



**HEALTH CARE
ASSISTANCE**
that WORKS
FOR BUSINESSES



Program Overview

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Presentation Agenda

- HIP Employer Link Basics—How it Works
- Member Eligibility and Enrollment
- Employer Eligibility and Responsibilities
- Employer Registration
- Questions



What is HIP Employer Link?



HIP Employer Link Basics

HIP Employer Link Overview

- **HIP EMPLOYER LINK:**
 - Premium assistance program that helps employees pay for the cost of employer-sponsored health insurance
 - Option for employers, multi-employer plans, health plans and employees
- **STATE:**
 - Provides \$4,000 HIP Employer Link Personal Wellness & Responsibility (POWER) Account to help cover a portion of the employee premiums and supplemental medical expenses
- **MEMBERS:**
 - Like HIP, HIP Employer Link members contribute 2% of their annual household income towards the costs of coverage

Employees receive a premium reimbursement check

Employee is enrolled in employer's health insurance plan and HIP Employer Link



Employer deducts employee premium by payroll deduction



Employee receives an advance premium check* prior to payroll deduction on a monthly basis

**Advance premium payment amount is reduced by 2% of employee household income.*



HIP Link Pre-Payment Check Calculation Example*

Monthly employer insurance premium:	\$100.00
Monthly employee premium cost: (2% of monthly income)	(\$26.00)
Monthly HIP Link premium payment to employee:	\$74.00

**Based on monthly household income of \$1,300*

When a HIP Link Member goes to the doctor/pharmacy/ER



1. HIP Link member goes to the doctor and presents their employer sponsored insurance card and their HIP Link card.

2. The doctor's office files the claim with the employer sponsored health insurance and the insurance company pays their portion of the claim.



3. The doctor's office files the remaining portion of the bill (copayment and/or deductible) and it is paid by HIP Link.



This works just like secondary insurance.

Which **Employees** are Eligible to Participate?

HIP Employer Link Employee Requirements



Individuals working for an approved HIP Employer Link organization can enroll in HIP Employer Link if they meet the following eligibility criteria:

- Indiana resident,
- US Citizen,
- 19 to 64 years old,
- Income guidelines
 - Example: Household of 4 - \$34,000 (approx.)*
**138% of Federal Poverty Level, determined annually*
- Not eligible for other Medicaid or Medicare categories
- Access to employer-sponsored insurance



HIP Employer Link Income Guidelines

Household Size	Annual income limit for eligibility	Monthly income limit for eligibility
1	\$16,590.42	\$1,382.54
2	\$22,371.93	\$1,864.33
3	\$28,153.44	\$2,346.12
4	\$33,934.95	\$2,827.91
5	\$39,716.46	\$3,309.71
6	\$45,497.97	\$3,791.50
7	\$51,293.45	\$4,274.45
8	\$57,102.89	\$4,758.57

Employee Enrollment

1. Becoming HIP Employer Link eligible is considered a **qualifying event** and may be entitled to a special enrollment period.
 - 60 day special enrollment period begins when employer verifies employee is eligible for HIP Employer Link
2. Enroll during employer's open enrollment period

Which **Businesses** Are Eligible to Offer HIP Employer Link?



Employer Requirements

Before employees can enroll into the HIP Employer Link program, employers must first agree to participate and meet requirements.

Employers or Multi-Employer Plans must:

- Contribute at least 50% to the employee premium cost,
- Provide company Federal Employer Identification Number (FEIN),
- Employ Indiana residents (not exclusively), and
- Offer a health plan that meets program benefits and affordability requirements

Health Plan Criteria

Benefit requirements:

- Essential Health Benefits Benchmark options and/or federal minimum value (including EHB categories)
- Mental Health Parity and Addiction Equity Act , and
- Abortion requirements, in accordance with federal law.



Health Plan Criteria (Cont.)

Affordability Requirements:

HIP Employer Link uses a proprietary affordability tool that calculates the premiums, deductible, average coinsurance, and out of pocket maximums of each submitted plan to ensure that the annual \$4000 POWER account will be enough to cover each individual enrolled on the program.



Why should **Employers**
participate?

Employer Participation

Why should employers participate?

- May assist employees with the cost of enrolling in the group health plan.
 - “Affordable” coverage option
 - May help to meet industry and marketplace participation rate requirements
 - May help to lower group premium rates
- Potential to expand employee base
- Attract and retain employees by being listed as a HIP Employer Link Employer
 - Turnover rates and cost may decrease
- Potential savings on HSA contributions
- Increase participation in wellness programs, if offered with health plan
 - Increase employee health and well being= increase productivity
- HIP Employer 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?

Employer Application Process

1. Register with HIP Employer Link using the **Online Portal** available at www.HIPEmployerLink.in.gov.
2. Provide general business information.
3. Input health plan information and upload plan documentation
 - Summary of Benefits, Certificate of Coverage, etc.
 - Employer and Employee Premium rates
 - Health Reimbursement Account amounts
4. Receive confirmation email and a member from the HIP Employer Link team will contact employer.





Ongoing Employer Requirements

Verify Employees

- When an employee is approved for the program, the employer will be sent an email request to verify that the individual is employed and enrolled in/or eligible for employer's health insurance plans.
- Employer will need to confirm the employee's premium rate and dates of coverage.

Monthly Employee Verifications

- Confirm health insurance information on HIP Employer Link enrolled employees is up to date and report changes in employment, if applicable.

Annual Confirmation

- Confirm enrolled existing or newly enrolled employee's health coverage information is up-to-date, including any employment changes if applicable.
- Provide updated health plan information for the next benefit period.

What's Next?

- Visit www.hipemployerlink.in.gov
- Questions? HIP Employer Link Director, Sara.Hall@fssa.in.gov
- Additional questions or comments may be sent to HIPEmployerLink@fssa.in.gov or by contacting 1-800-457-4584.

