



# Health Insurance Premium Payment Plan

If your family is enrolled in BadgerCare Plus or the Medicaid Purchase Plan (MAPP) and you or someone in your family has access to an employer-sponsored health insurance plan, you may be eligible for the Health Insurance Premium Payment (HIPP) plan administered by the Wisconsin Department of Health Services (DHS). The HIPP plan can help you afford the costs of taking part in an employer-sponsored health insurance plan.

## What is covered by the Health Insurance Premium Payment plan?

If your family is enrolled in the HIPP plan, the HIPP plan will pay for:

- Your family's monthly premium, coinsurance, and deductibles for the employer-sponsored health insurance plan.
- Any BadgerCare Plus-covered services not covered by the employer-sponsored health insurance plan. These services will be paid through BadgerCare Plus fee-for-service.

Each of your family members may be required to pay a small copayment for services received unless he or she is:

- Age 18 or younger and your family income is less than 133 percent of the federal poverty level.
- Getting pregnancy-related services.
- Otherwise exempt.

## Who is eligible for the Health Insurance Premium Payment plan?

Your family is eligible for the HIPP plan if *all* of the following are true:

- One of your family members has a job, and his or her employer offers a family health insurance plan. The family health insurance plan must be a major medical plan that covers at least physician services.
- None of your family members are currently covered by an employer-sponsored family health insurance plan.
- The employer pays between 40 and 80 percent of the cost of the monthly premium for the family health insurance plan.
- DHS finds that it is cost effective to pay the employer-sponsored health insurance premium. That is, the cost of coverage for your family (including the employee's share of the premium, coinsurance, deductibles, and BadgerCare Plus services not covered by the family health insurance plan) is less than the cost of BadgerCare Plus HMO coverage for your family.

If your family is found eligible for the HIPP plan, DHS can help you enroll in the employer-sponsored health insurance plan.

**Note:** State law allows a HIPP-eligible family to enroll in an employer-sponsored health insurance plan without waiting until the next open enrollment

period. If your family is found eligible for the HIPP plan, you are not required to enroll. You may ask to be disenrolled from the HIPP plan at any time.

## Who is not eligible?

Your family is *not* eligible for the HIPP plan if *any* of the following are true:

- One or more of your family members are currently covered by the employer's health insurance plan.
- The employer's health insurance plan is not a major medical plan.
- The employer pays less than 40 percent or 80 percent or more of the cost of the monthly health insurance premiums.
- DHS finds that it is *not* cost effective to pay the employer-sponsored health insurance premium.

## How is the process for determining eligibility started?

If a BadgerCare Plus member's employer reports that a family has access to an employer-sponsored family health insurance plan, DHS will send a HIPP Employer Verification of Health Insurance Coverage form (F-00246) to the employer. This form is used to gather additional information about the type of health insurance offered, the cost of the plan, and the employer's share of the premium.

While your family's eligibility for the HIPP plan is being determined:

- Your family will get BadgerCare Plus fee-for-service coverage.
- The BadgerCare Plus HMO enrollment process will be put on hold.

## What if the employer offers more than one health insurance plan?

If the employer offers more than one cost-effective health insurance plan, your family will be asked to choose the health insurance plan you prefer. DHS will provide information to help you in choosing a health insurance plan.

## What are the steps for enrolling in the Health Insurance Premium Payment plan?

If your family is found eligible for the HIPP plan:

1. DHS will inform your family that you are eligible and that the HIPP plan will pay the employee's share of the health insurance premium.
2. DHS will help the employee enroll your family in the employer-sponsored health insurance plan as soon as possible.
3. DHS will work with the employee and his or her employer to set up the most convenient way to pay the employee's share of the employer-sponsored health insurance premium.

## How is the health insurance premium paid?

There are three options for how the health insurance premium can be paid:

- The premium can be paid by the employer by withholding from the employee's wages. DHS will then mail a check to the employee for his or her share of the cost of the employer-sponsored health insurance premium.
- The premium can be paid directly by the employer without withholding from the employee's wages. DHS will then mail a check to the employer for the employee's share of the employer-sponsored health insurance premium.
- The premium can be paid directly to the insurance company by DHS. DHS will mail a check to the insurance company for the employee's share of the employer-sponsored health insurance premium.

## What if a family is not eligible for the Health Insurance Premium Payment plan?

If your family is found to *not* be eligible for the HIPP plan, DHS will begin the BadgerCare Plus HMO enrollment process for your family (if your family is in a BadgerCare Plus HMO service area). During the HMO enrollment process, your family will have BadgerCare Plus fee-for-service health insurance coverage.

## Where can I get more information?

For more information about BadgerCare Plus or the HIPP plan:

- Visit the BadgerCare Plus website at [dhs.wisconsin.gov/badgercareplus/index.htm](https://dhs.wisconsin.gov/badgercareplus/index.htm).
- Call Member Services at 1-800-362-3002 (TTY and translation services are free of charge).
- Contact your agency. To find the agency in your area, go to [dhs.wisconsin.gov/forwardhealth/imagency/index.htm](https://dhs.wisconsin.gov/forwardhealth/imagency/index.htm) or call Member Services at 1-800-362-3002.

### **Nondiscrimination Statement**

The Department of Health Services is an equal opportunity employer and service provider. If you have a disability and need to access this information in an alternate format or need it translated to another language, please contact your agency.

