

## Health Insurance Premium Payment (HIPP) Program

The Alabama Health Insurance Premium Payment (HIPP) Program, sponsored by the Alabama Medicaid Agency, reimburses health insurance premiums for individuals with high health care costs who qualify as cost-effective. The HIPP program helps Medicaid-eligible families reduce out-of-pocket medical expenses for qualifying recipients. Eligible individuals include, but are not limited to, pregnant women, cancer and HIV patients, and low birth weight/pre-term infants.

### Eligibility Requirements for the HIPP Program

To qualify for the Alabama HIPP Program, the following criteria must be met:

1. **Medicaid Recipient:** An eligible Medicaid recipient must live in the home.
2. **Insurance Access:** Someone living in the home must have access to an employer-sponsored health insurance plan or COBRA insurance that can provide coverage for the eligible Medicaid recipient(s) within the same home.
3. **Required Information:** Applicants must provide the following:
  - Name and Medicaid number of the eligible Medicaid recipient.
  - Policyholder's name and Social Security number.
  - Policy number and group number of the employer-sponsored or COBRA health insurance plan.
  - Breakdown of employer and employee premium costs.
4. **Required Documentation:** Submit copies of the following items at the time of application:
  - Front and back of the insurance card (do not send original card).
  - Summary of Benefits for your employer-sponsored or desired health insurance plan.
  - Employer health insurance rate sheet.
  - Proof of health insurance payment (i.e., check stub).
  - Explanation of Benefits (EOB) for the last 12 months of medical and prescription services for the eligible Medicaid recipient(s):
    - Contact your insurance carrier to obtain a claims detail report.
    - EOBs must reflect the date of service, not the claim payment date.
    - EOBs should include the Medicaid recipient's name, date of service, amount billed by the provider, and amount paid by the insurance carrier.

### Contact Information

**Alabama HIPP Program**  
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