

## **HIP Debt Collection Process**

Healthy Indiana Plan members are responsible for a share of the POWER Account deductible. You may have debt to MDwise by using the POWER Account before the account is funded.

### **What is debt?**

Debt occurs when the amount paid into the POWER Account was less than the portion of claims paid from the POWER Account.

Any debt collected will apply to the 5% cost-share limit. MDwise will send a letter to you with what you owe. MDwise may collect debt from refunds owed to you. MDwise will collect debt from the member portion of rollover each year.

### **Will having debt affect coverage?**

No. Debt is reported to the state and will remain on file until it is paid off.

MDwise may **NOT** use any of the following to collect member debt:

- Sell the member's debt
- Report the debt to credit reporting agencies
- Place a lien on the member's home
- Refer the case to debt collector
- File a lawsuit
- Seek a court order to seize a portion of the member's earnings