

What is HIPP?

HIPP is the *Texas Health Insurance Premium Payment (HIPP)* program. HIPP helps families pay for private (employer sponsored) health insurance. It is a program for families with at least one person who gets Medicaid.

Why Get HIPP?

With HIPP, family members with and without Medicaid might get private (employer sponsored) health insurance. Those with Medicaid can still get Medicaid services not covered by the private (employer sponsored) health insurance.

People who get HIPP get the following:

	Get private health insurance coverage.	Can see doctors who take the private insurance.	Can see doctors who take Medicaid. Get Medicaid services not covered by private insurance.
Family member who gets HIPP and Medicaid.	✓	✓	✓
Family member who gets HIPP, but doesn't get Medicaid.	✓	✓	

Who Can Get HIPP?

You might be able to get HIPP if you can answer yes to these questions:

- Does anyone in your family get Medicaid?
- Can someone in your family get health insurance at work or another way?

If you answered yes to these questions, you should apply for HIPP. After you fill out the form, send it to us. We will review your family's case. We will see who in your family can get HIPP.

How Does HIPP Work?

When you are in HIPP, you don't lose your Medicaid benefits. HIPP pays your private health insurance costs.

- It pays the premiums for everyone who gets HIPP.

- It pays the co-pays and deductibles when people with HIPP and Medicaid see a Medicaid doctor.

Those who don't get Medicaid must pay their co-pays and deductibles. Learn more about [premiums](#), [co-pays](#), and [deductibles](#).

What HIPP pays for:

	HIPP pays the premiums.	HIPP pays the co-pays when services are given by a Medicaid doctor.	HIPP pays the deductibles when services are given by a Medicaid doctor.
Family member who gets HIPP and Medicaid.	✓	✓	✓
Family member who gets HIPP, but doesn't get Medicaid.	✓		

How the Payments Work

Premium payments:

1. Your employer will take the premium out of your paycheck each month.
2. You will send us a copy of your paycheck stub as proof you paid your premium. [Learn more about what you can send as proof.](#)
3. We will send you a check for the premium amount.

Your employer might accept direct payment from us. [Learn more.](#)

Co-pay and deductible payments:

- If a family member with HIPP and Medicaid sees a Medicaid doctor:
You don't have to pay any co-pays or deductibles. The Medicaid doctor will bill us directly.
- If a family member with HIPP and Medicaid sees a doctor who doesn't take Medicaid:
You have to pay the co-pays and deductibles.
- If a family member who doesn't have Medicaid sees a doctor:
You have to pay the co-pays and deductibles.

HIPP Current Member

Repayment

- How will HIPP pay back the premiums I pay?

HIPP will repay you each month. Here's how it works:

1. Your employer will take the premium amount out of your paycheck each month.
2. You will send us a copy of your paycheck stub as proof you paid your premium.
[Learn more about what you can send as proof.](#)
3. We will send you a check for the premium amount.

Your employer might accept direct payment from us. [Learn more.](#)

- How are my deductibles and co-pays paid?

If you have Medicaid, your Medicaid doctor will bill Medicaid for your deductible and co-pay.

If you have Medicaid, but don't go to a Medicaid doctor, you must pay the deductible and co-pay.

If you don't have Medicaid, you must pay the deductible and co-pay.

- How long does it take HIPP to pay me back?

We mail checks within 5 work days after we get a copy of your paycheck stub. Checks are sent on Tuesdays and Thursdays.

- What if my check never came?

Wait 2 weeks from when we mail your check. If you still do not have a check, call us at 1-800-440-0493. We will mail you a form to fill out and send back. We will send you a new check.

- What can I send that will prove I paid the insurance premium?

The following can be used as proof:

- A copy of your paycheck that shows money was taken out for health insurance.
- A copy of the front and back of a canceled check that shows you paid for insurance.
- A bank statement that shows money was taken out of your bank account for health insurance.

- A letter on company letterhead from the employer.
- A letter on company letterhead from the insurance company.

The following cannot be used as proof:

- An insurance bill that doesn't show money has been paid for health insurance.
- A copy of a money order.
- A copy of a personal check.
- A hand-written receipt.

Can HIPP pay my employer or insurance company directly?

Yes, if your employer or insurance company takes direct payments. Talk to them about this. Ask if they will accept a check from HIPP for the insurance premiums each month. If so, ask them to call HIPP to set it up.