

J. Frequently Asked Questions

What is HIPP?

The purpose of the HIPP Program is to save taxpayer dollars by purchasing cost effective employment related medical insurance available to medical insurance to Medical Assistance clients.

Who is eligible for HIPP?

Active Medical Assistance recipients who are eligible for medical insurance through employment are referred to HIPP.

How is eligibility determined?

A HIPP Operation Specialist (HOS) conducts a review of the medical insurance that is available through the employer. They will conduct a cost analysis based on the amount of the premium and the policy benefits that are offered. If the Medical Assistance costs for a client are greater than the cost of the employer insurance, the client is enrolled into the HIPP Program.

How much money will it cost me?

Your cost will be the same as for any employee who chooses to participate in your group health benefits.

Why pay for only some employee's health insurance premium and not others?

The Department is paying the premium to save taxpayers money, not to give Medicaid recipients additional benefits.

Are welfare payments income?

According to the IRS Publication 17, welfare payments are not income. If an employer has questions about pre-tax payments, they must consult their own tax lawyer.

What does Cost-Effective mean?

Cost-Effective is when it's less expensive to purchase employer-related medical coverage in order to pay medical expenses than having the medical expenses paid by Medical Assistance.

How do I open an encrypted email from HIPP?

When you receive an encrypted email, you receive the email without the actual email content. The email will look like the one shown below (the formatting may look different depending on which email application or web-mail interface you are using; the screenshot below is from Gmail).