

**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