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FSSA seeks federal approval for HIP Workforce Bridge

Policy supports Gov. Holcomb's Next Level agenda, eases transition to private insurance

INDIANAPOLIS – The Indiana Family and Social Services Administration is creating a program that would help Healthy Indiana Plan participants transition more easily to employer insurance or other health care coverage. The agency announced today it will request federal approval to create the HIP Workforce Bridge.

Since 2008, the state's consumer-driven health care plan has demonstrated remarkable success providing coverage to its beneficiaries, empowering enrollees to become active participants in their health care coverage and improving member health outcomes. As a part of his 2019 Next Level agenda, Governor Eric J. Holcomb directed FSSA to develop a proposal that helps Hoosiers maintain coverage while transitioning from HIP.

The HIP Workforce Bridge program would assist individuals who become ineligible for HIP because they are earning higher incomes. If approved, the policy will be a first-in-the-nation approach to eliminate a common obstacle that can prevent HIP members from pursuing meaningful employment. The program would give outgoing HIP participants the ability to continue to use up to \$1,000 from their POWER accounts for premiums, deductibles, copayments and coinsurance for the next 12 months during their transition to commercial coverage. Unlike traditional health savings accounts, POWER accounts do not stay with the enrollee if they move to private insurance.

"When you take a step forward in your career you should also continue to take steps to be healthy," Gov. Holcomb said. "We want Hoosiers to pursue meaningful employment while continuing to see their doctor, take their medicines and maintain their overall health."

To establish HIP Workforce Bridge, FSSA has proposed a change to the federal waiver that authorizes the HIP program. The request aligns with full implementation of <u>Gateway to Work</u> in early 2020. Gateway to Work requires some HIP members to work or perform other qualifying educational or volunteer activities to maintain health care coverage.

"Many of us know from experience that even when someone gets a new job, there can still be a period of time when health care costs are a concern," said FSSA Secretary Jennifer Walthall, M.D., M.P.H. "With HIP Workforce Bridge, we will help fellow Hoosiers move into an exciting and rewarding next phase of their lives without adding the stress of health coverage uncertainty."

The HIP Workforce bridge proposal is posted <u>here</u>. FSSA will submit a finalized proposal to the U.S. Centers for Medicare & Medicaid Services following a 30 day public comment period.

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