



# HIP PLAN COMPARISON CHART

	HIP Plus	HIP Basic	State Plan
Who's eligible?	<p><b>Individuals who:</b></p> <ul style="list-style-type: none"> <li>• Have income up to 138% FPL</li> <li>• Make consistent POWER Account contributions</li> </ul>	<p><b>Individuals who:</b></p> <ul style="list-style-type: none"> <li>• Have income below 100% FPL only</li> <li>• Fail to make POWER Account contribution</li> </ul>	<p><b>Individuals who:</b></p> <ul style="list-style-type: none"> <li>• Have complex medical or behavioral conditions</li> <li>• Have very low income parents</li> <li>• Are pregnant</li> </ul>
How do you pay?	<p><b>POWER Account contributions</b></p> <p>No co-payments, except non-emergency ER visit: \$8</p>	<p><b>Copayments for most services</b></p> <p>More expensive than HIP Plus</p>	<p><b>Copayments or POWER Account contribution</b></p> <p>Exception: Pregnant women are exempt from cost-sharing</p>
What are the benefits?	<p><b>Comprehensive medical benefits, including maternity</b></p> <ul style="list-style-type: none"> <li>• Vision, dental benefits</li> <li>• Increased service limits</li> <li>• Comprehensive drug benefit</li> </ul>	<p><b>Comprehensive medical benefits, including maternity</b></p> <ul style="list-style-type: none"> <li>• Lower service limits</li> <li>• Limited drug benefit</li> </ul>	<p><b>Comprehensive medical benefits, including maternity</b></p> <ul style="list-style-type: none"> <li>• Current Medicaid benefits as required by federal law</li> <li>• Enhanced behavioral health services</li> </ul>