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DIRECTOR

State of California—Health and Human Services Agency
Department of Health Care Services



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Health Insurance Premium Payment (HIPP) Program
NOTICE TO TERMINATING EMPLOYEES

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

1. Must currently be on Medi-Cal;
2. Must have a medical condition that requires a physician's treatment. The estimated average monthly **cost-savings** to Medi-Cal must be 1.1 or greater;
3. 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;
4. Health insurance policy **must** cover your medical condition;
5. Application must be completed and returned in time for the State of California to process your application and pay your premium;
6. Health insurance policy **must not** be issued through the California Managed Risk Medical Insurance Board, or the California Major Risk Medical Insurance Program;
7. **Must not** be enrolled in a Medi-Cal related prepaid health plan, County Health Initiative, Geographic Managed Care Program, County Medical Services Program (CMSP), and/or Medicare; and
8. If a non-custodial parent has been ordered by the court to provide the health insurance, the child will not be eligible for the HIPP Program.

FOR PERSONS DISABLED BY HIV/AIDS
CARE/HIPP Program

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).