

Welcome to LA HAP! A Guide for Insured Members

What is the Louisiana Health Access Program?

The Louisiana Health Access Program (LA HAP) is a secondary payer program that works with your insurance company or companies to share the cost of your healthcare. It is NOT an insurance company itself. LA HAP is run by the Office of Public Health in New Orleans.

HIP (the Health Insurance Program) is the part of LA HAP that makes the payments to your insurance company and providers. HIP is run by an organization called HAART in Baton Rouge.

How does LA HAP work with insurance?

- **First, you have your health insurance plan.** When you buy an insurance plan and pay some money each month, the insurance company agrees to pay for most of your medical care. Here are some examples of insurance companies:



Humana.



UnitedHealthcare

aetnaSM



SilverScript[®]

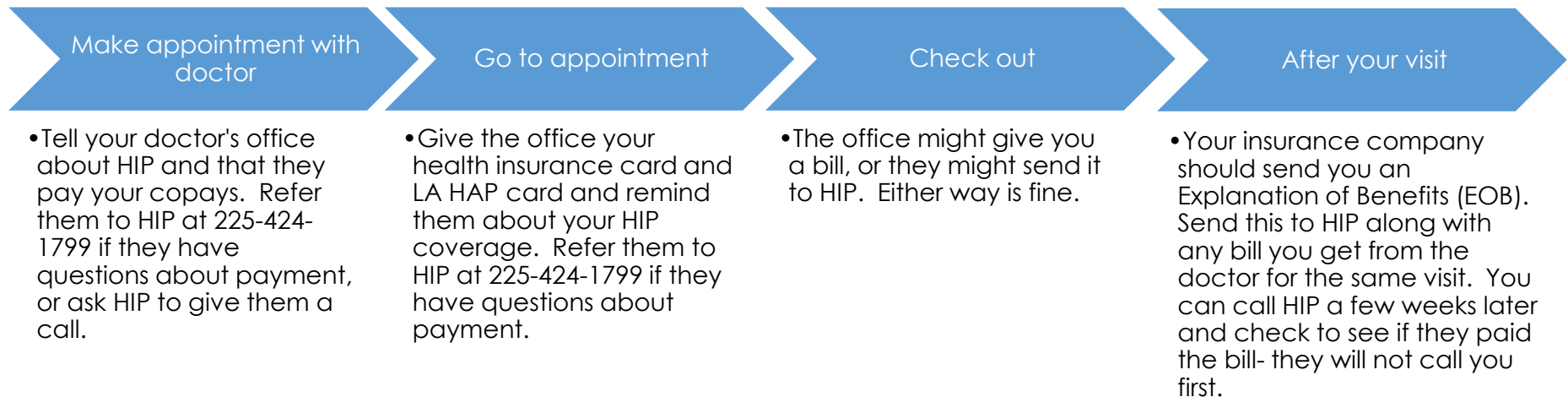


- **Then, you have your HIP benefits.** HIP can pay most of your premiums, copays, coinsurance and deductibles that your insurance doesn't pay for.
 - Your **premium** is what you pay your insurance company every month to keep your plan active, like paying a phone bill. You (or HIP) have to pay this premium every month even if you don't go to the doctor or pharmacy each month.
 - **Co-pays** or **coinsurance** are the smaller payments you (or HIP) make to your doctor's office at the time of your visit, or at the pharmacy when you pick up your prescription.
 - Your **deductible** is the amount of money that you (or HIP) have to pay on your own each year to the doctor or pharmacy before your insurance company starts paying too.

How do I use my HIP benefits?

Visiting the doctor or clinic: what to remember

- You can visit any doctor or clinic in your insurance company's network. You can call your insurance company or check their website to ask about their network.
- There are tens of thousands of doctors in Louisiana. HIP is a small program, and so not every doctor or clinic knows about HIP. Before you visit, call and make sure they know about LA HAP and HIP and that they agree to send bills to HIP. **By law, HIP is not allowed to pay you back directly for anything you pay to your provider.**
- If you have trouble explaining the program to your provider, we can help. Call HIP at 225-424-1799 or LA HAP at 504-568-7474.



Visiting the pharmacy: what to remember

- You can visit any pharmacy that is in **BOTH** your insurance company's network and the LA HAP network. You can call your insurance company or check their website to ask about their network. You can check the LA HAP network on our website, www.lahap.org/using-your-benefits, or by calling LA HAP at 504-568-7474.
- If your insurance and LA HAP eligibility are active and the medication you are trying to pick up is covered by both LA HAP and your insurance company, you shouldn't have a copay at the pharmacy. Give them both your health insurance and your LA HAP card to pay for the medication.

What does LA HAP cover?

What LA HAP covers for you depends on what you applied for in your LA HAP application. The front of your LA HAP card tells you what services you are approved for. You can also call LA HAP at 504-568-7474 to check which services you are approved for.

Type of Approved Service	Notes/Limitations
Health Premiums	For health plans, HIP only covers the costs of plans considered “adequate coverage,” meaning that they contain the Essential Health Benefits (EHBs) required by the Affordable Care Act. LA HAP might follow up with you if they think your plan might not be adequate coverage.
Health Copays/ Deductibles	Your primary insurer MUST cover the service or product on their Schedule of Benefits (SOB) in order for HIP to assist. HIP cannot pay the cost of any service or product not on the SOB.
Dental Premiums/Copays/ Deductibles	HIP covers premiums associated with employer-based, Medicare, or the LA HAP/Guardian Dental Plan. HIP does not cover premiums for any other dental plans. They can cover copays/deductibles associated with any plan.
Vision Premiums/Copays/ Deductibles	Vision plans often offer a maximum dollar benefit, such as covering the cost of frames up to \$100 (or another amount). HIP cannot pay any costs over a maximum benefit. It is often hard for HIP to cover vision plan premiums since these insurers rarely accept invoices.
Drug Copays/ Deductibles	You must visit a pharmacy in both the LA HAP network and in your insurer's network.
Durable Medical Equipment	Benefit not listed on card but available to all members. Maximum benefit of \$5000 per year.


What is not covered?

The following services/products are **NOT** covered by LA HAP:

- Inpatient hospital stays
- Erectile dysfunction drugs
- Drugs used for cosmetic purposes
- Over-the-counter (OTC) drugs and nutritional supplements
- Any services or products your insurance company does not cover—check their Schedule of Benefits (SOB) for this information.

Remember that if your insurance company **DOES** cover any of the services or products above, you may still get these services but you will be responsible for paying any copay, coinsurance, or deductible associated with that service or product yourself.

How to read your LA HAP card

LA HAP Enrollment Card		
Member Name: JOHN DOE		
Identification No: 12345678900		
Rx BIN: 004519	SAMPLE	Approved Services
Rx PCN: LA01AP		Vision Premiums Vision Copays Deductibles Health Premiums Health Copays Deductibles Drug Copays Deductibles Dental Premiums Dental Copays Deductibles
Group No: 12345		
Card Expiration Date : MM/DD/YYYY		

Your card lets you know what services LA HAP covers for you, and the date by which you need to recertify your benefits. Federal law requires LA HAP members to recertify every 6 months. The card also contains codes that the pharmacy needs to process your medication claims.

On the back of your card, you will find all the numbers you will need for any problem you might have using your card and the address where claims can be sent.

If you lose your card, you can call LA HAP at 504-568-7474 to request a replacement. You should still be able to get your medications and go to the doctor if your current information is on file with your pharmacist and doctor.

Notice to Patient: Please carry this card with you and present it when receiving any services that are covered by LA HAP.

Notice to Providers: Approval is based on member eligibility at the time of service.

Health/Dental/Vision Calls: 1-225-424-1799

Monday - Friday: 8:00am - 4:30pm CST

Pharmacy Calls: 1-888-311-7632 Fax: 1-800-848-4241

Calls for questions regarding manual claims or prior authorization processing

Monday - Friday: 7:00am - 9:00pm CST,

Saturday: 10:00am - 7:00pm CST

Member Eligibility Calls: 1-504-568-7474

Monday - Friday: 8:00am - 5:00pm CST

Submit Health/Vision/Dental secondary claims and Explanation of Benefits (EOB) to:

Health Insurance Program

PO Box 66913

Baton Rouge, LA 70896

Fax: 1-225-927-1267 or 1-225-927-2462

You can find more information, including the LA HAP application and our full Policy & Procedure Manual, on our website at www.lahap.org.

For eligibility and application questions, call LA HAP at 504-568-7474.

For payment questions, call HIP at 225-424-1799.

**Send any bills and Explanation of Benefits (EOBs) to:
Health Insurance Program
P.O. Box 66913
Baton Rouge, LA
70896**