

Welcome to IHIP - Immigrant Health Insurance Plan

Read this letter carefully. It has important information about your health insurance.

If you call us, always **tell us you are on IHIP.**

Why are you getting this letter? You or someone in your household are now covered by IHIP - Immigrant Health Insurance Plan.

What if I don't read or speak English? You can get free interpreters on the phone. Ask for this by calling us at **1-800-250-8427**. Your doctor must also give you language services if you need them. What if you don't get the language service you need? Tell us by calling **1-800-250-8427**.

What is IHIP?

IHIP is a free health insurance program for children under age 19 and pregnant people. They must live in Vermont. They must meet the rules to get only Emergency Medicaid.

What do I need to do to keep my IHIP?

Read the letters we send you and do what they ask by the deadline. The letters will come from Green Mountain Care. If you can't read the letters, someone can help you. Call **1-800-250-8427**. Say you are on IHIP. Ask for an interpreter or other help.

Report changes within 10 days. Always tell us right away if your address or phone number change. Other changes to report are the people who live with you, your family's income, your immigration status, health insurance or a pregnancy starting or ending. If something changes, call **1-800-250-8427** and tell us.

How long do I get IHIP?

Children keep IHIP as long as they meet the rules and are under age 19. They must re-apply every year. We will send you a letter when it is time to re-apply. Did you get IHIP because of a pregnancy? You don't have to re-

apply every year. You will keep IHIP as long as you meet the rules. The rules say you keep IHIP until the end of your postpartum period. Call us to find out when that is for you.

What do I need to do to get care?

Tell your doctor when your insurance starts. Then they can bill IHIP. You don't need to pay any money for services that are covered by IHIP. Did you pay for a service that is now covered? Ask your doctor or drug store if they will pay you back and bill IHIP. They don't have to do this.

What if I don't have a doctor?

Call us at **1-800-250-8427** to find one near you. You can also look for a doctor on the internet. Go to <http://www.vtmedicaid.com/#/providerLookup>

Use your ID card. You will get a plastic ID card that says "Green Mountain Care" on it. You must show this ID card to doctors and drug stores. You may need to do this each time you go to them. Have you waited more than 2 weeks to get a card? Or did you lose your card? Call us at **1-800-250-8427**. Say you are on IHIP.

What does IHIP cover?

IHIP covers doctor visits, prescriptions, dental care, hospital stays. It may also cover rides to the doctor. You will get a Green Mountain Care Member Handbook in the mail soon. The Member Handbook tells you what is covered. IHIP covers almost everything that the Member Handbook says Dr. Dynasaur covers. Dr. Dynasaur is Medicaid. It is for children and pregnant people in Vermont who meet the rules to get Medicaid.

Most of the Member Handbook applies to IHIP, but some things don't. Here are some of the important things that are different for IHIP:

- 1) There's **extra privacy** with IHIP. The Agency of Human Services can't share any information about you with the U.S. government. This is Vermont law.
- 2) There are **no monthly payments** for IHIP. IHIP is free.
- 3) Long-term services and supports, including home and community-based services, are **not covered**. Look at the list under "Other Programs" in the Member Handbook. Most of these are not covered by IHIP.
- 4) You can't ask IHIP to **ignore the rules** (make an exception). IHIP **won't** pay for a service that is not covered.
- 5) **EPSDT** is a federal Medicaid policy for children under age 21. EPSDT does not apply to IHIP. But IHIP does cover check-ups, tests, shots, and more!

Do you need the Handbook in another language? Call us at **1-800-250-8427**. Or go to <https://dvha.vermont.gov/members/vermont-medicaid-programs/member-information/member-handbooks> on the internet. Do you need an interpreter? Call us at **1-800-250-8427**. Do you want to know if IHIP covers something? Call us or ask your doctor.

When I have my baby, will IHIP cover my baby?

No. BUT do you have both Emergency Medicaid and IHIP? Then we will put your baby on Medicaid as soon as they are born. You won't have to apply. The baby will stay on Medicaid for 12 months even if your income goes up. But they must keep living in Vermont. If you don't have Emergency Medicaid, you'll need to apply for Medicaid for your baby.

IHIP on the internet: <https://dvha.vermont.gov/information-for-non-citizens/immigrant-health-insurance-plan-ihip>

Why do I want Emergency Medicaid if I have IHIP?

Emergency Medicaid covers emergencies and all labors and deliveries. Are you pregnant? Then Emergency Medicaid also gives your baby Medicaid as soon as they are born. IHIP won't cover your baby. If you only have IHIP, you will need to apply for Medicaid for your baby. Your baby won't get Medicaid as soon as they are born. Did you get turned down for Medicaid just because of your immigration status? Then you can get Emergency Medicaid.

I don't have Emergency Medicaid. How do I apply?

The **best** way is to call Customer Service at **1-800-250-8427**. Ask them to mail you a paper copy of the 205ALLMED. When you get the application, fill it out and send it to:

Vermont Health Connect
280 State Drive, NOB1 South
Waterbury, VT 05671-8100

What if I disagree with a decision?

You can appeal. An appeal is a way to fix problems. The Member Handbook will tell you more. You should also look at the appeal rights in your notice of decision. To appeal, call **1-800-250-8427**.

What if I need help?

Call us at **1-800-250-8427**. You can also get in-person help from an Assister. To find one in your area, go to <https://info.healthconnect.vermont.gov/find-local-help/find>.

You can get **FREE help** by calling the Office of the Health Care Advocate. Their number is **1-800-917-7787**. OR go to www.vtlawhelp.org on the internet.



AGENCY OF HUMAN SERVICES
DEPARTMENT OF VERMONT HEALTH ACCESS