

KI-HIPP Conversation Aid

This guide is intended to support Human Resources professionals and management staff during conversations with employees about the KI-HIPP program and includes details on eligibility, enrollment, and reimbursement.

General KI-HIPP Information

- KI-HIPP is a voluntary Medicaid program offered to Medicaid members to help pay the cost of an Employer-Sponsored Insurance (ESI) Plan. In addition, enrolled members may also include Non-Medicaid policy holders with at least one Medicaid member on the plan.
- A premium is the fixed dollar amount you pay each month to your health insurance company for coverage.
- KI-HIPP enrollment does **not** result in a loss of Medicaid benefits.
- KI-HIPP may offer you more extensive health coverage at a lower cost and cover your entire family on the same plan.

KI-HIPP Eligibility

- To be considered for KI-HIPP, you must have at least one Medicaid member on your policy.
- To apply for KI-HIPP, you may complete the KI-HIPP application online at benefind.ky.gov or at a local DCBS office.
- Once the application is completed, you must submit the following documents to the KI-HIPP Team to determine if you may use our available insurance plans for KI-HIPP:
 - Summary of Benefits and Coverage (SBC)
 - o Premium Rate Sheet
- I can provide you with these documents.
- NOTE: Alternatively, describe where employees may access these documents

KI-HIPP Enrollment

- After submitting these documents, you will receive a **Notice of Health Insurance Plan Review** in the mail which outlines which insurance plan(s) qualify for KI-HIPP.
- You will then be able to enroll in a plan, and will need to submit a copy of your health insurance card and a paystub as proof of premium payment to the KI-HIPP Team in order to receive KI-HIPP payments.

Please let us know if you have any questions or need assistance enrolling in a plan.