

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY SPONSORED PROGRAMS						
	Small businesses (1-50 Employees)	Individuals recently covered by an employer health plan	Individuals & families	Low income individuals and families	Children	Women	Adults with substance abuse problems	Seniors and Disabled	Trade Dislocated Workers (TAA recipients)	Veterans
Program	U.S. Uninsured Help Line 800-234-1317 Group Health National Association Of Health Underwriters 703-276-0220 www.nahu.org	COBRA Then convert to HIPAA Health Insurance Portability and Accountability Act 866-4-USA-DOL www.dol.gov	U.S. Uninsured Help Line 800-234-1317 Individual Plans National Association Of Health Underwriters 703-276-0220 www.nahu.org	Medicaid 800-316-8005 808-524-3370 www.med-quest.us	HMSA Children's Plan Hawaii's Medical Service Association 800-620-4672 www.coveringkids.com	Breast and Cervical Cancer Program 808-692-7460 http://hawaii.gov/health/family-child-health/chronic-disease/bcccp/index.html	Department of Health Alcohol and Drug Abuse Division 808-692-7506 http://www.hawaii.gov/health/substance-abuse/	Medicare 800-633-4227 800-MEDICARE www.medicare.gov Medicare Prescription Drug Program 800-633-4227 Sage Plus 888-875-9229	Health Coverage Tax Credit 866-628-HCTC www.irs.gov (key word HCTC)	VA Medical Benefits Package 877-222-8387 www.va.gov
Coverage	Hawaii does not have a statute that defines the size of their small group market. Most carriers define it as 1-50 however some use the definition of 1-100 Individuals who attempt to obtain coverage as a business group of one must satisfy criteria set by the carrier <i>Pre-Existing Health Conditions Covered</i>	Cobra Subsidy: 9 months of partially subsidized COBRA premium COBRA coverage available for 18-36+ months depending on qualifying events; benefits are same as group program HIPAA individual-plan conversion benefits are based on the program selected, no expiration <i>Pre-Existing Health Conditions Covered</i>	Options vary depending on applicant needs and plan selected <i>Limits on pre-existing health conditions may apply</i>	Depending on program, inpatient hospital services, outpatient hospital services, prenatal care, vaccines for children, physician services, nursing facility services for persons aged 21 or older, family planning services and supplies, rural health clinic services, home health care for persons eligible for skilled-nursing services, laboratory and x-ray services, pediatric and family nurse practitioner services, nurse-midwife services and more <i>Pre-Existing Health Conditions Covered</i>	Basic care, preventive care, immunizations, doctor visits <i>Pre-Existing Health Conditions Covered</i>	Clinical breast exam, mammogram, pelvic exam, pap test, follow-up diagnostic care for abnormal results	Comprehensive system of services to meet the treatment and recovery needs of individuals and families Inpatient and out-patient programs <i>Pre-Existing Health Conditions Covered</i>	Medicare offers two standard plans, A: Hospital Insurance and B: Medical Insurance, as well as several supplemental and advantage plans Sage is a Medicare counseling and application service <i>Pre-Existing Health Conditions Covered</i>	Will cover 80% of your COBRA premium if employer contributes less than 50% (or spouses' employer) Will cover individual insurance in which you were enrolled for last 30 days before TAA benefits <i>Pre-Existing Health Conditions Covered</i>	Comprehensive preventive and primary care, outpatient and inpatient services <i>Pre-Existing Health Conditions Covered</i>
Eligibility	Company size: 1-50 employees Owner can count as an employee, proprietor-name on license must draw wages All employers are required to offer coverage to most employees who work 20 hours per week	GUARANTEED COVERAGE Cobra Subsidy: If you were involuntarily terminated between Sept 1, 2008 and Dec 31, 2009, you are eligible for a COBRA subsidy from the Federal Government. If you become eligible for other insurance, you will no longer be eligible for the subsidy. If you turned down COBRA from Sept 1, 2008 to Feb 17, 2009, you are eligible for the subsidy. Must have an income at or below \$125,000 for individuals or \$250,000 for couples. All coverage terminated within last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud For HIPAA: recently covered by group program or a COBRA plan for 18 continuous months (COBRA option must have been selected if available and exhausted) State resident	All individual market carriers are subject to a 6-month look-back and a 12-month exclusionary period limit on pre-existing health conditions If you are turned down see next column	GUARANTEED COVERAGE HI resident and legal citizen or qualified immigrant Children (ages 0-19): 300% FPL Pregnant Women: 185% FPL Parents or the blind, aged or disabled: 100% FPL Family: At or below 250% qualify for free health insurance Family: between 250-300% FPL qualify for low cost. Medically needy: 51% FPL Asset limits of \$2,000 for a household of one, \$3,000 for a household of two \$250 per additional person Asset limits do not apply to individuals under age 19, or to pregnant women for the duration of the pregnancy plus 60 days	GUARANTEED COVERAGE Age 0 to 19 years old; must live in Hawaii; income up to 300% FPL; and be a U.S. citizen, U.S. national, lawful permanent resident (have a "green card"), refugee, or citizen of the Marshall Islands, Federated States of Micronesia, or Palau. Must be ineligible for Medicaid	GUARANTEED COVERAGE Woman age 50 to 64; Income at or below 250% of the federal poverty level; Uninsured or under-insured	GUARANTEED COVERAGE Treatment services have, as a requirement, priority admission for pregnant women and injection drug users	GUARANTEED COVERAGE Disabled or age 65 and older or people under age 65 with certain disabilities, and people of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).	GUARANTEED COVERAGE Must be receiving TAA (Trade Adjustment Assistance) Must not have access to employer plan that pays 50% of coverage cost Not enrolled in certain state plans	GUARANTEED COVERAGE "Veteran status" = active duty in the U.S. military, naval, or air service and a discharge or release from active military service under other than dishonorable conditions Certain veterans must have completed 24 continuous months of service
Monthly Cost	Costs depend on employer contribution and rates must be approved by the state Department of Insurance	Cobra Subsidy: 35% of monthly premium Costs range from 102-150% of group health rates	Various price ranges depending on deductible and what plan you buy	\$0, minimal share of cost or 'buy-in'; Premiums range between \$15-60 per child per month	\$55 per month	\$0	\$0 or share of cost; Costs vary depending on which program you choose.	\$0 and share of cost for certain services; deductibles for certain plans	20% of the insurance premium	\$0 and share of cost and co-pays depending on income level

Other programs & resources

Honolulu PACE
(Age 55 and older)
808-832-6131

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

HIV Testing and Counseling
808-733-9281

Partnership For Prescription Assistance
888-4PPA-NOW
888-477-2669
www.pparx.org

Women-Infant-Children (WIC)
Oahu: 586-8175
Neighbor Islands: 888-820-6425
http://hawaii.gov/health/family-child-health/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	\$226	\$451	\$677	\$731	\$903	\$1,200	\$1,579	\$1,805	\$2,256	\$2,708
2	\$304	\$607	\$911	\$983	\$1,214	\$1,615	\$2,125	\$2,428	\$3,035	\$3,643
3	\$381	\$763	\$1,144	\$1,236	\$1,526	\$2,029	\$2,670	\$3,052	\$3,815	\$4,578
4	\$459	\$919	\$1,378	\$1,488	\$1,838	\$2,444	\$3,216	\$3,675	\$4,594	\$5,513
5	\$537	\$1,075	\$1,612	\$1,741	\$2,149	\$2,858	\$3,761	\$4,298	\$5,373	\$6,448
6	\$615	\$1,230	\$1,846	\$1,993	\$2,461	\$3,273	\$4,306	\$4,922	\$6,152	\$7,383
7	\$693	\$1,386	\$2,079	\$2,246	\$2,773	\$3,687	\$4,852	\$5,545	\$6,931	\$8,318
8	\$771	\$1,542	\$2,313	\$2,498	\$3,084	\$4,102	\$5,397	\$6,168	\$7,710	\$9,253

- A pregnant woman counts as two for the purpose of this chart.
- Add \$311/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. 74, No. 14, January 23, 2009, pp. 4199-4201. 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.

The Health Care Options Matrix is a registered trademark of Philip Lebherz and was originally developed by Philip Lebherz and the Foundation for Health Coverage Education®, www.coverageforall.org.

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Other sources of information

Financial aid and free or low-cost benefits

Government Benefits Finder

800-FED-INFO
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)

Finding local health care options

Bureau of Primary Health Care

888-ASK-HRSA
www.ask.hrsa.gov/pc

(Search tool by zip code)

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

www.hawaii.gov/health

(State program information)

Laws and regulations

Hawaii Division of Insurance

808-586-2790
808-586-2799
www.hawaii.gov/dcca/areas/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)

Help with this Matrix or finding a broker or agent

National Association of Health Underwriters

www.nahu.org

(State organization of insurance brokers)

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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



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.