The Commonwealth of Kentucky

KI-HIPP
Kentucky Integrated Health Insurance Premium Payment Program

Application Assister:
KI-HIPP Application in benefind Self-Service Portal
Job Aid
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1 Overview

The KI-HIPP Application in benefind Self-Service Portal Job Aid walks an Application Assister through a KI-HIPP application for a new benefind Self-Service Portal (SSP) user, as well as, a KI-HIPP application for an existing benefind SSP user. If the policy holder is an existing benefind SSP user, skip to Section 3 Existing benefind SSP User KI-HIPP Application.

1.1 Who May Apply for KI-HIPP?

KI-HIPP applications are completed in the health insurance policy holders name. This means that the policy holder must be a Medicaid member or have a Medicaid member listed on their health insurance policy to qualify for KI-HIPP benefits. As an example, policy holders who are a non-custodial parent, but their health insurance covers a Medicaid member, may qualify for KI-HIPP! There are no penalties when a policy holder applies for KI-HIPP, even if the KI-HIPP Team determines that the policy holder does not qualify for KI-HIPP.

1.2 Who Determines KI-HIPP Eligibility?

The KI-HIPP Team are a distinct group of workers that specifically determine KI-HIPP eligibility and dispose of KI-HIPP benefits. DCBS Caseworkers may assist policy holders in completing a KI-HIPP application and uploading documents, but they are unable to determine a policy holders KI-HIPP eligibility and dispose of the KI-HIPP benefits. Application Assisters have similar roles as DCBS Caseworkers. They may help KI-HIPP applicants by submitting the policy holder’s application on benefind SSP and uploading the necessary documents.

If the policy holder has questions about the KI-HIPP program, they may review the KI-HIPP member handbook found on the KI-HIPP website. Go to chfs.ky.gov and search “Welcome to KI-HIPP” in the search bar. Likewise, individuals may call the KI-HIPP Call Center at 855-459-6328 or email the KI-HIPP Team at kihipp.program@ky.gov.
2 New benefind SSP User KI-HIPP Application

This section of the job aid walks through an Application Assister submitting a non-custodial parent’s KI-HIPP application. Remember, the primary applicant for the KI-HIPP application is the policy holder. Let’s meet the applicant that we are assisting!

Michael Blue is employed and has insurance through his employer. His health insurance is also covering his daughter Caroline who is a Medicaid member.

Erin is the custodial parent and is listed on Caroline’s Medicaid case, whereas, Michael is not listed on Caroline’s case.

Although Michael is not eligible for Medicaid, and he is not listed on Caroline’s Medicaid case, an application assister may aid Michael in completing a KI-HIPP application. If he is found eligible, he may receive payments towards his health insurance premiums!

Let’s begin Michael’s application and assist him in uploading the necessary documents so the KI-HIPP Team can determine his eligibility.
2.1 Primary Applicant – Basic Information

The Primary Applicant – Basic Information screen did not receive any updates for KI-HIPP.

The Application Assister completes the fields on the screen with Michael’s information and clicks **Next** to proceed with the KI-HIPP application.
2.2 Let’s Get Started!

The **Let’s Get Started** screen provides direct access to the KI-HIPP website by clicking **KI-HIPP (Kentucky Integrated – Health Insurance Premium Payments)** link. The KI-HIPP website contains a lot of useful resources to learn more about the program and the application process!

The Application Assister reviews the information on the screen with Michael. The Application Assister then clicks **Accept** to proceed to the next screen.
2.3 What Are You Applying For?

The **What Are You Applying For** screen allows the Application Assister to select the program the policy holder is applying for. Remember, to qualify for KI-HIPP, the policy holder must be a Medicaid member or cover a Medicaid member on their health insurance policy.

The Application Assister checks the **KI-HIPP (Health Insurance Premium Payments)** box before clicking **Next** to proceed.
2.4 Household Information

The **Household Information** screen asks questions about the user’s household. Although Michael is covering a Medicaid member, the Application Assister is not adding Caroline to Michael’s application on this screen since she is not considered a part of his household. Caroline is added to the KI-HIPP application on the **Health Coverage and Benefits Information** screen.

The Application Assister completes the household questions and clicks Next to continue the application.
2.4 Personal Information

The **Personal Information** screen captures information about the KI-HIPP applicant.

The Application Assister completes the fields and clicks **Next**.
2.5 Getting in Touch with You?

The **Getting in Touch with You** screen captures information on how the KI-HIPP applicant would like to receive notices about the KI-HIPP program.

The Application Assister completes the fields and clicks **Next**.
2.6 Healthcare Coverage and Benefits Information

The **Healthcare Coverage and Benefits Information** screen captures the policy holder’s health insurance information, as well as, the information about non-household Medicaid members covered on the health insurance policy.

The **Healthcare Coverage and Benefits Information** screen is discussed in the following sections.

### 2.6.1 Healthcare Coverage and Benefits Information Disclaimer

If applicants do not have their health insurance information readily available, the Application Assister may follow the [Health Coverage Form](#) link to download a paper copy of this screen, selecting **No** to the first question, “Does anyone in your household have coverage or access to health insurance, including dental or vision coverage, that is not Medicaid, KCHIP or Medicare?” The paper copy may be uploaded to benefind SSP along with other documents after the application is complete.

Michael has his health insurance information available. The Application Assister answers **Yes** and continues completing the fields with Michael’s information.
2.6.2 Health Insurance Details

The *Health Insurance Details* section asks questions about the policy holder’s health insurance, including additional non-household members covered on the policy holder’s health insurance. When adding a non-household member, the Application Assister is required to enter the **Social Security Number (SSN)** or **Medicaid ID** of the non-household member. Entering the SSN allows the Application Assister to add the correct individual to the case.

The Application Assister completes the following fields with Michael’s information. The Application Assister then enters Caroline’s information in the fields provided to add her health insurance information to Michael’s application and clicks **Add**.
2.6.3 Employer Information

The *Employer Information* section captures information about the policy holder’s employer. If the policy holder does not see their employer information in the drop-down selection, the Application Assister may select *Other* and manually enter the employer’s information.

The Application Assister selects *Other* and enters Michael’s employer information.

2.6.4 Insurance Company Information

The Application Assister captures the Michael’s insurance company information in the fields shown below and proceeds with the screen. This information may be found on Michael’s health insurance card.
2.6.5 Plan Details and Coverage Details

The questions in the *Plan Details* and *Coverage Details* sections capture information about the policy holder’s health plan and their coverage.

The Application Assister captures Michael’s health insurance plan details and coverage details in the fields shown below, clicking **Add Coverage** to populate a summary table.

![Plan Details and Coverage Details](image-url)
After the Application Assister verifies Michael’s coverage is added correctly in the blue summary table, the Application Assister adds Caroline’s Medical coverage on this screen following the same process. Once the information is entered, the Application Assister clicks **Add Coverage**.

Before proceeding forward, the Application Assister re-verifies Michael’s information on the **Healthcare Coverage and Benefits Information** screen, then clicks **Next** to continue with Michael’s KI-HIPP application.
2.7 KI-HIPP Preferred Payment Method

The **Preferred Payment Method** screen allows policy holders to receive their KI-HIPP payments via a mailed check or direct deposit.

If the policy holder wants to receive their KI-HIPP payments through direct deposit, the Application Assister selects **Direct Deposit** and completes the information. The direct deposit information on the screen is required to be verified by the KI-HIPP. To help the policy holder, the Application Assister may submit either the policy holder’s KI-HIPP 63 Direct Deposit Authorization Form, voided check, or deposit ticket to the KI-HIPP Team from the **Request for Information and Uploaded Documents** screen. The KI-HIPP 63 Direct Deposit Authorization Form may be found at [https://benefind.ky.gov/General/HardcopyApplication](https://benefind.ky.gov/General/HardcopyApplication) under the **KI-HIPP Application** section. More information about the **Direct Deposit** option may be found in section 3.8 Preferred Payment Method.

Michael requests his KI-HIPP payments via a mailed check. The Application Assister selects **Check** from the drop-down and clicks **Next** to continue with Michael’s KI-HIPP application. Since the Application Assister chose **Check**, they do not need to submit any of the documents mentioned above.
2.8 Sign & Submit

The **Sign & Submit** screen captures the policy holder’s signature in agreeance to the terms listed on the screen.

Michael reads the terms and the Application Assister electronically captures Michael’s signature.
2.9 Individual Dashboard

Congratulations, Michael’s KI-HIPP application is completed!

The Application Assister is now on the Michael’s Individual Dashboard. For the KI-HIPP Team to determine Michael’s KI-HIPP eligibility, Michael needs to submit the necessary health insurance documents.

Michael brought his enrollment documents so the Application Assister may help Michael upload them to benefind. The Application Assister clicks the Upload button for the Request for Information section.

Please note, a Request for Information is not generated when an Application Assister completes a KI-HIPP application. The KI-HIPP website contains an Enrollment Document Checklist. The checklist outlines the necessary documents needed in further detail than the information displayed in the blue table on the Individual Dashboard screen. Policy holders may search “Enrollment Document Checklist” on the chfs.ky.gov home page to find the checklist.
2.10 Request for Information and Uploaded Documents

The Request for Information and Uploaded Documents screen allows the Application Assister to upload the necessary enrollment documents for Michael.

The Application Assister chooses KI-HIPP Enrollment as the Type of Proof and selects the document Michael brought as the Document Type before uploading.

Based on the documents that Michael brought, the Application Assister uploads the following Document Types as they do today:

- **KI-HIPP – Health Insurance Card**
- **Initial Enrollment- Paystub showing Insurance Premium Deductions**
- **Summary of Benefits and Coverage (SBC)**
- **Premium Rate Sheet**

Now, all of Michael’s enrollment documents are sent to the KI-HIPP Team. After the KI-HIPP Team determines Michael’s eligibility, he receives a “Health Insurance Plan Review” notice in the mail informing him about the results. For a full list of notices, Michael may review the KI-HIPP Notice Guide posted on the KI-HIPP website. To access the KI-HIPP website, search “KI-HIPP” on the chfs.ky.gov homepage. For additional questions about KI-HIPP he may call 855-459-6328 or email the KI-HIPP Team at khipp.program@ky.gov.
3 Existing benefind SSP User Application

An Application Assister may also help existing benefind users complete a KI-HIPP application. Remember, the health insurance policy holder is the primary applicant for KI-HIPP applications!

Let’s meet our applicant, Rebecca. Most of Rebecca’s information pre-populates since she already completed these screens during her Medicaid application!

Rebecca is a Medicaid member who is enrolled in her employer’s insurance. Her friends at work have been talking about the KI-HIPP program and receiving payments for premiums that they are already paying for! She goes to an Application Assister to have them help her submit a KI-HIPP application.

Let’s submit Rebecca’s KI-HIPP application and assist her in uploading the necessary documents so the KI-HIPP Team can determine her eligibility.
3.1 Individual Dashboard

Application Assisters may start an existing benefind SSP user’s KI-HIPP application from the Individual Dashboard screen.

The Application Assister clicks **Start an application** underneath the Application section in the Quick Links column.
3.2 Let’s Get Started!

The **Let’s Get Started** screen provides direct access to the KI-HIPP website by clicking **KI-HIPP (Kentucky Integrated – Health Insurance Premium Payments)** link.

The Application Assister reviews the information on the screen with Rebecca. The Application Assister then clicks **Accept** and proceeds to the next screen.
3.3 What Are You Applying For?

The **What Are You Applying For** screen allows the Application Assister to select the KI-HIPP application. Remember, to qualify for KI-HIPP, the policy holder must be a Medicaid member or cover a Medicaid member on their health insurance policy.

The Application Assister checks the **KI-HIPP (Health Insurance Premium Payments)** box before clicking **Next** to proceed.
3.4 Household Information

The **Household Information** screen asks questions about the primary applicant’s household.

Rebecca’s information pre-populates on this screen from her completed Medicaid application. The Application Assister clicks **Next** to continue with the application.
3.5 Personal Information

The **Personal Information** screen captures information about the KI-HIPP applicant.

Rebecca’s information pre-populates in these fields from her completed Medicaid application. The Application Assister clicks **Next** to continue her application.
3.6 Getting in Touch with You?

The **Getting in Touch with You** screen captures information on how the KI-HIPP applicant would like to receive notices about the KI-HIPP program.

Rebecca’s information pre-populates from her Medicaid application. The Application Assister may review the information and update as necessary before clicking **Next**.
3.7 Healthcare Coverage and Benefits Information

The Healthcare Coverage and Benefits Information screen captures the policy holder’s health insurance information, as well as, the information about non-household Medicaid members covered listed on the health plan.

The Healthcare Coverage and Benefits Information screen is discussed in the following sections.

3.7.1 Healthcare Coverage and Benefits Information Disclaimer

If applicants do not have their health insurance information readily available, the Application Assister may follow the Health Coverage Form link to download a paper copy of this screen, selecting No to the first question, “Does anyone in your household have coverage or access to health insurance, including dental or vision coverage, that is not Medicaid, KCHIP or Medicare?” The paper copy may be uploaded after the application is complete.

Rebecca has her health insurance information available! The Application Assister selects Yes and continues completing the fields with Rebecca’s information.
3.7.2 Health Insurance Details

The *Health Insurance Details* section of the screen asks questions about the policy holder’s health insurance, including additional non-household members covered on the policy holder’s health insurance.

The Application Assister completes the fields with Rebecca’s information.

3.7.3 Employer Information

The *Employer Information* section of the screen captures information about the policy holder’s employer.

Rebecca’s employer, Target, populates in the drop-down since this information was captured in her Medicaid application. The Application Assister selects Target and continues completing this screen with Rebecca’s information.
3.7.4 Insurance Company Information

The Application Assister captures Rebecca’s insurance company information in the fields shown below. This information may be found on the Rebecca’s health insurance card.

3.7.5 Plan Details and Coverage Details

The Plan Details and Policy Coverage Details sections capture information about the policy holder’s health plan and their coverage. This information may be found on the policy holder’s health insurance card. It is required to enter the coverage for each individual and each type of coverage.

The Application Assister completes the Plan details section and the Policy Coverage Details section with Rebecca’s information. The Application Assister clicks Add Coverage to populate Rebecca’s information in a table. Then, the Application Assister clicks Next to proceed with the KI-HIPP application.
3.8 KI-HIPP Preferred Payment Method

The Preferred Payment Method screen allows policy holders to receive their KI-HIPP payments by either direct deposit or check.

Rebecca requests to receive her KI-HIPP payments via direct deposit. The Application Assister enters Rebecca’s checking information into the fields. This information may be found on one of Rebecca’s personal checks, a deposit ticket, or by calling her bank. The Application Assister clicks Next.

After the Application Assister submits Rebecca’s KI-HIPP application. She is going to need to provide either a KI-HIPP 63 Direct Deposit Authorization Form, a voided check, or a deposit ticket to validate her direct deposit information to validate the information on the screen. The KI-HIPP 63 Direct Deposit Authorization Form may be found at https://benefind.ky.gov/General/HardcopyApplication under the KI-HIPP Application section.

More information about submitting direct deposit documents is found in section 3.11 Request for Information and Uploaded Documents.
3.9 Sign & Submit

The **Sign & Submit** screen captures the policy holder’s signature and agreement to the terms listed on the screen.

Rebecca reads the terms and the Application Assister captures her signature before clicking **Submit**.
3.10 Individual Dashboard

Congratulations, Rebecca’s KI-HIPP application is completed!

The Application Assister is now on Rebecca’s Individual Dashboard. For the KI-HIPP Team to determine Rebecca’s KI-HIPP eligibility, Rebecca needs to submit the necessary health insurance documents.

Rebecca brought her enrollment documents so the Application Assister may help Rebecca upload them to benefind. The Application Assister clicks the Upload button for the Request for Information section.

Please note, a Request for Information is not generated when an Application Assister completes a KI-HIPP application. The KI-HIPP website contains an Enrollment Document Checklist. The checklist outlines the necessary documents needed in further detail than the information displayed in the blue table on the Individual Dashboard screen. Search “Document checklist for members enrolled in ESI” on the chfs.ky.gov home page to find the checklist or follow this link!
3.11 Request for Information and Uploaded Documents

The **Request for Information and Uploaded Documents** screen allows Application Assisters to upload the necessary health insurance documents for the KI-HIPP Team to determine KI-HIPP eligibility.

Rebecca brought the necessary health insurance documents. The Application selects **KI-HIPP Enrollment** as the *Type of Proof* and selects the appropriate documents from the *Document Type* drop-down before uploading to benefind.

Based on the documents that Rebecca brought, the Application Assister uploads the following *Document Types* as they do today:

- **KI-HIPP – Health Insurance Card**
- **Initial Enrollment - Paystub showing Insurance Premium Deductions**
- **Summary of Benefits and Coverage (SBC)**
- **Premium Rate Sheet**
The Application Assister needs to verify the policy holder’s banking information they entered on the **KI-HIPP Preferred Payment Method** screen.

The Application Assister selects **KI-HIPP Preferred Payment Method** as the *Type of Proof* and chooses the appropriate type of document from the *Document Type* drop-down. Then, the Application Assister uploads the documents as they do today. The KI-HIPP Team then verifies whether the information is accurate when they determine Rebecca’s KI-HIPP eligibility.

Now that Rebecca has sent her documents, the KI-HIPP Team has 30 days to determine Rebecca’s eligibility for KI-HIPP. Once they determine her eligibility, she receives a “Health Insurance Plan Review” notice, informing her of the results. For a full list of notices, she may review the KI-HIPP Notice Guide posted on the KI-HIPP website. To access the KI-HIPP website, search “KI-HIPP” on the chfs.ky.gov homepage or follow this link. For additional questions about KI-HIPP the Application Assister may direct Rebecca to call **855-459-6328** or email the KI-HIPP Team at kihipp.program@ky.gov.