Get free or low-cost health coverage through Medicaid or the Children's Health Insurance Program (CHIP)

How does it work?

Some states have premium assistance programs (called Health Insurance Premium Payment, or HIPP) that can help people pay for employer-sponsored medical coverage. The funding for the premium assistance programs comes from their state's Medicaid or CHIP programs. If you or your children are not eligible for Medicaid or CHIP, you will not be eligible for these premium assistance programs, but you may be able to buy individual insurance coverage through the Health Insurance Marketplace. For more information, go online to www.healthcare.gov.

Who's eligible for the state-sponsored premium assistance programs?

You might qualify if:

- You are eligible for health coverage from your employer,
- You can't afford your health coverage premiums, and
- You live in one of the states listed on the following pages (the state list is current as of July 31, 2023).

What should I do to apply?

That depends on whether you or your dependents are eligible for Medicaid or CHIP.

- If you or your dependents are already enrolled in Medicaid or CHIP and you live in a state listed on the following pages, contact your state's Medicaid or CHIP office to find out if premium assistance is available.
- If you or your dependents are **not** currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can find out how to apply by:
 - Contacting your state's Medicaid or CHIP office;
 - Calling 1.877.KIDSNOW (1.877.543.7669), which will connect you with staff in your state; or
 - Going online to www.insurekidsnow.gov.

If you qualify, you can ask if your state has a program that might help you pay the premiums for an employer-sponsored plan.

What should I do if my application for premium assistance is approved?

- Your employer's health plan is required to permit you and your dependents to enroll in the plan. (Becoming eligible for premium assistance is called a "special enrollment" opportunity.)
- You must request coverage within 60 days of being determined eligible for premium assistance.

If you have general questions about your benefit rights under federal law, contact the Department of Labor Employee Benefits Security Administration at www.askebsa.dol.gov or call 1.866.444.3272.

What if my state is not on this list?

You can learn whether your state has added premium assistance since July 31, 2023, through:

U.S. Department of Labor
Employee Benefits Security Administration
www.dol.gov/agencies/ebsa | 1.866.444.3272

U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services www.cms.hhs.gov | 1.877.267.2323, menu option 4, ext. 61565

What if I want to learn more?

For more information on special enrollment rights, you can contact either of the above agencies.

STATE	WEBSITE/EMAIL	PHONE NUMBER
Alabama	Medicaid: medicaid.alabama.gov	800.362.1504
	HIPP: myalhipp.com	855.692.5447
Alaska	Medicaid: health.alaska.gov/dpa/pages/default.aspx	800.478.7778
	CHIP: health.alaska.gov/dpa/pages/dkc/default.aspx	877.543.7669
	HIPP: myakhipp.com	866.251.4861
	Email: customerservice@myakhipp.com	
Arizona	Medicaid: azahcccs.gov CHIP: azahcccs.gov/members/getcovered/categories/kidscare.html	855.432.7587
Arkansas	Medicaid: humanservices.arkansas.gov	800.482.8988
	CHIP: humanservices.arkansas.gov/about-dhs/dms/ar-kids	888.474.8275
	HIPP: myarhipp.com	855.692.7447
California	Medicaid: dhcs.ca.gov/services/medi-cal/pages/applyformedi-cal.aspx	888.452.8609 916.445.8322
	HIPP: dhcs.ca.gov/hipp Email: hipp@dhcs.ca.gov	916.445.8322 916.440.5676 (fax)
Colorado	Medicaid: healthfirstcolorado.com	800.221.3943
55.51 440	CHIP: hcpf.colorado.gov/child-health-plan-plus	800.359.1991
	HIPP: mycohibi.com	855.692.6442
Connecticut	Medicaid and CHIP: portal.ct.gov/husky	855.805.4325
Delaware	Medicaid: dhss.delaware.gov/dhss/dmma/medicaid.html	866.843.7212
	CHIP: dhss.delaware.gov/dhss/dmma/dhcp.html	800.996.9969
Florida	Medicaid: myflfamilies.com/medicaid	866.762.2237
	CHIP: floridakidcare.org	888.540.5437
Carania	HIPP: flmedicaidtplrecovery.com/flmedicaidtplrecovery.com/hipp/index.html	877.357.3268
Georgia	Medicaid: medicaid.georgia.gov CHIP: medicaid.georgia.gov/programs/third-party-liability/childrens-health-insurance-	877.423.4746 678.564.1162, press 2
	program-reauthorization-act-2009-chipra	678.564.1162, press 1
	HIPP: medicaid.georgia.gov/health-insurance-premium-payment-program-hipp	
Hawaii	Medicaid and CHIP: medquest.hawaii.gov	808.524.3370 (Oahu) 800.316.8005 (others)
Idaho	Medicaid: healthandwelfare.idaho.gov/services-programs/medicaid-health	877.456.1233
	CHIP: healthandwelfare.idaho.gov/services-programs/medicaid-health/about-medicaid-children	
Illinois	Medicaid: illinois.gov/hfs/medicalclients/pages/default.aspx	800.843.6154
	CHIP: illinois.gov/hfs/medicalprograms/allkids	866.255.5437
Indiana	Medicaid (all other Medicaid): in.gov/medicaid	800.457.4584
	Healthy Indiana Plan (for low-income adults 19-64): in.gov/fssa/hip	877.438.4479
lowa	Medicaid: dhs.iowa.gov/ime/members	800.338.8366
	CHIP: dhs.iowa.gov/hawki	800.257.8563 888.346.9562
Vanges	HIPP: dhs.iowa.gov/ime/members/medicaid-a-to-z/hipp	
Kansas	Medicaid and CHIP: kancare.ks.gov	800.792.4884 800.967.4660 (HIPP)
Kentucky	Medicaid: chfs.ky.gov/agencies/dms	855.306.8959
	CHIP: kidshealth.ky.gov	877.524.4718 855.460.6328
	HIPP: chfs.ky.gov/agencies/dms/member/pages/kihipp.aspx Email: kihipp.program@ky.gov	855.469.6328

STATE	WEBSITE/EMAIL	PHONE NUMBER
Louisiana	Medicaid: medicaid.la.gov CHIP: ldh.la.gov/index.cfm/page/222 HIPP: ldh.la.gov/lahipp	888.342.6207 877.252.2447 855.618.5488
Maine	Enrollment Website: mymaineconnection.gov/benefits/s/?language=en_US Private Health Insurance Premium: maine.gov/dhhs/ofi/applications-forms CHIP: maine.gov/dhhs/oms/mainecare-options/children	800.442.6003 855.797.4357 800.977.6740
Maryland	Medicaid: health.maryland.gov/mmcp CHIP: health.maryland.gov/mmcp/chp	855.642.8572
Massachusetts	Medicaid and CHIP: mass.gov/topics/masshealth HIPP: mass.gov/info-details/masshealth-premium-assistance-pa Email: masspremassistance@accenture.com	800.862.4840 800.862.4840
Michigan	Medicaid and CHIP: michigan.gov/medicaid	888.367.6557
Minnesota	Medicaid: mn.gov/dhs/ma	800.657.3739
Mississippi	Medicaid: medicaid.ms.gov CHIP: medicaid.ms.gov/programs/childrens-health-insurance-program-chip	800.421.2408 800.884.3222
Missouri	Medicaid: mydss.mo.gov/healthcare CHIP: mo.gov/health/childrens-health HIPP: dss.mo.gov/mhd/participants/pages/hipp.htm	855.373.4636 855.373.9994 573.751.2005
Montana	Medicaid: dphhs.mt.gov/montanahealthcareprograms/memberservices CHIP: dphhs.mt.gov/hmk HIPP: dphhs.mt.gov/montanahealthcareprograms/hipp Email: hhshippprogram@mt.gov	888.706.1535 800.694.3084 800.694.3084
Nebraska	Medicaid: accessnebraska.ne.gov CHIP: dhhs.ne.gov/pages/medicaid-eligibility.aspx HIPP: dhhs.ne.gov/pages/health-insurance-premium-payment.aspx	855.632.7633 402.473.7000 (Lincoln) 402.595.1178 (Omaha)
Nevada	Medicaid: dhcfp.nv.gov HIPP: dhcfp.nv.gov/pgms/cpt/hipp	800.992.0900
New Hampshire	Medicaid: dhhs.nh.gov/programs-services/medicaid HIPP: dhhs.nh.gov/programs-services/medicaid/health-insurance-premium-program	603.271.5218 800.852.3345, ext. 5218
New Jersey	Medicaid: state.nj.us/humanservices/dmahs/clients/medicaid CHIP: njfamilycare.org	609.631.2392 800.701.0710
New Mexico	Medicaid: hsd.state.nm.us	855.637.6574
New York	Medicaid: health.ny.gov/health_care/medicaid CHIP: health.ny.gov/health_care/child_health_plus	800.541.2831 800.698.4543
North Carolina	Medicaid: medicaid.ncdhhs.gov HIPP: medicaid.ncdhhs.gov/beneficiaries/get-started/find-programs-and-services/health-insurance-premium-payment-program	888.245.0179 919.855.4100
North Dakota	Medicaid: hhs.nd.gov/healthcare CHIP: hhs.nd.gov/healthcare/chip	844.854.4825
Ohio	Medicaid and CHIP: medicaid.ohio.gov CHIP: medicaid.ohio.gov/about-us/medicaid-state-plan/chip	800.324.8680
Oklahoma	Medicaid and CHIP: oklahoma.gov/ohca/individuals/mysoonercare/about-soonercare.html HIPP: insureoklahoma.org	888.365.3742

STATE	WEBSITE/EMAIL	PHONE NUMBER
Oregon	Medicaid and CHIP: healthcare.oregon.gov/pages/index.aspx HIPP: oregon.gov/dhs/business-services/opar/pages/tpl-hipp.aspx	800.699.9075 503.378.6233
Pennsylvania	Medicaid: dhs.pa.gov/services/assistance/pages/medical-assistance.aspx CHIP: dhs.pa.gov/chip/pages/chip.aspx HIPP: dhs.pa.gov/services/assistance/pages/hipp-program.aspx	866.550.4355 800.986.5437 800.692.7462
Rhode Island	Medicaid and CHIP: eohhs.ri.gov	855.697.4347 401.462.0311
South Carolina	Medicaid and CHIP: scdhhs.gov HIPP: scdhhs.gov/health-insurance-premium-payment-hipp	888.549.0820 888.289.0709
South Dakota	Medicaid and CHIP: dss.sd.gov/medicaid	888.828.0059
Tennessee	Medicaid and CHIP: tenncareconnect.tn.gov	855.259.0701
Texas	Medicaid and CHIP: hhs.texas.gov/services/health/medicaid-chip HIPP: hhs.texas.gov/services/financial/health-insurance-premium-payment-hipp-program	800.252.8263 800.440.0493
Utah	Medicaid: medicaid.utah.gov CHIP: health.utah.gov/chip HIPP: medicaid.utah.gov/upp	800.662.9651 877.543.7669 888.222.2542
Vermont	Medicaid: dvha.vermont.gov/members HIPP: dvha.vermont.gov/members/medicaid/hipp-program	800.250.8427
Virginia	Medicaid: coverva.org CHIP: coverva.org/en/famis HIPP: coverva.org/en/hipp	833.522.5582 855.242.8282 800.432.5924
Washington	Medicaid and CHIP: hca.wa.gov/about-hca/apple-health-medicaid HIPP: hca.wa.gov/health-care-services-supports/program-administration/premium-payment-program	800.562.3022
West Virginia	Medicaid: dhhr.wv.gov/bms CHIP: chip.wv.gov HIPP: mywvhipp.com	304.558.1700 877.982.2447 855.699.8447
Wisconsin	Medicaid: dhs.wisconsin.gov/badgercareplus/index.htm HIPP: dhs.wisconsin.gov/badgercareplus/hipp.htm	800.362.3002
Wyoming	Medicaid and HIPP: health.wyo.gov/healthcarefin/medicaid CHIP: health.wyo.gov/healthcarefin/CHIP	800.251.1269 855.294.2127

<u>Note</u>: This list is accurate as of August 23, 2023. Certain phone numbers may be unavailable if you are calling from outside of that state's location.