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2003 Survey Indicates 67 % of the Uninsured Would Enroll in Government Programs If Eligible.

Almost 26,000 Adults Meet Income Requirements but Cannot Access Government-Sponsored QUEST

- Removing Enrollment Cap Could Boost Hawaii's Coverage Rate by 21 Percent -

An estimated 26,000 adults meet the income requirements for QUEST but are not enrolled, according to a 2003 study conducted by the University of Hawaii Social Science Research Institute. Obstacles are varied and may include: a cap that limits the number of enrollees; a lack of knowledge about available programs; language or cultural barriers; and system barriers that make enrollment difficult such as complex forms.

In a separate study commissioned by The Hawai'i Uninsured Project in September 2003, results affirm that the general public values health coverage and there is a willingness to share responsibility for providing that coverage among the uninsured, the insured, taxpayers and government.

In terms of take up or anticipated enrollment rate, 67 percent of the uninsured stated that they would enroll in a government sponsored-program if they learned they were eligible. Only 16 percent of the uninsured stated that the program would have to be free in order for them to consider applying. In addition, regardless of the respondents insurance status, the majority surveyed expressed a willingness to accept a tax increase to ensure access to health coverage for Hawaii's people. The statewide general public telephone survey of 18 to 64 year old residents was conducted by Ward Research.

Enrollment Cap Is Biggest Barrier to Access. In 1995, state budgetary constraints resulted in changes to QUEST's eligibility criteria. Income requirements became more restrictive. An enrollment cap of 125,000 people was set. As a result, QUEST is at capacity and is not open to certain adults – despite the fact that they meet the income requirements.

Income and asset requirements differ depending on the applicant's situation and household size. In general, the income requirement for eligibility is 100 percent of the FPL (federal poverty level). In 2003, this translates to an annual income of about \$11,000 for an individual and \$21,000 for a family of four.

Open Access Regardless of Enrollment Cap. Certain classes of individuals are guaranteed access to QUEST regardless of the cap, and can have higher incomes such as pregnant women, who are eligible at 185 percent FPL. Children (in families up to 200 percent FPL) are also eligible regardless of the enrollment cap.

Frequently Asked Questions

What is Hawaii's QUEST Program? In 1994, Hawaii expanded Medicaid coverage through a managed-care program called QUEST. QUEST provides health care coverage comparable in most ways to private health insurance. In addition to covering people who receive federally funded welfare assistance, the program covers low income, uninsured adults.

What is Medicaid? Hawaii's QUEST is a Medicaid program. Medicaid is a health insurance program for certain individuals that is funded and administered through a state-federal partnership. Medicaid provides medical assistance for certain individuals and families with low incomes and few resources. Eligibility is limited to individuals who fall into specific categories. Although the federal government establishes general guidelines for the program, the Medicaid program requirements are actually established by each state. Whether or not a person can be eligible for Medicaid depends on the individual's state of residence.

What's the Difference between QUEST and Med-QUEST? QUEST is the name of the health coverage program. Med-QUEST is the name of the program's administrative office.

For more information on the State of Hawaii's QUEST program, visit www.state.hi.us/dhs/Q-Book.html.

Other Examples of Government-Sponsored Health Coverage Programs

Medicare. A national health insurance program for people 65 years of age and older, certain younger disabled people, and people with kidney failure.

Medicaid Fee For Service. A state/federal program that covers services for those age 65 and older, and those certified as blind or disabled.

TRICARE. A national health care program for active duty personnel, their families and retirees.

The Hawai'i Uninsured Project has assembled a committee of community leaders to explore these issues and develop potential solutions for opening enrollment in government-sponsored programs.

The Hawai'i Uninsured Project's mission is to ensure access to health coverage in Hawaii. The project is spearheading solutions through community collaboration and fact-based research. Support for the project is provided by grants from The Robert Wood Johnson Foundation, the U.S. Department of Health and Human Services - Health Resources and Services Administration and local funders such as Hawaii State Department of Health and HMSA Foundation.



The Hawai'i Uninsured Project is a program of the Hawai'i Institute for Public Affairs (HIPA), an independent, nonpartisan and nonprofit organization dedicated to elevating Hawaii's public decision-making process through sound public policy analysis, research and community collaboration.

For more information on the institute, visit www.HipaOnline.com or call (808) 585-7931.