



## **Pathways HIPP Frequently Asked Questions**

**1. What is Pathways HIPP?** Under Georgia Pathways to Coverage™, or Pathways, eligible applicants who have insurance available through their employer or their family member's employer, employer-sponsored insurance (ESI), may be automatically enrolled in the Pathways Health Insurance Premium Payment (HIPP) program. If approved for Pathways HIPP, the member will enroll in their ESI and Medicaid will make payments directly to the member to cover the premium amount.

**2. What is Employer-Sponsored Insurance (ESI)?** ESI is private health insurance coverage offered by a member's employer or their family member's employer.

**3. How is Pathways HIPP different from Pathways coverage?** Pathways HIPP members will receive health insurance coverage through their employer or their family member's employer rather than through Pathways. However, members enrolled in Pathways HIPP are still Pathways members and must meet all Pathways eligibility requirements.

**4. How is Pathways HIPP different from Voluntary HIPP?** Voluntary HIPP is an existing Medicaid program available to traditional Medicaid members. As of January 2024, Pathways HIPP is mandatory for Pathways members who have eligible private health insurance available through their employer or their family member's employer. Pathways applicants with ESI available to them will be automatically referred for a Pathways HIPP evaluation.

**5. Will I be enrolled in Pathways HIPP if I am already a Pathways member?** If you are a Pathways member who applied before January 2024, you will be evaluated for Pathways HIPP at your annual redetermination date or after indicating that your employer offers you ESI on the Report My Changes page in your Gateway Customer Portal.

**6. I'm eligible for Pathways and my employer offers employer-sponsored insurance (ESI), so why was I not enrolled in Pathways HIPP?** If you indicate you have ESI available to you through your employer when applying for Pathways, Medicaid will evaluate your employer's health insurance plan to determine if it is more cost-effective for you to enroll in Pathways coverage or in private coverage through your employer. If you are not enrolled in Pathways HIPP, you will receive Pathways coverage through enrollment with a Care Management Organization (CMO).



**7. Why was I automatically enrolled in Pathways HIPP?** Because you are eligible for Pathways and have insurance available through your employer or your family member's employer, Pathways HIPP is your option for participating in Georgia's Medicaid programs. Pathways HIPP is mandatory for Pathways members with ESI that is more cost-effective for the state than Medicaid coverage.

**8. If I am already enrolled in ESI and I am approved for Pathways HIPP, do I need to alert my employer?** No. Gainwell Technologies/Georgia Pathways HIPP Unit will reach out directly to your employer or your family member's employer to confirm the ESI coverage start date and enrollment in your ESI plan.

**9. If I am approved to participate in Pathways HIPP, how do I enroll in ESI?** Please refer to the policies and procedures provided by your employer to enroll in ESI. If determined necessary, Gainwell Technologies/Georgia Pathways HIPP Unit will mail a Qualifying Event Letter to your employer or your family member's employer to expedite enrollment in ESI. Gainwell Technologies/Georgia Pathways HIPP Unit may also mail you the Qualifying Event Letter to give to your employer to complete.

For additional guidance, please reference the Qualifying Event Letter or contact Gainwell Technologies/Georgia Pathways HIPP Unit at (678) 564-1162, Option 4.

**10. If I am enrolled, when will my coverage start?** Your Pathways HIPP coverage will begin on the first day of the month in which your ESI coverage begins. For example, if you are approved for Pathways HIPP in February and enroll in your ESI in February, you could be enrolled in Pathways HIPP as soon as March 1. Reimbursement for all new Pathways HIPP members will begin the month that you are approved for Pathways HIPP by the Gainwell Technologies/Georgia Pathways HIPP Unit. The Welcome Letter in the Pathways HIPP Welcome Packet will include your approval date.

If you are not able to enroll in ESI within 30 days, you will receive Fee-For-Service (FFS) Medicaid coverage beginning the first of the calendar month after you are approved. For example, if you are approved in February, and cannot enroll in your ESI within 30 days, your FFS coverage will start March 1. Once you are enrolled in your ESI coverage, your FFS Medicaid coverage will end.



**11. What if there is a delay in my enrollment into ESI because of my employer's enrollment policies?** If you were determined eligible for Pathways HIPP, Gainwell Technologies/Georgia Pathways HIPP Unit will work with your employer or your family member's employer to expedite enrollment. However, if enrollment in your ESI plan will take more than 30 days from the eligibility determination, you will be offered Medicaid coverage on a Fee-For-Service (FFS) basis until your ESI begins. This coverage will begin on the first of the month following the cost-effectiveness determination.

**12. What is Medicaid coverage on a Fee-For-Service (FFS) basis?** With Medicaid coverage on an FFS basis, Medicaid will pay providers who accept Medicaid directly for the services that you receive. If you are approved for Pathways HIPP and enrollment into your ESI takes longer than 30 days, you will be enrolled in FFS until your ESI coverage begins.

For more information, visit the Georgia Medicaid website at [medicaid.ga.gov/how-apply/types-medicaid-plans](https://medicaid.ga.gov/how-apply/types-medicaid-plans) or contact Georgia Medicaid members services at 1-866-211-0950.

**13. Will I be responsible for Medicaid premiums or co-payments if I am enrolled in temporary Medicaid coverage on a Fee-For-Service (FFS) basis?** No. You will not be responsible for Medicaid premiums or co-payments when covered by FFS.

**14. If I am enrolled, how do I receive payments from Georgia Pathways HIPP?** If enrolled, you may receive payments via check or via direct deposit. If you would like to receive your payments via direct deposit, please reference the Direct Deposit Letter in the Pathways HIPP Welcome Packet to set up direct deposit for advanced premium payments.

You can find detailed instructions for setting up direct deposit and in your Pathways HIPP Welcome Packet. For additional guidance, please contact Gainwell Technologies/Georgia Pathways HIPP Unit at (678) 564-1162, Option 4.



**15. Do I need to submit paystubs monthly?** If you are the ESI policyholder, you will need to submit your paystubs showing your premium payments for the previous month by the 15<sup>th</sup> of each month. If you are enrolled in Pathways HIPP through a family member's ESI, you must submit paystubs showing their premium payments for the previous month.

The final deadline for submitting paystubs to receive an advanced premium payment is the 23<sup>rd</sup> of each month. You will not need to submit a paystub to receive an advanced premium payment the first month you are enrolled in Pathways HIPP. Gainwell Technologies/Georgia Pathways HIPP Unit confirmed this when evaluating you for Pathways HIPP coverage.

Example Timeline:

- **Approved for Pathways HIPP:** February 1
- **Set up Direct Deposit (optional):** Upon receiving HIPP Welcome Packet
- **Receive Pathways HIPP Advanced Premium Payment for March:** Within 7-14 calendar days
- **ESI Coverage Begins:** March 1
- **Submit Paystub:** by March 15
- **Receive Pathways HIPP Advanced Premium Payment for April:** Within 7-14 calendar days

If you submit a paystub after the 23<sup>rd</sup> of the month, you will be reimbursed for the ESI premium deduction after the premium is deducted by your employer from your paystub.

You can find detailed instructions for setting up direct deposit and submitting your paystubs in your Pathways HIPP Welcome Packet. For additional guidance, please contact Gainwell Technologies/Georgia Pathways HIPP Unit at (678) 564-1162, Option 4.

**16. What happens if I do not submit my paystub on time?** If you submit a paystub within 60 days of when it was originally due to get reimbursed, you will be reimbursed for the ESI premium deducted from your paystub.

Example Timeline:

- **Deadline to submit paystub to receive advanced payment for April:** March 23
- **Deadline to submit late paystub to receive payment for April:** May 30

If you do not provide a paystub for two consecutive months and Gainwell Technologies/Georgia Pathways HIPP Unit cannot confirm that you are still enrolled in ESI, you will be terminated from Pathways HIPP.

If Gainwell Technologies/Georgia Pathways HIPP Unit can confirm that you are still enrolled in ESI, then you will remain in the Pathways HIPP program. However, you will not receive ESI premium payments until you submit your paystubs.



**17. Will Pathways HIPP cover the entire cost of my ESI premiums?** Yes. While enrolled in Pathways HIPP, you will be reimbursed or advanced for the cost of monthly premiums for your ESI program in the amount of the premium coverage for the Pathways HIPP members on your plan.

**18. What happens if I did not receive my advanced premium payment from Pathways HIPP?** If you did not receive your advanced premium payment, check that you submitted your paystub by the 23<sup>rd</sup> of the month. When you submit paystubs, you should keep proof for your records.

**We suggest the following:**

- Save your sent email and/or email auto response from Gainwell Technologies/Georgia Pathways HIPP Unit
- Have your fax machine print a confirmation statement
- Use U.S. Certified Mail Return Receipt from the United States Post Office

If you do not submit your paystub by the 23<sup>rd</sup> of the month, you will not receive a premium payment before it is deducted from your paycheck. If you submit a paystub within 60 days of when it was originally due to get reimbursed, you will be reimbursed for that ESI premium deducted from your paystub.

**Example Timeline:**

- **Deadline to submit paystub to receive Pathways HIPP advanced premium payment for April:** March 23
- **Deadline to submit late paystub to receive payment for April:** May 30

If you did submit your paystub by the 23<sup>rd</sup> of the month and did not receive a payment, please contact Gainwell Technologies/Georgia Pathways HIPP Unit at (678) 564-1162, Option 4 to confirm your paystub was received and that there are no problems with your method for receiving payment.

**19. What happens if I visit a non-Medicaid provider that is in-network for my ESI?**

Pathways HIPP will cover the cost of visits to non-Medicaid providers only if the services are covered by your ESI, except for Early and Periodic Screening, Diagnostic, and Testing (EPSDT) services for 19- and 20-year-olds, which are covered. However, for prescription coverage, you must visit a pharmacy that is a Medicaid provider.

You can find more details in the Pathways HIPP Welcome Packet on your options for cost-sharing payments if you seek care, excluding prescription coverage, from a non-Medicaid provider within your ESI network.



**20. How do I request an advanced payment if I visit a non-Medicaid provider?** If you plan to obtain care from an ESI provider that is not within the Medicaid network, you may request a payment from Medicaid before the medical bill and/or payment is due. As a reminder, for prescription coverage, you must visit a pharmacy that is a Medicaid provider so you will not need to request an advanced payment.

You will need to file a request for an advanced payment from Gainwell Technologies/Georgia Pathways HIPP Unit at least 30 days before payment is due, providing date of service, provider documentation including contact information and cost of the visit, and your direct deposit information or information to be issued a check. If your information is complete and submitted timely, you should receive a payment no later than one week before the scheduled date of service. You will have ten business days after the scheduled date of service to submit documentation that the appointment was held.

To file a request for an advanced payment, reach out to Gainwell Technologies/Georgia Pathways HIPP Unit no less than 30 calendar days before payment is due, indicating payment amount, date of service, provider contact information, and direct deposit information or information for you to be issued a check.

You can send this information by:

- **E-mail:** [pathwayshipp@gainwelltechnologies.com](mailto:pathwayshipp@gainwelltechnologies.com)
- **Fax:** 1-833-309-1979
- **Mail:** Gainwell Technologies/Georgia Pathways™ HIPP Unit, 100 Crescent Centre Parkway, Suite 1000, Tucker, GA 30084.

**21. How do I request a reimbursement for a visit made to a non-Medicaid provider?** To request reimbursement for a payment made to an in-network ESI provider and non-Medicaid provider, you may file a request for payment with Gainwell Technologies/Georgia Pathways HIPP Unit. You will need to provide the payment amount, date of service, the payment invoice and, if paid by you or your family member, proof of payment and your direct deposit information or information for you to be issued a check. You should also submit verification of the visit to Gainwell Technologies/Georgia Pathways HIPP Unit following the visit.

Once Pathways confirms that the visit was covered by your ESI and is not billable to Medicaid, you will receive a payment. If you do not request a reimbursement within one year from the date of service, you will no longer be eligible for a reimbursement.

For prescription coverage, you must visit a pharmacy that is a Medicaid provider so you will not need to request a reimbursement.





**22. What materials do I need to bring to my doctor's appointment?** You should bring both your ESI and Medicaid cards to all doctor's appointments and pharmacies. For coverage of prescriptions, prescription coverage, you must visit a pharmacy that is a Medicaid provider.

**23. Do I need to pay a co-pay when enrolled in Pathways HIPP?** No, while you are enrolled in Pathways HIPP and if you present your ESI and Medicaid cards, you will not need to pay a co-pay for services you receive from Medicaid providers or from providers who accept your ESI. As a reminder, you must visit a pharmacy that is a Medicaid provider to receive prescription coverage.

**24. Will I get a doctor's bill when enrolled in Pathways HIPP?** If you visit an ESI in-network non-Medicaid provider and do not request an advanced payment, you may receive a bill. To request reimbursement, you may file a request for payment with Gainwell Technologies/Georgia Pathways HIPP Unit. For prescription coverage, you must visit a pharmacy that is a Medicaid provider.

You can find more details on cost-sharing options in the Pathways HIPP Welcome Packet.

**25. How can I tell if my doctor takes my healthcare coverage while I am enrolled in Pathways HIPP?** You are encouraged to seek a Medicaid provider within your ESI network; however, Pathways HIPP will also cover payments to the ESI's in-network non-Medicaid providers. To understand which providers are in-network, you will need to review the benefit package provided by your ESI plan.

For prescription coverage, you must visit a pharmacy that is a Medicaid provider.

**26. Can my doctor opt out of Pathways HIPP?** No. If a provider is accepting new patients, the provider will treat a Pathways HIPP member the same as any other member under your ESI plan.

**27. Can I get a past medical bill covered through Pathways HIPP?** Pathways HIPP does not cover past medical bills from before you were approved for Pathways HIPP. If you were already covered by Pathways HIPP at the time of service, you may file a reimbursement request with Gainwell Technologies/Georgia Pathways HIPP Unit within one year of the date of service.

**28. What happens if I change jobs or lose my ESI?** If you lose your ESI involuntarily due to your employer no longer offering ESI or due to a change in employment status, then you will transition to enrollment in a CMO for Pathways if you continue to meet Pathways eligibility requirements. Gateway will automatically initiate this transfer and provide you with the information you need for Pathways coverage.



**29. What happens if I disenroll from ESI voluntarily?** If you voluntarily disenroll from ESI while it is still available to you, you are no longer eligible for Medicaid through Pathways and you will be terminated from Pathways coverage and the Pathways HIPP program.

**30. What happens if I lose Pathways HIPP coverage?** If you lose Pathways HIPP coverage by choosing to disenroll from your ESI, you will receive a termination notice from Gainwell Technologies/Georgia Pathways HIPP Unit and from Gateway. If you re-apply for Medicaid, you will still be evaluated for the Pathways HIPP Program, if applicable. If you lose Pathways HIPP coverage because you no longer have insurance available through your employer, you will receive a change notice from Gateway with information about your transition to Pathways.

**31. Do I have to start paying premiums if I am no longer eligible for Pathways?** If you are determined no longer eligible for Pathways during redetermination or by reporting a change in your Gateway Customer Portal, you may choose to continue receiving coverage through your ESI, if it is still available to you. In that case, you will be responsible for your monthly premiums and will no longer receive payments from Pathways HIPP.

For more information about Pathways, visit [pathways.georgia.gov](https://pathways.georgia.gov), call the Customer Contact Center at 1-877-423-4746 or 711 for those who are deaf, hard of hearing, deaf-blind or have difficulty speaking, or apply at [gateway.ga.gov](https://gateway.ga.gov). For more information about the Pathways HIPP program, contact Gainwell Technologies/Georgia Pathways HIPP Unit at (678) 564-1162, Option 4.