

ASSISTER TIPS TO KEEPING CLIENTS INSURED

Year-round

- **Notify LA HAP of updated information:** changes in address, income, premium amounts, insurance type, etc. should be reported to LA HAP as soon as possible
- **Submit updated premium invoices to HIP annually for payment. Premiums cannot be paid until an updated invoice is on file at HIP**
- Newly completed [Employer Insurance HR forms](#) are needed for each employer insurance open enrollment period. These forms must be completed by the employer to accept HIP payment for reimbursement (this period varies between employers)
- [Employer Insurance HR forms](#) are verified by HIP with HR before payments are issued.
- [Clients are responsible for late enrollment penalties payments. How to avoid the penalty.](#)
- Maintain a list of clients with no health insurance to help enroll in health insurance during Open Enrollment (November 1st – January 15th)

October

- Begin outreach to uninsured clients to prepare them for Open Enrollment in November.
- **Medicare open enrollment begins October 15th**
- Clients with Medicare premiums should receive a notice about their new upcoming premium amount to submit to HIP

November

- **Open Enrollment for Marketplace health insurance begins November 1st**
- Continue to submit updated premium invoices or statements for clients
- If an insurance broker is used: follow up with insurance broker to see if client has been contacted and enrolled into a policy
- Send in an [Insurance add/change form](#) and premium invoice to LA HAP for the new policy information

December

- **Medicare Open Enrollment ends December 7th**
- Continue to submit updated premium invoices or statements for clients

January

- **Medicare Part C Open Enrollment begins January 1st**
- **Marketplace Open Enrollment ends January 15th**
- Continue to submit updated premium invoices or statements for clients

February

- Continue to submit updated premium invoices or statements for clients
- Medicare clients are at risk of losing insurance coverage if an invoice is not submitted and paid by the end of February

Additional information can be found on LA HAP's website.

<https://www.lahap.org/case-managers/>