

How do I apply?

In order to enroll into the HIP Link program, the individual's employer must first become an approved HIP Link Employer. After an employer is approved, that employer receives a HIP Link Employer ID. Employees can then use this HIP Link Employer ID and apply in three different ways to receive HIP Link benefits:*

1. **Online** at www.HIP.IN.gov
2. **In person** at a local Division of Family Resources (DFR) office
3. **By phone**, calling the DFR call center at 800-403-0864



Need more information?

HIP Link enrollment counselors are available to answer questions about HIP Link covered services. They can also counsel individuals to help decide what plan option is best for them. To speak with a HIP Link enrollment counselor, call 1-877-GET-HIP-9 or 1-877-438-4479. Additional information can also be found online at www.HIP.IN.gov.



State of Indiana
Family and Social Services Administration
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**Employees must first apply for HIP and select the "HIP Link" option*



Health plan premium
assistance from the
state of Indiana

HIP Link program overview

HIP Link is a premium assistance program that helps eligible Hoosiers afford the cost of their employer's health insurance plans. HIP Link is part of Indiana's nationally recognized Healthy Indiana Plan model, or "HIP 2.0."



Why should I participate?

HIP Link provides each member with funds to help pay for monthly employee premiums and out-of-pocket medical expenses such as copayments for office visits and deductibles, to help them afford coverage under their employer's health plan.

Each HIP Link member receives a **\$4,000 Personal Wellness and Responsibility (POWER) account** to help pay for a portion of their

monthly premiums and other medical costs. Medical costs may include copayments for office visits, deductibles, etc.

Are there any requirements to participate in HIP Link?

Like all HIP members, HIP Link members are required to contribute approximately 2 percent of their monthly household income towards cost of their monthly health insurance premiums. If a married couple is enrolled in HIP Link, the required premium contribution amount will be shared between the two.

How does it work?

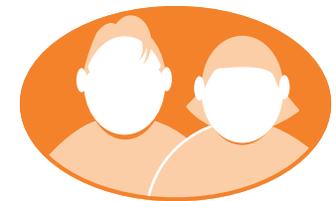
When an individual enrolls in HIP Link and their employer's health insurance plan, the employer will deduct the cost of the employee's insurance premium from their paycheck. Each month, **before the cost is deducted**, HIP Link will send the member an advance pre-payment check for a portion of the premium deduction.

Example:

If John makes \$1,250 per month, his monthly 2 percent contribution toward his insurance premium would be \$25. If John's employer deducts \$100 each month for the cost of the employee premium, John will receive an advance pre-payment check from HIP Link for \$75 each month.

Who is eligible?

Indiana residents ages 19-64 with incomes of up to \$16,433 annually for an individual, \$22,251 for a couple or \$33,868 for a family of four and have access to their employer's health insurance plans are generally eligible to participate in HIP Link.*



Spouses and other eligible adults may also enroll in HIP Link if they meet the criteria and can be covered by the employer's health insurance plan.

*Based on 138 percent of the 2015 Federal Poverty Level.