

## State of California—Health and Human Services Agency

## Department of Health Care Services



ARNOLD SCHWARZENEGGER
Governor

## NOTICE TO TERMINATING EMPLOYEES Health Insurance Premium Payment (HIPP) Program 1-866-298-8443

The California Department of Health Care Services will pay health insurance premiums for certain persons who are losing employment and have a high cost medical condition. In order to qualify for the **Health Insurance Premium Payment (HIPP) Program**, you must meet **ALL** of the following conditions:

- 1. You must currently be on Medi-Cal.;
- 2. Your Medi-Cal Share of Cost, if any, must be \$200 or less;
- 3. You must have an expensive medical condition. The average monthly savings to Medi-Cal from your health insurance must be at least twice the monthly insurance premiums. If you have a Medi-Cal Share of Cost, that amount will be subtracted from your monthly health care costs to determine if paying the premiums is cost-effective;
- 4. You must have a current health insurance policy, COBRA or CAL-COBRA continuation policy, or a COBRA conversion policy in effect or available at the time of application;
- 5. Your health insurance policy <u>must</u> cover your high cost medical condition;
- 6. Your application must be completed and returned in time for the State of California to process your application and pay your premium;
- 7. Your health insurance policy <u>must not</u> be issued through the California Managed Risk Medical Insurance Board; or the California Major Risk Medical Insurance Program, and
- 8. You <u>must not</u> be enrolled in a Medi-Cal related prepaid health plan, County Health Initiative, Geographic Managed Care Program, County Medical Services Program (CMSP), Medicare HMO or Champus/Tricare health plan

NOTE: If an absent parent has been ordered by the court to provide your health insurance, you will not be eligible for the HIPP Program.

## FOR PERSONS DISABLED BY HIV/AIDS

CARE/HIPP Program AID Hotline 1-800-367-2437

Under the Ryan White Comprehensive AIDS Resources Emergency (CARE) Act of 1990, persons unable to work because of disability due to HIV/AIDS and are losing their private health insurance may qualify for premium payment assistance through the CARE Health Insurance Premium Payment (CARE/HIPP) program for up to 29 months, if they meet the following criteria:

- 1. Have applied for Social Security Disability Insurance (SSDI), Supplemental Security Income (SSI), State Disability Insurance (SDI), or other disability programs;
- 2. Are currently covered by a health insurance plan (COBRA, Cal-COBRA individual or group), which includes outpatient prescription drug coverage and HIV-related treatment services;
- 3. Are not currently on the AIDS Drug Assistance Program (ADAP) for any outpatient prescription drug that can be covered by private insurance.
- 4. Have a total monthly income of no more than 400 percent of the current federal poverty level and;
- 5. Will be eligible for the Medi-Cal/HIPP or a County Organized Health System (COHS) HIPP program by the end of the 29-month coverage period (some clients may be eligible for extended program coverage).