

Health care coverage options

HMSA is here for you in these uncertain and difficult times

As we all face this COVID-19 situation together, we want to help you understand your options – whether it's buying a health plan on your own or getting financial assistance from the government.

It's all about one thing – making sure you continue to have access to the health care you need when you need it. Please look over the options below and call us if you have questions.

Affordable Care Act plans

HMSA has Affordable Care Act (ACA) plans that you can buy on your own and you may be able to get a government subsidy. These plans include health benefits, such as medical and prescription drug coverage. ACA plans cover individuals and their spouse or children.

- To enroll online in an ACA plan, go to hmsa.com/health-plans/individuals-families. Be sure to click the green “check for subsidies” box to see if you qualify for financial help from [HealthCare.gov](https://www.healthcare.gov).
- You can also call 948-5555, option 1, on Oahu or 1 (800) 620-4672, option 1, toll-free on the Neighbor Islands, Monday through Friday, 8 a.m. to 5 p.m.

QUEST Integration

Health care doesn't have to come from your employer. If you've recently lost your job or find yourself in a position where your employer can no longer offer you coverage, you may be able to get a health plan at no cost through Hawaii's Medicaid program. This plan can provide a temporary solution for individuals and families while we wait for our state economy to get back on track.

- Go to hmsa.com and search QUEST Integration to learn how to apply for a QUEST Integration plan.
- Or call the Med-QUEST office at 524-3370 on Oahu or 1 (800) 316-8005 toll-free on the Neighbor Islands.

COBRA through your employer

If you recently lost the health plan that was offered to you by your employer but want to keep it, you may be able to pay for that same plan on your own.

- This is only available if your company has 20 or more employees.
- This option can be a bit pricey. You'll be responsible for paying the entire premium, both what you normally pay plus what your employer previously contributed.

To learn more about COBRA (or the Consolidated Omnibus Budget Reconciliation Act) go to hmsa.com and search for COBRA. Then, if you're still interested in this option, contact your employer for more information.