



HEALTHY INDIANA PLANSM

Employer Benefit Link

What is HIP Link?

HIP Link is a premium assistance program that helps eligible Hoosier afford the cost of their employer's health insurance plans. HIP Link is part of the Healthy Indiana Plan 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 co-payments for office visits or deductibles. Each HIP Link member receives a \$4,000 Personal Wellness and Responsibility (POWER) account to help members receive benefits on their employer's health insurance plan.

How does HIP Link work?

When you enroll in HIP Link and your employer's health plan, your employer will deduct your share of the health insurance premium from your pay. But each month, **before the cost is deducted**, HIP Link will send you a pre-payment check for the amount of the deduction, minus a small monthly contribution of about 2 percent of your income.

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 advanced pre-payment check from HIP Link for \$75 each month.

Who is eligible to participate in HIP Link?

To enroll in the HIP Link program, participants must first meet the eligibility requirements listed below:

- ✓ Indiana resident
- ✓ Be between 19 and 64 years old
- ✓ Have access to employer's health insurance plans
- ✓ Have a household income at/below 138% FPL

Household Size	Annual income limit for HIP Link eligibility	Monthly income limit for HIP Link eligibility	Maximum monthly 2% of income contribution
1	\$16,436.80	\$1,369.73	\$27.39
2	\$22,246.25	\$1,853.85	\$37.07
3	\$28,055.69	\$2,337.97	\$46.75
4	\$33,865.13	\$2,822.09	\$56.44
5	\$39,674.57	\$3,306.21	\$66.12

In order to enroll into the HIP Link program, your employer must first become an approved HIP Link Employer. To learn more about the HIP Link program or determine your eligibility, please call **1-877-GET-HIP-9** or visit www.HIP.IN.gov.

