

**CIPology – FAQs on the College Insurance Program (CIP)**  
 By the Joliet Junior College Annuitants Association Insurance Committee and the  
 Illinois Department of Central Management Services

**Question 1:** Is CIP paying its bills to doctors and hospitals on time? I thought that CIP was paying on time, but the State Employees’ Group Insurance Program was not.

**Answer:** The payment issue is becoming a problem with CIP as well as the State plan. Currently the hold is at 16 weeks. The hold time is updated on a daily basis and is available under the College Insurance Program link on the Benefits website located at [www.benefitschoice.il.gov](http://www.benefitschoice.il.gov).

**Question 2:** I have Medicare which is my primary payer and an HMO through CIP as secondary coverage. For several years, I did not have a co-payment through my HMO. This year I received a bill for \$15 after seeing the doctor. While I can certainly afford to pay it, I did not receive any notice of this change. Looking at my insurance card I found out there is a co-pay of \$15 for any doctor visit and \$250 for the emergency room. Is this a change in CIP policy with regard to HMO coverage?

**Answer:** HMOs advise their members that a co-payment is required for certain services (e.g., doctor’s visit, ER) even when Medicare is the primary payer. Sometimes (and this can very well be the case for you) the co-payment is not taken at the time of service. When a co-payment is not collected at the time of service and Medicare is the primary payer, it is up to the individual provider as to whether or not they will bill for the co-payment post visit. The provider is allowed to collect the co-payment if the provider chooses to do so. Some providers do not collect the co-payment, but most of them do.

**Question 3:** I have attended two excellent CIP presentations by the ladies from CIP. I also attended a TRIP presentation because my spouse is a TRS retiree. Could you please tell me how many people are enrolled in CIP using the following breakdown?

**Answer:**

Type of Plan	Not Medicare Primary < 23	Not Medicare Primary Age 23 - 64	Not Medicare Primary 65 & over	Medicare Primary All Ages	Total
Recipient Managed Care Plan	1	460	47	660	1168
Dependent Managed Care Plan	10	64	0	162	236
Recipient CCHP Plan	1	933	105	2597	3636
Dependent CCHP Plan	18	103	1	504	626
<b>Total</b>	<b>30</b>	<b>1560</b>	<b>153</b>	<b>3923</b>	<b>5666</b>

Other Frequently Asked CIP Questions and Answers may be found on the SURS website <<http://www.surs.com/shepherd.surs?flk=Ins&shp=113>> or a link to it at <[www.jjcaa.org](http://www.jjcaa.org)>.