

## Community Outreach

HIPP program representatives are always present in your local communities.

Community outreach efforts provide the HIPP program with opportunities to establish and maintain lasting partnerships with a number of health care facilities, community- and faith-based organizations, providers, social workers and program participants throughout South Carolina.

The HIPP program's presence at local health fairs, festivals, information sessions and other events provide this initiative with a forum to discuss HIPP-related news and topics, while answering any questions about the program's referral and approval processes.

## INFORMATION AND UPDATES

Please visit the South Carolina Department of Health and Human Services (SCDHHS) website at [www.scdhhs.gov](http://www.scdhhs.gov) for additional information and the latest updates about the HIPP program. Please be sure to enter, "HIPP" into the search field. The HIPP webpage will provide access to the program's Frequently Asked Questions, brochure, referral form, staff contact details and other important program-related updates.



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# Health Insurance Premium Payment



*Better Care. Better Value. Better Health.*

# What is the Health Insurance Premium Payment program?

The Health Insurance Premium Payment (HIPP) program is a cost containment initiative that maintains premium payments for Medicaid beneficiaries who retain their private health insurance. Under HIPP program guidelines, medical services must be covered by a beneficiary's private health insurance plan first, while Medicaid covers remaining service expenses. However, those services must be deemed cost effective.

## COST EFFECTIVENESS

Medicaid beneficiaries who are diagnosed with chronic medical conditions, or those who may require long-term treatment—both of which may result in extensive medical costs, are typically deemed cost effective. The following are examples of common long-term cost effective illnesses:

- Cancer
- End stage renal disease
- Chronic heart problems
- HIV/AIDS
- Children with disabilities

HIPP representatives can also determine if a beneficiary has other medical conditions that may qualify under the program's guidelines.

## QUALIFICATIONS

To qualify for the HIPP program, prospective individuals must meet the following criterion:

- Currently enrolled as a South Carolina Healthy Connections Medicaid beneficiary
- Maintain active private health insurance
- Maintain recent medical claims history on record, to include—Explanation of Benefits (EOBs)
- Medical needs must be determined cost effective

## PROGRAM BENEFITS

HIPP offers the following benefits to program participants, health care providers and South Carolina residents.

- HIPP participants can receive premium reimbursement payments that can offset medical costs
- Medicaid-enrolled providers can receive maximum payment amounts for HIPP participants because they have both private health insurance and Medicaid
- South Carolina tax payers can save money because HIPP program participants maintain their private health insurance, which establishes Medicaid as the payer of last resort

## REFERRAL SOURCES

The HIPP program continues to identify referral sources throughout South Carolina. Eligible Medicaid beneficiaries may contact the following types of referral sources who are familiar with the HIPP program and can help applicants begin the referral process:

- Health care providers
- South Carolina state agencies
- Community, faith-based and service coordination organizations

## HOW TO APPLY

Eligible Medicaid beneficiaries are encouraged to apply for the HIPP program by initiating the following steps:

- Visit [www.scdhhs.gov](http://www.scdhhs.gov) to download a HIPP referral form
- Contact a designated referral source to begin the application process
- Complete and submit the HIPP referral form
- Gather and submit all required supplemental documents, such as: private health insurance premium invoices or paycheck stubs, private health plan summary of benefits, EOBs and private health insurance cards



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