



Type your company name here

### Can FHIAP help pay your monthly premium?

FHIAP is a state program that pays 95%, 90%, 70%, or 50% of the monthly premium for family members who have been uninsured for six months and meet income and other guidelines.

*How does this affect you?*

**SAMPLE**

#### Employee monthly premium cost

Company name here	Total Premium Cost	Employer Contribution	Without FHIAP	With FHIAP 95%	With FHIAP 90%	With FHIAP 70%	With FHIAP 50%
Employee Only	\$350.00	\$250.00	\$100.00	\$5.00	\$10.00	\$30.00	\$50.00
Employee and Spouse	\$700.00	\$400.00	\$300.00	\$15.00	\$30.00	\$90.00	\$150.00
Employee and Child(ren)	\$500.00	\$300.00	\$200.00	\$10.00	\$20.00	\$60.00	\$100.00
Employee and Family	\$1000.00	\$600.00	\$400.00	\$20.00	\$40.00	\$120.00	\$200.00

#### Directions:

1. Fill in “total premium cost” and “employer contribution” columns. Premium cost includes medical premium plus dental and vision premiums if available.
2. When you then “tab” to the next column, the chart will calculate what the employee’s cost is **without** FHIAP and the cost **with** each of the four FHIAP subsidy levels.

*Example: An employee with a 95% FHIAP subsidy pays 5% of the employee’s share of the premium. If the employee share is \$100 without FHIAP, the math is .05 x \$100=\$5. This employee pays \$5 monthly.*