

State Rolls Out New Employer Benefit Link Program

Are you a small employer that does not offer health insurance but would like to do so? Are you an employer that offers a health insurance plan to your employees but may have employees who do not participate because they deem it unaffordable? If so, then you may find the state's new Healthy Indiana Plan (HIP) Employer Benefit Link to be of interest.

HIP was expanded to provide health coverage to eligible Hoosiers that are at income levels up to 138% of the federal poverty level (FPL), which is \$16,436 per year for an individual or \$33,865 for a family of four. The HIP Link is a new state program that offers premium assistance for eligible (at least age 21) participants who choose to enroll in their employers' sponsored health plan.

The basics: HIP Link employers may be able to enroll more of their employees into their employer-sponsored plans. This may help some employers meet health plan participation requirements. Employers must agree to employ Indiana residents and contribute at least 50% to the premium cost of their employer-sponsored plan. Plans must meet the federal Affordable Care Act minimum benefit and cost requirements.

Who qualifies and for what: Large, small and self-insured businesses with a federal employee identification number (FEIN) that have at least one employee who is an Indiana resident may be eligible. The employer becomes a HIP Link employer by filling out an application online. Employers will need to provide a summary of

benefits and coverage. Dental and vision benefits must be included if offered.

How it works: The employer deducts from the employee's pay the cost or premium charged to the employee for the group health insurance according to the employer's normal procedures. Each month the state will reimburse the employee directly for the amount of the deduction (minus any employee contribution to the POWER account; see below).

Each employee participating in the program will be given a HIP Link personal wellness and responsibility account (POWER) funded with \$4,000. This account is used to pay premiums and other medical expenses charged to the employee up to \$4,000 per year. The plan promotes personal ownership by requiring participants to contribute a portion of their income (about 2%) to their health coverage. Family members may be eligible under the plan.

Approval process: The application for HIP Link is available at HIP.IN.gov (www.hip.in.gov). Once the employer is approved, an employer ID will be assigned and employees may then enroll in the program. There are no costs associated with enrollment. On a monthly basis, the HIP Link employer will be prompted to confirm through the portal that employees enrolled in HIP Link are still employed and eligible for health insurance coverage. On an annual basis, employers will confirm benefits or premiums for the new benefit period.

RESOURCES: More information is available at www.hip.in.gov. Further questions may be directed to HIPLINK.ECT@fssa.in.gov