

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY-SPONSORED PROGRAMS						
	Small Businesses (1-50 Employees)	Individuals Recently Covered by an Employer Health Plan	Individuals & Families	Individuals with Pre-Existing, Severe, or Chronic Medical Conditions	Low-Income Individuals & Families	Children	Women	Adults with Substance Abuse Problems	Seniors & Disabled	Trade Dislocated Workers (TAA Recipients)
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Plans National Association of Health Underwriters 703-276-0220 www.nahu.org</p> <p>Prepaid Health Care Law (PHC) 808-586-9188 hawaii.gov/labor/dcd/aboutphc.shtml</p>	<p>COBRA /Prepaid Health Care Continuation (PHC) Then convert to a plan under:</p> <p>HIPAA Health Insurance Portability & Accountability Act 866-487-2365 www.dol.gov</p> <p>Hawaii Insurance Continuation Program (H-COBRA) 808-733-9360 hawaii.gov (Search: H-COBRA)</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans National Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p>Pre-Existing Condition Insurance Plan (PCIP) Run by the U.S. Department of Health and Human Services 866-717-5826 www.PCIP.gov</p>	<p>QUEST 800-316-8005, 808-524-3370 www.med-quest.us hawaii.gov/dhs/health/medquest/ There are various plans: QUEST, QUEST-Expanded, QUEST-ACE, and QUEST-Net.</p> <p>QUEST Expanded (QeXA) 866-928-1959 www.qexa.org</p> <p>NOTE: There is a QUEST enrollment cap of 125,000. Single childless adults cannot be enrolled, even if they meet all other requirements. Cap is lifted when enrollment is below 125,000 individuals on Dec. 31 of any year.</p>	<p>Hawaii's Medical Service Association (HMSA) Children's Plan 808-948-5555 www.hmsa.com (Search: Children's Plan)</p>	<p>Breast and Cervical Cancer Program 808-692-7460 www.hawaii.gov (Search: BCCCP)</p>	<p>Department of Health Alcohol and Drug Abuse Division 808-692-7506 www.hawaii.gov (Search: ADAD)</p>	<p>Medicare 800-633-4227 www.medicare.gov</p> <p>Medicare Prescription Drug Program 800-633-4227</p> <p>Sage Plus 888-875-9229</p>	<p>Health Coverage Tax Credit 866-628-4282 www.irs.gov (Search: HCTC)</p>
Coverage	<p>Hawaii has no law defining size of small group market. Most carriers define it as 1-50 employees, others as 1-100. There's a maximum look-back and exclusion period of zero months. Insurers cannot impose pre-existing condition exclusion.</p> <p>PHC: Requires employers to provide health insurance that covers hospital, medical, diagnostic and maternity benefits for eligible employees. If employee has 2 or more employers, then the employer who provides coverage is the one who 1) pays the most wages or 2) employs the employee for at least 35 hours/week.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>COBRA: Coverage available for 18-36 months depending on qualifying events. Benefits are what you had with your previous employer.</p> <p>PHC Continuation: Pays part of employee's premium for 3 months in case of employee disability and inability to work.</p> <p>HIPAA: Benefits are based on program selected. There is no expiration of coverage.</p> <p>H-COBRA: Benefits are the same as what you had with your previous employer. H-COBRA pays premiums for COBRA-eligible HIV-positive people who cannot afford premiums, or for those ineligible for group coverage (such as COBRA) but who can convert from group to individual coverage under HIPAA. H-COBRA pays only for HIPAA plans that cover prescription drugs.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Elimination riders are permitted.</p> <p>There is no limit to the look-back period, but there is a maximum exclusion period of 36 months.</p> <p>Options vary depending on applicant needs and plan selected.</p> <p><i>Limits on Pre-Existing Health Conditions May Apply</i></p>	<p>Covers broad range of benefits, including primary and specialty care, hospital care, and prescription drugs.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>All: 1-month waiting period for all services (except emergency and urgent care) unless under age 21.</p> <p>QUEST: Inpatient and outpatient hospital and clinical services (including x-rays and lab exams), Physician, Nursing facility and home health services, Prescription drugs, Biological and medical supplies and equipment, Vision and dental, Family planning and maternity, Psychiatric and psychological services, Diagnostic, screening, preventive and rehabilitative services, Medical transportation, Respiratory and hospice care, Emergency and urgent care. Early Periodic Screening, Diagnosis and Treatment (EPSDT) available for enrollees under age 21.</p> <p>QUEST-ACE & QUEST-Net: Limited prescription drugs, Medical, urgency, psychiatric and substance abuse services (cataract and heart surgeries not covered). 10 inpatient, 12 outpatient, and 6 mental health visits. ER for actual emergencies. Preventive and restorative dental care. No maternity benefits for adults ages 21 or older, unless income of pregnant woman's family is at or below 185% FPL.</p> <p>QeXA: Same as QUEST, plus home/community-based care, institutional services, and services of health care coordinator and primary care doctor.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Office visits, Routine and preventive care, Gynecological exams, Emergency services, Surgeries, Anesthesia, Diagnostic lab and x-ray services, Inpatient and outpatient hospital services, Maternity care, Mental health and substance abuse services, and Prescription drugs, and more.</p> <p>There is a 12-month waiting period for maternity-related services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Clinical breast and pelvic exams, mammograms, Pap tests, and follow-up diagnostic care for abnormal results.</p> <p>Inpatient and out-patient programs.</p> <p>Residential programs, day treatment programs, intensive outpatient programs, therapeutic living programs, residential social detoxification programs, methadone maintenance outpatient programs.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Medicare offers Part A, inpatient care in hospitals and rehabilitative centers; Part B, doctor and some preventive services and outpatient care; Part C allows Medicare benefits through private insurance (Medicare Advantage); Part D includes Parts A, B, and C not covered by Medicare. Part D covers prescription drugs.</p> <p>Sage Plus is a Medicare counseling service.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Inpatient and outpatient care (lab tests, x-rays, etc.), Doctor visits, Preventive and major medical care (surgery, physical therapy, Durable medical equipment, etc.), Mental health and substance abuse care, and Prescription drugs.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	
Eligibility	<p>Company size: 1-50 employees. Owner can count as an employee. Proprietor's name on license must draw wages.</p> <p>PHC: Employers must get approved health plans from authorized health care contractor. Eligible employees must work at least 20 hours a week, earn at least 86.67 times Hawaii's minimum wage, have worked for 4 consecutive weeks, and must be uninsured at time of enrollment.</p> <p>Not eligible for coverage under PHC: Federal, State and County workers; agricultural seasonal workers; real-estate or insurance sales people paid only on commission; people working for son, daughter or spouse; children under 21 working for father or mother.</p>	<p>GUARANTEED COVERAGE</p> <p>COBRA: Available for employees who work for businesses with 20 or more employees. You have 60 days from date of termination to sign up for COBRA coverage.</p> <p>PHC Continuation: Employee must be eligible under PHC Law. See "Small Businesses (1-50 employees)" column on left.</p> <p>HIPAA: Must have had 18 months of continuous coverage and completely exhausted COBRA or state continuation coverage. Must not have lost coverage due to fraud or non-payment of premiums. You have 63 days to enroll in a HIPAA-eligible plan.</p> <p>H-COBRA: Must live in Hawaii. Must be diagnosed as HIV positive, eligible for COBRA or for converted individual plan under HIPAA, and have income up to 300% FPL.</p>	<p>Medical underwriting is allowed without restriction.</p>	<p>GUARANTEED COVERAGE</p> <p>Must have been uninsured for at least 6 months prior to applying. Must prove being a U.S. citizen or legal U.S. resident, a Hawaii resident, and having problems getting insurance due to a pre-existing condition.</p>	<p>GUARANTEED COVERAGE</p> <p>All: Must be U.S. citizen or legal immigrant and Hawaii resident and not be in a public institution.</p> <p>QUEST: Must not be qualified for health coverage from employer (except General Assistance and AFDC recipients). Must not be blind, disabled, or Medicare-eligible, and must be under 65 years old. Income limit of 100% FPL. Asset limits of \$2,000 for a household of one, \$3000 for two, and \$250 for each additional family member. Also eligible: Children ages 0-18 living at or below 200% FPL and pregnant women at or below 185% FPL with no asset limits requirements for either.</p> <p>QUEST-ACE: Same as QUEST but must be childless living at or below 200% FPL.</p> <p>QUEST-Net: Same as QUEST but living at or below 300% FPL with asset limit of \$5,000 for a household of one, \$7,000 for two, and \$500 for each added member.</p> <p>QeXA: Must be 65 and older, or certified blind or disabled living at or below 100% FPL with asset limits of \$2,000 for singles, and \$3,000 for couples.</p>	<p>GUARANTEED COVERAGE</p> <p>Must be uninsured children ages 31 days to 18 years old.</p> <p>Must be a Hawaii resident for at least 6 months (based on the parent's or guardian's residency).</p> <p>There is no household income limit or citizenship requirement.</p>	<p>GUARANTEED COVERAGE</p> <p>Must be women ages 50 to 64, uninsured or under-insured, with incomes at or below 250% FPL.</p>	<p>GUARANTEED COVERAGE</p> <p>Treatment services have, as a requirement, priority admission for pregnant women and injection drug users.</p>	<p>GUARANTEED COVERAGE</p> <p>Medicare & Sage Plus: Must be U.S. citizen or permanent U.S. resident, and:</p> <p>1) If 65 years or older, you or your spouse worked for at least 10 years in Medicare-covered employment, or</p> <p>2) You have a disability or end-stage renal disease (permanent kidney failure requiring dialysis or transplant) at any age.</p>	<p>GUARANTEED COVERAGE</p> <p>Must be receiving TAA (Trade Adjustment Assistance), or</p> <p>Must be 55 years or older and receiving pension from the Pension Benefit Guaranty Corporation (PBG).</p> <p>Must not be enrolled in certain state plans, or in prison, or receiving 65% COBRA premium reduction, or be claimed as a dependent in tax returns.</p> <p>Must be enrolled in qualified health plans where you pay more than 50% of the premiums.</p>
Monthly Cost	<p>Costs depend on employer contribution. Rates must be approved by the state Dept. of Insurance.</p> <p>PHC: Employer must pay at least 50% of premium. Employees pay no more than 1.5% of monthly wage.</p>	<p>COBRA: Premiums range from 102%-150% of group health rates.</p> <p>PHC Continuation: Employer must pay at least 50% of premium. Employees pay no more than 1.5% of monthly wage.</p> <p>HIPAA: Premiums will depend on plan chosen.</p> <p>H-COBRA: \$0 or minimal share of cost.</p>	<p>Various price ranges depending on deductible and what plan you buy. There are no rate caps.</p>	<p>Monthly premiums range from \$116 to \$500 depending on your age and plan chosen.</p>	<p>QUEST: \$0 or \$30 if self-employed and earning 100% FPL.</p> <p>QeXA & QUEST-ACE: \$0</p> <p>QUEST-Net: \$60 full premium if earning 100% FPL and at least 19 years old. 50% of full premium if self-employed and earning 100% FPL or below. Full or part of premium if earning 250% FPL or more and age 18 and younger.</p>	<p>\$71.50 per month.</p>	<p>\$0 or minimal share of cost.</p>	<p>\$0 or share of cost. Costs vary depending on which program you choose.</p>	<p>Medicare: \$0 and share of cost for certain services; deductibles for certain plans. Part A: \$0 - \$450 based on length of Medicare-covered employment; Part B: \$96.40 - \$369.10 depending on annual income; Part C: Based on provider; Part D: Varies in cost and drugs covered.</p> <p>Sage Plus: \$0</p>	<p>20% of the insurance premium including COBRA premium if employer contributes less than 50%.</p>

Other Programs & Resources

VA Medical Benefits Package
877-222-8387
www.va.gov

PACE Hawaii Maluhia Health Center
(Age 55 and older)
808-832-6130

Hawaii Immunization Program
800-933-4832
808-586-8300
www.vaxhawaii.com

STD/AIDS Prevention Branch
808-733-9281

Women-Infant-Children (WIC)
586-8175 (Oahu)
888-820-6425 (Neighbor Islands)
hawaii.gov
(Search: WIC)

NOTE: Government programs look at each family's circumstance to determine eligibility.

Income and assets tests may be required to determine eligibility for publicly-sponsored programs.

FPL means Federal Poverty Level. See explanation on reverse side of this matrix.

Guaranteed Coverage means you cannot be turned down due to your health conditions.

Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.



Using this Health Care Options Matrix

Each state has a variety of health care coverage options. This Matrix is designed to help residents determine which option is best for them.

STEP 1 For applicants potentially eligible for public programs, check the chart below to determine his/her FPL percentage.

STEP 2 See reverse side of this Matrix brochure to determine options for which the applicant might qualify.

STEP 3 Make a list of the programs and insurance coverage options that may apply to the applicant and then use the contact information provided to access coverage or services.

Your Federal Poverty Level (FPL) (Based on monthly family income)

Family Size (Household)	25%	50%	75%	81%	100%	133%	175%	200%	250%	300%
1	\$261	\$523	\$784	\$846	\$1,045	\$1,390	\$1,829	\$2,090	\$2,613	\$3,135
2	\$353	\$705	\$1,058	\$1,143	\$1,411	\$1,876	\$2,469	\$2,822	\$3,527	\$4,233
3	\$444	\$888	\$1,333	\$1,439	\$1,777	\$2,363	\$3,109	\$3,553	\$4,442	\$5,330
4	\$536	\$1,071	\$1,607	\$1,735	\$2,143	\$2,850	\$3,749	\$4,285	\$5,356	\$6,428
5	\$627	\$1,254	\$1,881	\$2,032	\$2,508	\$3,336	\$4,390	\$5,017	\$6,271	\$7,525
6	\$719	\$1,437	\$2,156	\$2,328	\$2,874	\$3,823	\$5,030	\$5,748	\$7,185	\$8,623
7	\$810	\$1,620	\$2,430	\$2,624	\$3,240	\$4,309	\$5,670	\$6,480	\$8,100	\$9,720
8	\$901	\$1,803	\$2,704	\$2,921	\$3,606	\$4,796	\$6,310	\$7,212	\$9,015	\$10,818

- A pregnant woman counts as two for the purpose of this chart.
- Add \$366/month for each additional family member after eight.
- Contact individual programs for deduction allowances on child/dependent care; working parent's work expenses; alimony/child support *received* or court ordered amount *paid*.

Source: Federal Register Vol. 76, No. 13, January 20, 2011, pp. 3637–3638. Valid through 2011 unless updated.
Monthly percentage data calculated by FHCE and rounded to the nearest dollar.

Note: There is no universal administrative definition of income that is valid for all programs that use the poverty guidelines. The office or organization that administers a particular program or activity is responsible for making decisions about the definition of income used by that program (to the extent that the definition is not already contained in legislation or regulation). To find out the specific definition of income used by a particular program or activity, you must consult the office or organization that administers that program.

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Other Sources of Information

Financial Aid & Free or Low-Cost Benefits

Government Benefits Finder
800-333-4636
www.benefits.gov

(Search tool for grants, loans and other benefits)

Catalog of Federal Domestic Assistance
www.cfda.gov

(Search tool for grants, loans and other benefits)

Partnership For Prescription Assistance
888-477-2669
www.pparx.org

Finding Local Health Care Options

Health Resources and Services Administration
888-275-4772
www.findahealthcenter.hrsa.gov

Department of Health and Human Services
www.hhs.gov

(Various health care search tools)

Self Help Clearing House
www.mentalhelp.net/selfhelp

(Search tool for people sharing information on hundreds of diseases, health conditions and other health care related situations)

Hawaii Department of Health
808-586-4400
www.hawaii.gov/health

(State program information)

Laws & Regulations

Hawaii Division of Insurance
808-586-2790
808-586-2799
hawaii.gov/dcca/ins

(General information on all types of insurance)

Employee Benefits Security Administration
www.dol.gov/ebsa

(Official information and rules from the U.S. Department of Labor)

Prepaid Health Care Law
808-586-9188
hawaii.gov/labor/dcd/aboutphc.shtml

Help with This Matrix or Finding a Broker or Agent

National Association of Health Underwriters
703-276-0220
www.nahu.org

(National organization of insurance brokers)

The Foundation for Health Coverage Education® has created the Matrix public education program to ensure that every American has complete information about access and affordability to quality health care coverage. Every effort has been made to include the most up-to-date information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverages are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most accurate information available.

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HAWAII

Health Care Options Matrix™



This Matrix offers information about free and low-cost health care coverage for individuals, families, and small businesses.



Helping people navigate their health care options