

Indiana Legal Services, Inc



Using the law to fight poverty, empower clients, and improve access to justice.

www.indianalegalservices.org

HIP Lock-Out--What You Need to Know!

COULD I BE LOCKED-OUT OF HIP??

WHAT YOU NEED TO KNOW ABOUT CHANGES TO HIP

Indiana has made several changes to the Healthy Indiana Plan. One in particular is sometimes known as "redetermination lock-out" below is some information you need to know. If you have been **locked-out** of coverage or otherwise have problems with your HIP coverage, please call Indiana Legal Services. We are a non-profit legal program, and not connected to the Indiana government offices. So we may be able to help, at no charge. You can reach us at **(844) 243-8570** between 10:00 a.m. and 2:00 p.m. eastern, Monday through Friday.

1. What is redetermination?

Every year, HIP members must go through a process called "redetermination" The state of Indiana looks to see whether you are still eligible for HIP. Since this is based on things like income and whether you still live in Indiana, you may be asked to submit some paperwork and answer some questions about your income and household. You may have to submit paystubs or other proof of income for yourself or your household members. Redetermination begins 45 days before your 12-month eligibility period ends.

2. If you do not complete redetermination, you may be locked-out!

If you fail to complete redetermination, you may be removed from HIP. For example, if Indiana says you did not send in certain documents, you may be dis-enrolled. If that happens, you will get an extra 90 days to complete redetermination. If you still are not able to, you will not be allowed to re-enroll for at least three more months. This is what's known as "lock-out" During this time, you will not be able to use HIP to pay for medicines or doctor's appointments. However if you are deemed "medically frail" or become pregnant, you should not be subject to the lock-out period.

3. What else should you know?

If you have sent documentation that has not been processed yet, you should not have your coverage stopped. Also, if you are "locked-out" of HIP, Indiana **must** see if you are eligible for HIP for other reasons, or eligible for other health coverage programs. If you have lost your coverage, and the Indiana offices have not processed documents you sent or looked into your

HIP eligibility for other reasons, contact Indiana Legal Services to see if we can help.

4. Here are a few things you can do try to protect yourself:

- **Read** all of the mail you receive from either Indiana or your health insurance provider (which may come in an unmarked envelope)

-**Respond** immediately to any requests for documentation or information.

-**Document** as much as you can in writing.

-**Update** the state immediately if you change addresses or phone numbers.

-**You have legal rights**—you can always contact ILS for questions at the number listed above.

 [HIP Lock-Out.pdf](#)

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<http://www.indianalegalservices.org/node/988/hip-lock-out-what-you-need-know>

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