policy if there are changes in:

- ? how much it costs;
- ☞ what it pays for; or
- ? who it covers.

**Please remember that it is important to give information to LaHIPP whenever they contact you.**



## What do I need to do?

After LaHIPP is told by your local Medicaid office that you have health insurance or it is available to you, LaHIPP will send you the forms that you need.

1. Fill out the LaHIPP application.
2. Get your employer to fill out the health insurance information form.
3. Send the completed forms to LaHIPP within 30 days.

## How does LaHIPP work?

People who have Medicaid and can get health insurance from a job may qualify for LaHIPP. Other people in the home who can join the health plan could also qualify. LaHIPP will send the family a letter, an application for LaHIPP, and a copy of the Employer Health Insurance Information Form that must be filled out by a human resource representative where the adult in the family works. After getting this information, the LaHIPP program looks at how much it would cost to join the health plan. If this is less than what Medicaid would pay for medical services for the person on Medicaid, then LaHIPP will pay some or all of the cost of the insurance from the job.



## Before You Enroll.

If health insurance is available through the mother or father's job, allow the LaHIPP Program to work with you in determining your eligibility for payment of your health insurance that is available at your job.

1. Call LaHIPP today.
2. Contact your employer and let them know that a LaHIPP Specialist may contact them regarding health insurance information and premium amount.
3. LaHIPP may be sending an application to you so REMEMBER to check your mail.
4. LaHIPP will let you know if we can pay some or all of your health insurance premiums.

### Questions?

Call 1-866-362-5253. *(The call is free.)*

[www.LaHIPP.DHH.Louisiana.gov](http://www.LaHIPP.DHH.Louisiana.gov)

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BHSF Flyer LaHIPP  
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# Louisiana Health Insurance Premium Payment Program (LaHIPP)

for Medicaid Enrollees and their Families

*Do you need help paying the cost of health insurance from your job?*

**Call 1-866-362-5253**

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Louisiana Department of Health and Hospitals'  
Medicaid Program