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**Med-QUEST Provides Options and Updates for Unemployed Hawai'i Residents
In Need of Health Insurance Coverage**

HONOLULU – There are nearly 380,000 Hawai'i residents —about one in four statewide — who are Medicaid beneficiaries. About 50,000 of those are new Medicaid beneficiaries who have enrolled since the early stages of the pandemic in March. There's been a 15 percent increase in enrollment largely due to COVID-19 – during this same time in 2019, there were 329,260 Medicaid beneficiaries statewide.

With the state's high unemployment rate and businesses continuing to layoff their employees, the Med-QUEST Division of the Department of Human Services, anticipates the number of those who need health insurance coverage will increase.

“Over the years, we've invested in technology and made extensive process improvements to create a smoother, streamlined enrollment experience for applicants, and those changes have proven to be valuable during these challenging times to process a high volume of applications,” said Judy Mohr Peterson, administrator of the Med-QUEST Division of the Hawai'i Department of Human Services. “We are encouraging those who have lost their job and do not currently have health insurance to apply and enroll as soon as possible.”

The following chart provides income guidelines to applicants to determine if they should apply for federally subsidized health insurance from the federal marketplace at [HealthCare.gov](https://www.healthcare.gov) or no-cost coverage from the Med-QUEST Division at [Medical.mybenefits.hawaii.gov](https://www.Medical.mybenefits.hawaii.gov). If individuals are not eligible for a federal subsidy, they can apply for health insurance coverage from the Med-QUEST Division.

Federal Poverty Level (FPL) for Your Household Monthly Income		
Household Size	Apply for Medicaid at Medical.mybenefits.hawaii.gov if your monthly household income is below these amounts: <i>Note that there are higher limits for pregnant women and children so please be sure to apply to see if you are eligible for coverage</i>	Apply for Marketplace coverage HealthCare.gov if your monthly household income is higher than the 138% Medicaid limit. The Marketplace offers subsidies for households whose incomes are up to 400% of the FPL.
	138% Medicaid Limit	Marketplace Subsidy Limit
1	\$1,689	\$4,896
2	\$2,281	\$6,612
3	\$2,873	\$8,328
4	\$3,465	\$10,044
5	\$4,058	\$11,760

The federal marketplace enrollment system is linked to Hawai'i's Medicaid enrollment system. This enables applicants to find affordable health insurance, and if they are eligible, will automatically be referred to Medicaid for no-cost coverage. In Hawai'i, the Med-QUEST Division provides education, outreach and enrollment assistance for the marketplace and partners with community organizations statewide to help with this effort.

Healthcare.Gov recently announced a Federal Emergency Management Agency (FEMA) special enrollment period for those who have lost health insurance coverage. The special enrollment period may be applied to anyone who lost employer sponsored coverage since January, 2020 due to the COVID pandemic..

Hawai'i residents who have experienced life changes other than job loss such as having a baby or moving may also qualify for the FEMA special enrollment period if their life was affected in some way by COVID-19.

Interested applicants may view options on [HealthCare.gov](https://www.HealthCare.gov) or call 1-800-318-2596.

Hawai'i residents who do not have a qualifying event may sign up for health insurance at [HealthCare.gov](https://www.HealthCare.gov) during the annual marketplace open enrollment beginning on Nov. 1, 2020, for coverage that begins January 1, 2021.

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