

# THE HAWAII UNINSURED PROJECT

# MILESTONES

Special Edition 2001/Issue 2

The Hawai'i Uninsured Project is a statewide initiative of the HMSA Foundation that is dedicated to making health care available to all the people of Hawai'i.

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## The Hawai'i Uninsured Project Issues Insurance Tips

The economic impact of the September 11 tragedy is quickly becoming apparent as businesses in Hawai'i begin laying off employees and reducing full-time workers to part-time. In addition to the loss of income, many employees are faced with a loss of benefits – the most detrimental being health insurance.

The Hawai'i Uninsured Project has issued the following tips for Hawai'i's families who are suddenly confronted with the loss of health insurance:

#### • Find Out Insurance Options

Individuals who lose their medical benefits are encouraged to check with either their human resource department or with their health plan to discuss insurance options. In some cases, individuals may be eligible under a spouse's plan.

#### • COBRA

The Consolidated Omnibus Budget Reconciliation Act (COBRA) is a federal law that gives some employees and their dependents the option to continue health insurance if it ends for certain reasons. Your health plan administrator will notify you if you are eligible for COBRA. You have 60 days to accept health insurance, after which you lose all rights to this benefit.

#### • HMSA's Member Protection Program

The recently announced Member Protection Program is aimed at preserving health coverage for HMSA members affected by the crisis. HMSA will subsidize monthly dues for the first three months. Some restrictions apply. Members laid off from Sept. 11 to Dec. 31 should contact their employer or call 948-6309 on O'ahu or 1 (800) 643-3083 from the Neighbor Islands.

#### • QUEST

You have 45 days from the time you lose your benefits to apply for QUEST, a state program that provides health insurance to Hawai'i residents. To be eligible, you must be a Hawai'i resident; be a U.S. citizen or permanent resident alien; have a

Social Security number; be under age 65; and fall within the income and asset limits. To learn more and find out if you qualify, contact your local Med-QUEST Eligibility Office.

#### • Free or Low-Cost Health Insurance for Children

To keep children active, healthy and in school, it is important for them to maintain routine physical exams and have access to a doctor when they need one.

Children and youth have more affordable options than adults do. Government programs offer free health insurance for uninsured children who are under nineteen years old, meet family income levels, are residents of Hawai'i, and are either U.S. citizens, legal immigrants, refugees, or citizens of the Marshall Islands, Federated States of Micronesia, or Palau. For more information and an application, call the Kids' Health Insurance Hotline at 275-2000 on O'ahu and 1 (877) 275-6569 toll-free from Neighbor Islands or logon to [www.coveringkids.com](http://www.coveringkids.com).

The HMSA Children's Plan provides affordable health insurance to children who are Hawai'i residents and currently uninsured. Children receive basic health care benefits such as preventive services, immunizations, and doctor visits. Call 948-6422 on O'ahu or 1 (800) 618-4672 on the Neighbor Islands.

#### • Uninsured Does Not Have to Mean Lack of Health Care

If none of these options work and you find yourself uninsured, there are still places you can get medical care when you need it. Primary care clinics throughout the state offer a variety of health and social services at a reasonable cost. Licensed doctors and nurses are available to treat most basic health problems. For a listing of these clinics in your area call Ask Aloha United Way at 275-2000 on O'ahu and 1 (877) 275-6569 toll-free from Neighbor Islands. And as always, in the case of an emergency, don't hesitate to go to the hospital emergency room.

*If you prefer to receive this newsletter electronically, please e-mail Pi'ilani Pang at [piilani\\_pang@hmsa.com](mailto:piilani_pang@hmsa.com).*

## A Community Dialogue on Health Insurance

### **DID YOU KNOW THAT PEOPLE WHO LACK HEALTH INSURANCE ARE...**

- More likely to delay seeking care and less likely to use preventive services;
- More likely to become personally bankrupt from medical costs;
- Up to three times more likely to experience adverse health outcomes;
- Up to four times as likely to require avoidable hospitalizations and emergency hospital care; and
- Dying at a higher rate than people who have health insurance?

### **FURTHER, DID YOU KNOW THAT A SUBSTANTIAL UNINSURED POPULATION...**

- Reduces overall productivity in the workforce;
- Creates higher health care costs because the uninsured often receive medical care at emergency rooms rather than in physician offices; and
- Creates social costs paid for by providers, health plans, employers, the insured and all taxpayers?

Join us for an important discussion on health insurance in Hawai'i. The Hawai'i Uninsured Project is listening to community voices about the issue of the uninsured and taking this information to policy makers. Through October and November, we will hold panels in communities throughout the state. Representatives from government, non-profit agencies, and private business will share their perspectives. Plan to attend one near you to learn about the issue and share your thoughts.

Lana'i	Oct. 13	9-11 a.m.	Lana'i Community Center
Windward O'ahu	Oct. 17	6-8 p.m.	Castle Medical Center Auditorium
Moloka'i	Oct. 20	9-11 a.m.	Mitchell Pauole Center Hall
Honolulu	Oct. 23	5:30-7:30 p.m.	Washington Middle School Cafeteria
Kaua'i	Oct. 24	5:30-7:30 p.m.	Queen Lili'uokalani Children's Center
Kihei, Maui	Oct. 27	9-11 a.m.	Kihei Community Center
East Hawai'i	Oct. 29	5-7 p.m.	Queen Lili'uokalani Children's Center
Kahului, Maui	Oct. 30	6-8 p.m.	Kahului Community Center
Leeward O'ahu	Nov. 2	5:30-7:30 p.m.	Wai'anae District Park
North Hawai'i	Nov. 9	6-8 p.m.	Kahilu Town Hall
West Hawai'i	Nov. 10	9-11 a.m.	King Kamehameha Kona Beach Hotel

The Hawai'i Uninsured Project is a statewide initiative dedicated to making health care available to all the people of Hawai'i. Many organizations including the HMSA Foundation, Hawai'i State Department of Health, Papa Ola Lokahi, Hawai'i Primary Care Association, Hawai'i Health Information Corporation, and others initiated the Project to form a plan to dramatically reduce the number of uninsured people in Hawai'i.