What is the Healthy Indiana Plan (HIP)?

The Healthy Indiana Plan (HIP) is a health insurance program for adults aged 19-64 who have incomes below 138% of the federal poverty level and who do not qualify for traditional Medicaid. It helps cover medical costs, like doctor's visits and dental care.

HIP Eligibility

Household Size	Monthly Income Limit
1	$1,835.50
2	$2,489.20
3	$3,141.88
4	$3,795.50

How does HR 1 change HIP?

HR 1 required Indiana to change the Healthy Indiana Plan (HIP). Some changes take effect now and others will take effect in the future.

- **Pre-enrollment requirements:** Before you can enroll in HIP, you must show that you have met the work/community engagement requirements for the previous three months or are exempt.
- **Work/community engagement requirements:** You will need to work or volunteer 80 hours per month unless exempt.
  - You might be exempt if you are medically frail, pregnant/postpartum, participating in drug addiction or alcohol treatment, the parent of a child younger than 14, a family caregiver, or a student enrolled in an accredited program at least half-time. Check with FSSA for a full list of exemptions.
- **Copays:** HIP members will have copays of up to $35 for certain medical costs likely beginning January 2027.
- **More frequent redeterminations:** Participants will now have eligibility checks every six months.
- **Documentation:** There are stricter requirements for what documents are accepted as proof that a person meets the requirements, such as requiring a note from a medical professional to prove medical frailty.

Where can I learn more about changes to HIP?

A health insurance navigator can provide more information on Indiana health coverage programs, including HIP, and what requirements you may need to meet.

Learn more: **ckfindiana.org**

Acknowledgments

This work was supported with funding from the Partnership for Basic Needs. We are also grateful to Emily Bryant, Executive Director of Feeding Indiana's Hungry, Institute Policy Fellow Lindsay O'Neil and Institute Advisory Council member Sarah Conrad for their feedback on this publication.

This brochure was developed using feedback from current HIP and SNAP participants about how best to share information about the changes made in HR 1. Indiana Community Action Poverty Institute collected this feedback through virtual focus groups in April of 2026.

About the Indiana Community Action Poverty Institute

The Indiana Community Action Poverty Institute is a program of the Indiana Community Action Association. Staff at the Institute produce research, engage in advocacy, and promote civic engagement to respond to community needs through programmatic and policy change.

To learn more about the Institute, please visit **http://institute.incap.org.**

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The "One Big Beautiful Bill" changed HIP and SNAP

WHAT DO YOU NEED TO KNOW?

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What is the "One Big Beautiful Bill" (HR 1)?

Congress passed HR 1, sometimes referred to as the "One Big Beautiful Bill" in 2025 by a narrow margin. The Senate vote was 50-50, with Vice President J.D. Vance breaking the tie, and the House approved the Senate version by a vote of 218-214. President Trump signed it into law on July 4, 2025.

HR 1 makes major changes to the way the federal government collects and spends money. The changes made to Medicaid and SNAP programs are expected to result in hundreds of billions of dollars of reduced spending on these programs over the next ten years.

Where can I learn more about HR 1?

You can read a summary of HR 1 and look up how your representatives voted on Congress.gov:

What is the Supplemental Nutrition Assistance Program (SNAP)?

SNAP provides food assistance to individuals with low or no incomes by providing a benefit card – like a debit card - that participants can swipe at the grocery store to pay for certain food items.

How does HR 1 change SNAP?

- **Benefits increase more slowly:** HR 1 changes how the Thrifty Food Plan is calculated so benefits will likely increase more slowly over time. *Already In Effect*
- **More groups must meet work requirements:** HR 1 made changes so that the following groups must now meet work requirements:
    - Adults age 55-64
    - Adults with children age 14+
    - Homeless individuals
    - Veterans
    - Foster youth who are under age 24 and have aged out of foster care *Already in Effect*
- **No inclusion of internet costs:** Families may not deduct internet costs from their shelter deduction/FSSA may not include this in their utility allowance. *Already in Effect*
- **Eligibility changes:** Certain individuals who previously received SNAP, such as refugees and asylum seekers, may no longer be eligible. *Already in Effect*
- **States pay more:** States must pay a higher share of the cost of the SNAP program. It is unclear how Indiana will fit these new SNAP costs into its existing budget. *Beginning October 2026*

Where can I learn more?

FSSA's website describes many of the HR 1 changes, and whether or not they are currently in place or going into effect later. You can also visit a DFR office to ask questions about your particular circumstances.

What about restrictions on what food and drink can be purchased with SNAP?

On April 15, 2025, Governor Braun signed Executive Order 25-55, making changes to what you can buy with SNAP cards, and this was a decision made by state officials. This includes restrictions on:

- **Candy:** Products containing sugar, honey, or other natural or artificial sweeteners in combination with chocolate, fruits, nuts, or other ingredients or flavorings in the form of bars, drops, or pieces can no longer be purchased with SNAP.
- **Sugary drinks:** Non-alcoholic beverages that contain natural or artificial sweeteners can no longer be purchased with SNAP. Does not include: milk/milk products/milk substitutes or drinks naturally sweetened with fruit/vegetable juice.

Share Your Thoughts

Do you have thoughts about these changes? You can share them with the people who represent you in Congress and in the Indiana General Assembly.

Below are some ways to share your experiences and comments:

Look Up Who Represents You

Use the Institute's "Take Action" Tool