

HIP Employee Benefit Link

HIP Plus

HIP Basic

State Plan

Who's eligible?

Optional for individuals with access to cost-effective employer-sponsored insurance

Exception: Medically fragile

- Income up to 138% FPL
- Consistent POWER Account contributions

- Income below 100% FPL only
- Fail to make POWER Account contribution

Individuals with complex medical or behavioral conditions

- Very low income parents
- Pregnant women

How do you pay?

Enhanced POWER Account can be used for premiums, co-payments or deductibles

POWER Account contributions

No co-payments, except:
Non-emergency ER visit: \$8-25

Copayments for most services

More expensive than HIP Plus

Copayments or POWER Account contribution

- Exception: Pregnant women are exempt from cost-sharing

What are the benefits?

Employer plan benefits

Comprehensive medical benefits incl. maternity

- Vision & dental benefits
- Increased service limits
- Comprehensive drug benefit

Comprehensive medical benefits incl. maternity

- Lower service limits
- Limited drug benefit

Comprehensive medical benefits incl. maternity

- Current Medicaid benefits as required by federal law
- Enhanced behavioral health services