

# HIP Employer Benefit Link HIP LINK

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EMPLOYER OVERVIEW



# HIP Link Program Overview

## Healthy Indiana Plan (HIP)

- Program for low income Hoosiers.
- Modeled after **consumer-driven healthcare**.
- Offers members a High Deductible Health Plan (HDHP) with a Personal Wellness and Responsibility (POWER) account to which members contribute.

## “HIP 2.0” Waiver – HIP Link

- Indiana replaced traditional Medicaid and expanded HIP to all non-disabled Hoosiers age 19-64 with household incomes at or below approximately 138%\* of the federal poverty level. Hoosiers with incomes of up to \$16,436.80 annually for an individual, \$22,246.25 for a couple are generally eligible to participate in HIP.
- HIP 2.0 includes HIP Link - a new **premium assistance program** for eligible individuals with access to employer-sponsored insurance.

## HIP 2.0 Approved

- HIP 2.0 began February 2015.
- HIP Link began in June 2015.

\*133% of FPL with a 5% income disregard.

# What is HIP Link?

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# HIP Link Basics

## HIP Link Overview

- HIP Link helps employees pay for the costs of their employer coverage.
- HIP Link members get a \$4,000 POWER account.
- Members receive a monthly check to help cover the cost of employer premiums.
  - Like HIP, HIP Link members contribute 2% of their income towards the costs of coverage.
- POWER account also helps cover member cost sharing.
  - Members can use their HIP Link card to pay for copayments, deductibles and coinsurance.

# Who is eligible?

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# HIP Link Premium Assistance Program



## Which employees are eligible for HIP Link?

- **Individuals must:**
  - Be HIP eligible,
  - Have access to employer-sponsored insurance,
  - Be 19 years of age or older (less than 65), and
  - Have a household income under 138% FPL.
- **Coverage options:**
  - May extend coverage to spouse or eligible dependent.
  - May compare HIP Link and HIP 2.0 coverage through the state during enrollment and elect one.

## Which employers and health plans are eligible for HIP Link?

- **Employers or Multi-Employer Plans must:**
  - Contribute at least 50% to the premium cost,
  - Have a FEIN, and
  - Employ Indiana residents.
- **Health plans must:**
  - Meet benefit requirements,
    - Essential Health Benefits and/or Federal Minimum Value requirements,
    - Mental Health Parity and Addiction Equity Act, and
    - Abortion requirements, in accordance with state and federal law.

Why should employers  
participate in HIP Link?

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# Employer Participation

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- More employees may be able to enroll in the employer's group health plan.
  - An increase in employees may help to meet industry and marketplace participation rates or lower group premium rates.
- Employees can better manage healthcare costs with their HIP Link POWER Account and Health Reimbursement Account (HRA), if offered by employer.
- Potential to expand employee base and increase retention by being listed as an approved HIP Link Employer.
- Possible tax benefits for small employers using the Health Insurance Marketplace.
- HIP Link does not disrupt the current group health plan offered or cost sharing structure and can be incorporated at any time.



How does an employer  
sign up?

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# Employer Enrollment

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## To Become a HIP Link Employer:

- Visit the HIP Link Employer portal and apply.
  - Found at [www.HIP.IN.gov](http://www.HIP.IN.gov).
- Attest that program requirements are met.
- Upload plan documentation including premium rates and benefit detail.
  - Documentation is used to verify that plan meets Medicaid affordability and benefit requirements.
- After verification that plans qualify, receive HIP Link ID.
  - Employees use this HIP Link ID to enroll in HIP Link.

# Ongoing Employer Requirements

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## Confirm Employees

- When an eligible individual requests HIP Link, the HIP Link employer will be sent a request to verify that the individual is employed and enrolled in or eligible for enrollment in the employer insurance.
  - Employer will need to confirm the employee's premium rate and dates of coverage.

## Monthly and Annual Check

- On a monthly basis, employers will be asked to confirm that the information on their enrolled employees is up to date.
- On an annual basis, employers will be asked to confirm employee information and provide updated plan information, such as benefits or changes in premium rates.
- This will be done electronically through the portal.

How does an employee  
sign up?

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# Employee Enrollment

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- If already a HIP member, the member calls 1-800-403-0864 and requests to transfer to HIP Link.
  - Provide the HIP Link employer ID.
- If not a HIP member, the member should complete an application for Indiana Health Coverage Programs, check the HIP Link box and provide the employer ID.
- Individual is enrolled in HIP Link, when the employer confirms they have employer-sponsored insurance benefits.

# HIP Link Disenrollment Events

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Some employees may be able to disenroll from HIP Link, if they have access to enhanced Medicaid benefits

- **Change in medical status or pregnancy**
- **Change in eligibility:**
  - Employer is no longer compliant with HIP Link requirements;
  - Employer plan is unaffordable, does not meet benefit requirements, or is not offered; or
  - Employee is no longer eligible for HIP Link coverage due to loss of job, or loss of eligibility for employer-sponsored insurance.

# How does HIP Link work?

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# HIP Link POWER Account

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## Employee Premium

- State sends a monthly premium assistance check to the employee enrolled in HIP Link.
  - Check covers premiums for the next months coverage, less the individuals 2% contribution.
  - Employer continues payroll deduction as normal.

## Link POWER Account

- \$4,000 POWER account is allocated for premiums and cost sharing.
  - Individuals can use their HIP Link card at provider offices or submit receipts to HIP Link for reimbursement of copayments, deductibles and co-insurance.
  - The POWER account allocates amounts for the premium payments that cannot be spent on cost sharing to make sure there is sufficient funding.

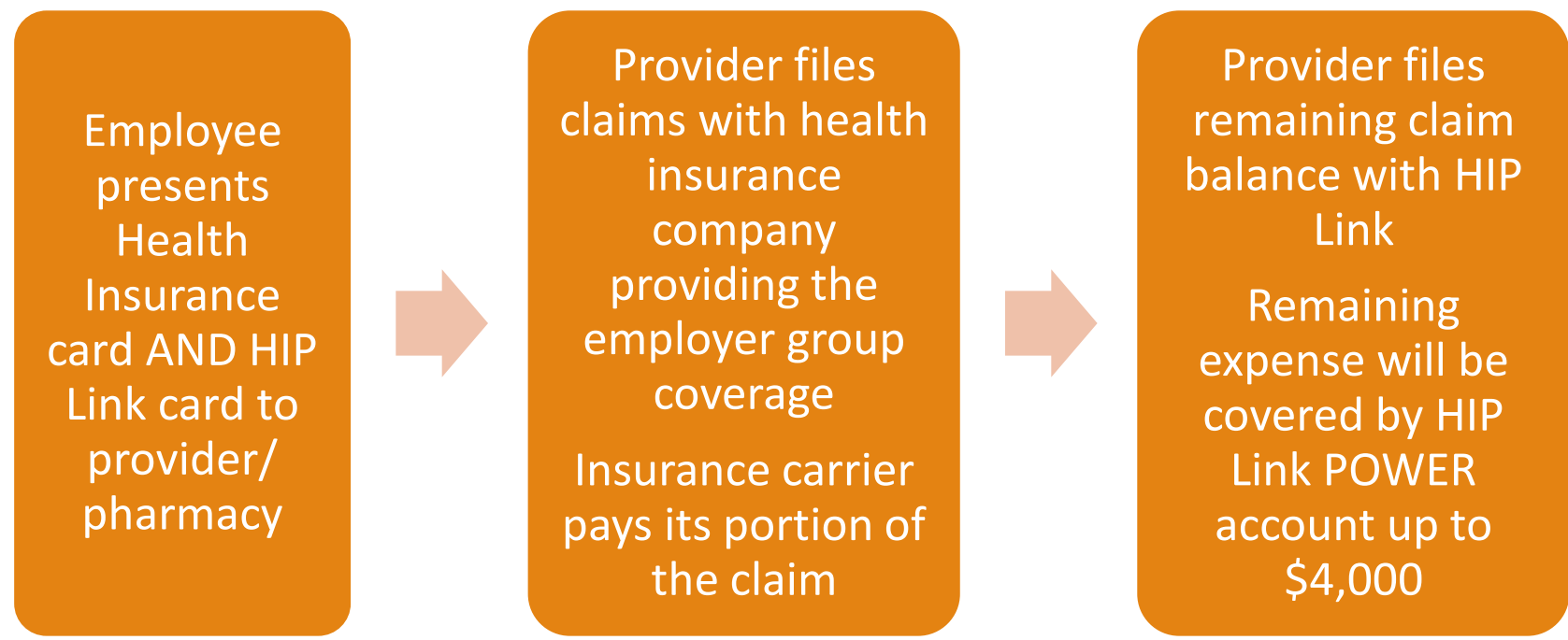


# HIP Link POWER Account- Cost Sharing

## How do providers get paid?

- HIP Link is similar to supplemental or secondary insurance coverage

## Provider Payments for Out-of-Pocket Expenses



# Questions?

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More information is available at [HIP.IN.gov](http://HIP.IN.gov).

Additional questions or comments may be sent to [HIPLINK.ECT@fssa.in.gov](mailto:HIPLINK.ECT@fssa.in.gov) or by contacting 1-800-457-4584.

Employees may send inquiries to [HIP2.0@fssa.in.gov](mailto:HIP2.0@fssa.in.gov) or contact 1-877-GET-HIP-9.