Virginia Department of Medical Assistance Services
Health Insurance Premium Programs (HIPP)

The department offers 2 premium assistance programs for Medicaid members without Medicare coverage, the first is known simply as the HIPP program and the second is known as the HIPP For Kids program.

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<th><strong>HIPP</strong> is a premium assistance program that may be available to people with Medicaid that helps pay part or all of their health insurance premiums</th>
<th><strong>HIPP For Kids</strong> is a premium assistance program that may be available to children under the age of 19 years of age who are also eligible for Medicaid that pays their entire health insurance premium. Cost sharing may apply to non-covered copayment, deductibles and other expenses not covered by the primary insurer.</th>
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**What makes me eligible for HIPP?**
1. A household member has to have Medicaid full coverage
2. Must have/be able to get insurance through your employer
3. Health insurance must meet program criteria, including cost effectiveness

**What makes me eligible for HIPP For Kids?**
1. A household member must be eligible for Medicaid and be less than 19 years old
2. Must have/be able to get insurance through your employer
3. Health insurance must meet program criteria

**Cost Effectiveness Criteria** - means that it costs the Medicaid Program less to pay for your health insurance costs than to directly pay for all medical costs; this is done by comparing the average cost for your Medicaid eligible family member to the cost of your health insurance premiums

**Health Insurance Criteria** - the insurance must provide comprehensive medical coverage and your employer must pay at least 40% of the total cost of the health insurance premium

**HIPP does not provide Premium Assistance for:** indemnity plans, plans paying limited amounts for services; plans limited to temporary periods; plans that are not comprehensive; and high deductible health plans with deductibles in excess of the Department of Treasury standards; and family plans when there are 3 or more members on the health plan who are not Medicaid eligible (i.e. full coverage Medicaid)

**HIPP For Kids does not provide Premium Assistance for:** plans that are not eligible for premium assistance include indemnity plans, plans paying limited amounts for services; plans limited to temporary periods; plans that are not comprehensive; and high deductible plans health plans with deductibles in excess of the Department of Treasury standards; and non-medical insurance, such as vision or dental plans

**Is there a cost to enroll in HIPP?**
There is no cost to enroll in this program.

**Is there a cost to enroll in HIPP For Kids?**
There is no cost to enroll in this program.

To contact DMAS for information regarding these programs or to submit an application you may send an email to HIPPcustomerservice@dmas.virginia.gov, send a Fax to the HIPP Unit at (804) 225-4393 or by sending a letter to:

Department of Medical Assistance Services  
Health Insurance Premium Payment Programs Unit  
600 E. Broad Street, 12th Floor  
Richmond, VA 23219  
(804) 225-4236 / (800) 432-5924 (in Virginia)

Application forms and additional information is available on the web at:  