



QUEST HAWAII

More Choices For Your Healthcare

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Med-QUEST is in the process of updating this handbook. Until such time please use this handbook. Note page 10 is purposely missing.	
Thank you.	
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This booklet can be translated in other languages.

On Oahu call – 524-3370

Neighbor Islands/Oahu toll-free 1-800-316-8005

這手冊有中文的翻譯版

Mabalin mo ti dumawat daytoy a boklet a maisurat iti Ilokano.

한글로 번역된 책자들이 준비되어 있습니다.

Maari kang humingi ng buklet na ito na naisalin sa Tagalog.

What is QUEST Hawaii?

QUEST Hawaii, commonly known as QUEST is a program that provides health coverage through health plans for eligible Hawaii residents. It provides medical and mental health services. Dental services are provided under the Medicaid Fee-For-Service Program. QUEST is administered by the Department of Human Services, Med-QUEST Division and is financed through the State of Hawaii and the Federal Centers for Medicare and Medicaid Services.

How can I qualify for QUEST?

Individuals **age 19 and older** must:

1. Be a U.S. citizen, U.S. National, qualified alien, or pregnant legal immigrant;
2. Be a resident of Hawaii;
3. Provide a Social Security Number;
4. Be under age 65;
5. NOT be a resident of a public institution;
6. NOT be certified as blind or disabled;
7. NOT be eligible for or receive health insurance from their employer (except for individuals covered under Section 1931 of the Social Security Act, and recipients of GA financial assistance, or Transitional Medical Assistance); and
8. Meet an asset and income test.

Individuals **under age 19** must:

1. Be a U.S. citizen, qualified alien, or legal immigrant;
2. Be a resident of Hawaii;
3. Provide a Social Security Number;
4. NOT be certified as blind or disabled;
5. NOT be a resident of a public institution; and
6. Meet an income test.

What are the income limits?

Adults must not have countable family income that is more than 100% of the current Federal Poverty Level (FPL). Children under age 19 must not have countable family income that is more than 200% FPL. Pregnant woman must not have countable family income that is more than 185% FPL (her household size includes the unborn child(ren)).

What are the QUEST asset limits?

You cannot have more countable assets than the amount that is listed.

- \$2,000 for a household of one;
- \$3,000 for a household of two;
- \$250 for each 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 following childbirth until the end of the month in which the 60-day period ends.

Who may apply for QUEST Hawaii?

Anyone may apply for QUEST. However, periodically when the enrollment in the program reaches 125,000 people, an enrollment cap will be put into place and no new persons will be enrolled. If enrollment is below 125,000 people on December 31, the cap will be lifted. Should this occur, an open application period will be announced and it will take place in July of the following calendar year. An open application period will only happen once in a calendar year.

Certain individuals are not subject to the enrollment cap. They are:

- General assistance financial assistance recipients;

- Individuals whose income does not exceed the financial payment standard;
- Pregnant women who meet the specified income limits;
- Individuals under age 19 who meet the specified income limits;
- Foster children and children in subsidized adoptions under age 21;
- Individuals who apply within 45 days of losing their employer sponsored coverage due to loss of employment;
- Individuals who apply within 45 days of losing health coverage in a group health plan (COBRA) that was extended as a result of the loss of employment; and
- Individuals who are covered under the provisions of Section 1931 of the Social Security Act.

How does QUEST work?

Once you are eligible for QUEST, you will have to go through these steps:

Medical:

1. Each family member must choose a medical plan. Family members can choose to enroll in different plans. All plans are listed in this booklet. You can contact any one of the plans to find out if your doctor(s) is part of that health plan, and/or you can ask the health plan to send you a list of doctors in their plan. You and your family will use the health center, doctors, and hospitals that are part of the selected plan.

To enroll in your plan, please call the Enrollment Call Center: 524-3370 on Oahu and free from the Neighbor Islands at 1-800-316-8005. Deaf or hard-of-hearing persons may call 692-7182 on Oahu or free from the Neighbor Islands at 1-800-603-1201. If you require an interpreter, Med-QUEST will provide one for you.

2. Each family member must choose a Primary Care Provider (PCP) who will provide or coordinate medical care. Please call your health plan to let them know which PCP you want. The health plan's telephone numbers are in the back of this booklet.
3. The health plan will mail you a member handbook and health plan card. You must present the health plan card and your plastic State of Hawaii Medicaid identification card whenever you get care at your check-ups and exams. Your member handbook explains all of your benefits and provides important phone numbers. Your plan also offers free interpreter services.
4. When you or another family member must see a doctor, please call your PCP to make an appointment. If you cannot keep the appointment, call the PCP's office to cancel it.
5. If you must see a specialist, you must get a referral from your PCP.
6. The Emergency Room (ER) should only be used when you or your child is very sick or very badly hurt, when every second counts. Some reasons to go to the ER are: broken bones, rape, extreme pain, bad burns, or high fever in babies and small children. Call 911 for an ambulance if there is very bad bleeding, chest pain, or difficulty breathing.

Can I get services right away?

Individuals under age 21 can get services right away. Individuals age 21 and older may have to wait one month for some services, but do not have to wait for urgent or emergency services.

Does QUEST cover medical and dental bills I already have?

Services you received 30 days prior to your date of application may be covered if you are found to be eligible for medical assistance. Certain dental bills may be covered under the Medicaid Fee-For-Service Program.

Will I have to pay for coverage under QUEST?

Most QUEST members do not have to pay anything. However, some members, age 19 and over, must pay a premium share.

Premium share is an amount some members have to pay every month to be covered under QUEST-Net. You have to pay this every month, even if you do not get any services. If you do not pay, you will lose coverage under QUEST-Net. The Med-QUEST Division will let you know if you have a premium share.

If eligible and required to pay a premium-share, you will be notified in writing of your premium-share amount.

If you want to end your coverage under QUEST-Net, you must contact your eligibility worker to stop your coverage. Until the Med-QUEST Division receives your request to stop coverage, you will be responsible for the premium share. Any premium share balance that you owe when you leave the QUEST-Net program must be paid to the Med-QUEST Finance Office.

Are QUEST's benefits the same for everyone in the program?

The basic medical benefits are the same for everyone, but persons under age 21 receive some extra services. The Early and Periodic Screening, Diagnosis, and Treatment (EPSDT) health services for individuals under age 21 provide coverage for:

- Complete medical and dental exams;
- Hearing and vision tests, laboratory tests;
- Immunizations and skin tests for tuberculosis (TB);
- Assistance with necessary scheduling and transportation upon request.

After I'm enrolled into a medical plan, will I have to stay in that plan forever?

No. You may change plans once a year during the "Annual Plan Change Period." You will be mailed a packet with a form to fill out. Except for this annual change period and some exceptions, you must stay in your medical plan once you have been enrolled.

If you live on Molokai or Lanai there is only one health plan available. You will be automatically enrolled in that health plan.

How do I know when to contact the Med-QUEST Division and when to contact my health plan?

You should contact the Med-QUEST Division if:

- you have a question about your QUEST eligibility;
- you get a job or change jobs;
- your income or assets change;
- you have a name or address change; or
- you have a change in your family, such as a birth, a death, a divorce, a marriage or someone moves into or out of your home or moves out of state;
- you lose or misplace your plastic Medicaid Identification Card.

You should contact your health plan if:

- you have questions about how to get the care you need;

- you lose or misplace your medical plan card;
- you need special assistance; or
- you have a name or address change.

Medical Plans

Four medical plans are participating in QUEST. Not all plans are available on all islands. If you are eligible, you will receive a choice notice.

All newborns will be automatically enrolled in their mother’s health plan for a minimum first thirty (30) days provided she is a QUEST recipient.

QUEST-ACE

What is QUEST-ACE?

QUEST Adult Coverage Expansion or QUEST-ACE is health coverage for adults with limited benefits.

Who may qualify?

- Is age 19 and older with or without dependent children
- Live in the State of Hawaii
- United States citizen or qualified alien
- Have a Social Security Number
- Not living in a public institution
- Not eligible for health insurance provided by your employer. Participants in the DHS Grant Diversion or Supporting Employment Empowerment (SEE) programs are exempt from this requirement.
- Not eligible for or covered by any other medical insurance including Medicare.

What are the income and asset limits?

To qualify, your family income exceeds the financial assistance payment standard and is equal to or below 200% of the current Federal Poverty Level (FPL).

Income*

Single: \$24,936 per year or \$2,078 per month
 Married: \$33,528 per year or \$2,794 per month

Assets*

Single: \$2,000
 Married: \$3,000
 Each addition person: \$250

**Income and Assets amounts subject to change*

Will I have to pay a premium?

No.

What does QUEST-ACE and QUEST-Net cover for individuals under age 21?

In addition to the benefits outlined, individuals under age 21 are eligible to receive Early and Periodic Screening, Diagnosis and Treatment (EPSDT) services that provide regular medical and dental check-ups.

QUEST-Net

What is QUEST-Net?

QUEST-Net is a medical assistance program which was developed mainly for people who no longer qualify or voluntarily requested termination of Hawaii QUEST or Medicaid Fee-for Service.

Who may qualify for QUEST-Net?

To request QUEST-Net coverage, an individual age 19 and older must be:

- Receiving Hawaii QUEST or QUEST-ACE coverage and become ineligible based on the income or asset limits but meet the QUEST-Net income and asset limits; OR
- Covered under QExA or Medicaid Fee-For-Service and become ineligible based on the income and asset limits but meet the QUEST-Net income and asset limits.
- Meet the same requirements listed under “Who may qualify” for the QUEST-ACE program above.

The above does not apply to individuals under age 19.

What are the Income and Asset Limits?

To qualify, your family income cannot exceed 300% of the current Federal Poverty Level (FPL).

What are the income and asset limits?

Income*

Single: \$37,404 per year or \$3,117 per month

Married: \$50,292 per year or \$4,191 per month

Assets*

Single: \$5,000

Married: \$7,000

Each additional person: \$500

Asset limits do not apply to

Individuals under age 19.

**Income and Assets amounts subject to change*

Will I have to pay a premium?

An individual age 19 and older who does not receive financial assistance and whose family’s income is above 200% of the FPL must pay a premium. An individual under age 19 will receive QUEST-Net at no cost.

Benefits covered under QUEST-ACE and QUEST-Net:

- Emergency room visits for actual emergencies (includes ground ambulance)
- 10 Inpatient hospital days (no benefits for maternity, nursery, rehabilitation, or skilled nursing level of care)
- 12 Outpatient medical visits benefit may include alcohol and substance abuse outpatient visits
- 6 of the 12 outpatient medical visits may be substituted for 6 mental health outpatient visits
- 6 Mental health outpatient visits
- 3 Ambulatory surgeries
- Diagnostic tests associated with the 12 outpatient medical visits
- Immunization for diphtheria and tetanus
- Family planning services (consultations, counseling or examination subject to the limitations on outpatient visits and voluntary sterilization subject to the limitation on surgeries)
- Limited prescription drugs (over the counter and prescription drugs and contraceptives limited by a formulary defined by the Department and the managed care health plan)
- Language/interpreter services

In addition to the benefits outlined, individuals under age 21 are eligible to receive Early and Periodic Screening, Diagnosis and Treatment (EPSDT) services that provide regular medical and dental check-ups.

QUEST Health Plans available on each island for QUEST-ACE and QUEST-Net
Oahu, Hawaii, and Kauai: AlohaCare, HMSA, Kaiser
Maui: AlohaCare, Kaiser
Lanai and Molokai: AlohaCare is the only plan available

Dental

Dental services are provided through the Medicaid Fee-For-Service program. This means you must get your dental care from a dentist who sees Medicaid patients. For help in finding a dentist who accepts Medicaid, call Community Case Management Corp. at 792-1070 on Oahu, or 1-888-792-1070 on the Neighbor Islands.

Benefits

For individuals under age 21:

- Diagnostic and preventive services once every six months
- Non-emergency care, which includes:
 - endodontic therapy
 - periodontic therapy
 - restorations
 - oral surgery
 - prosthodontic services
 - Emergency and palliative treatments, which include services to:
 - Eliminate acute infection
 - Relieve pain
 - Treat injuries to the teeth and supporting structures.

For individuals age 21 and older, Medicaid covers treatment for dental emergencies. This includes:

- the elimination of dental pain
- the elimination of dental infection
- acute injuries to the teeth and supporting structures

Behavioral health benefits for adults under QUEST are limited. Members who need special behavioral health care will be evaluated by the Division, and may qualify for additional services. There are no limits for individuals under age 21.

If you would like more information about the Hawaii Medicaid or QUEST Programs, log on to: www.med-quest.us www.med-quest.us.



AlohaCare

Aloha is the difference

AlohaCare is more than our name.

It's our promise to you.

Serving Hawaii's
families since
1994.

Join our ohana.

Choose AlohaCare

On Oahu, Maui, Kauai, Big Island, Molokai and Lanai

*"AlohaCare has always been
our family's health care plan.
AlohaCare does make a difference
in our lives."*

Honolulu, Oahu

*"I chose AlohaCare because
of the variety of primary care
physicians."*

Kihei, Maui

*"I chose AlohaCare because I
love the doctors."*

Waianae, Oahu



The HMSA Plan for QUEST Members

***Choose the company that will
be there for you and your family:
Choose HMSA.***

We are a nonprofit local company that has been caring for Hawaii's families for more than 70 years.

Our large provider network includes doctors, specialists, and other health care providers.

For more information, please call 948-6486 or 1 (800) 440-0640 (toll-free).

Reminder

***When selecting your
QUEST health plan,
choose HMSA.***



HMSA

Blue Cross
Blue Shield
of Hawaii

An Independent Licensee of the Blue Cross
and Blue Shield Association

Working for a Healthier Hawaii

Oahu • Hawaii • Kauai

health care you can count on



Membership gives you more than you can imagine

Personalized care: We encourage you to choose a personal physician so you can build a long-term, trusting relationship.

Team work: Your doctor is supported by a team of nurses, specialists, therapists, pharmacists, and other clinicians who all want to give you the quality care you deserve.

Convenience: With 10 locations on Oahu and 4 on Maui, you can count on easy access to medical facilities close to where you live and work.

Keeping you healthy: Kaiser Permanente provides tools for you to thrive. Our Web site – kp.org – is filled with information on how to take care of yourself. Plus, you can send secure e-mail to your doctor's office, order prescription refills, view most lab test results, and more.

We have a 50-year history of caring for the people of Hawaii. Let us help you to live well and thrive.

For more information call **432-5330** or toll-free **1-800-651-2237**.

kp.org

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QUEST Hawaii

Principal Health Care Benefits and Coverages

General Information

Maximum plan benefit None

Inpatient Care

Room and board for semi-private room
 medical and surgical No charge

Intensive care and cardiac units No charge

Operating room and specialized
 treatment rooms No charge

Inhalation therapy and physical therapy No charge

Surgical and anesthetic supplies, drugs
 and medicines No charge

Physician's and surgeon's visits No charge

Laboratory, pathology, and radiology No charge

Outpatient Care

Physician office visits No charge

Diagnostic x-ray examinations, laboratory,
 tests, radiation therapy and
 chemotherapy No charge

Drugs and chemicals for chemotherapy No charge

Allergy testing No charge

Allergy treatment (compounds/serum) No charge

Therapeutic service

 Physical therapy No charge

 Speech and occupational therapy No charge

 Audiology No charge

Preventive Services

Routine physical examinations No charge

Breast/pelvic examinations and
 pap smear No charge

Routine immunizations No charge

Mass and new immunizations No charge

Well baby care No charge

Voluntary family planning including
 sterilizations No charge

Pregnancy and Maternity Care

Prenatal care No charge

X-ray and laboratory tests No charge

Treatment of missed, threatened
 and elective abortions No charge

Delivery of infant No charge

Post-partum care No charge

Emergency Services

Emergency Room services No charge

Emergent Condition No charge

Urgent care No charge

Ambulance Services

 Ground and Air ambulance No charge

Other Facility Services

Skilled nursing facility No charge

Hospice No charge

Outpatient or ambulatory surgery No charge

Rehabilitation facility No charge

Other Services

Air transportation to or from a
 medical provider in the service area No charge

Home health services No charge

 Skilled Nursing and home health aides No charge

 Medical supplies and equipment No charge

 Other medically necessary home
 health services No charge

Other practitioner services
 (e.g. Nurse Midwife, etc.) No charge

Prescription Drugs

Prescribed medication including over-
 counter prescribed drugs, supplies No charge

Vision

Eye examinations (refractions) No charge

Every 12 months for members
 under 21, every 24 months
 for members 21 and older No charge

Eyeglasses (every 24 months)
 Lost, broken or significantly damaged
 eyeglasses may be replaced if the loss,
 breakage or damage was beyond
 member's control

Behavioral Health Services*

Inpatient care (psychiatric and detoxification)*

 Room and board No charge

 Diagnostic services No charge

Physician and other practitioner services No charge

Ambulatory and crisis services No charge

Day treatment and hospitalization No charge

Methadone treatment services No charge

Diagnostic and laboratory services No charge

Physician services No charge

Therapeutic services No charge

*Subject to limits

IMPORTANT PHONE NUMBERS

**Need an application? Want to know the status of your application?
Call the Med-QUEST Division Eligibility Offices:**

	PHONE	FAX
Oahu Section		
Applications Unit	587-3521	587-3543
Ongoing Unit	587-3540	587-3543
Kapolei Unit	692-7364	692-7379
Big Island		
Hilo (East Hawaii) Section	933-0339	933-0344
Kona (West Hawaii) Section	327-4970	327-4975
Maui Section	243-5780	243-5788
Kauai Section	241-3575	241-3583
Molokai Unit	553-1758	553-3833
Lanai Unit	565-7102	565-6460

**Need to choose a health plan? Forget which medical plan you are enrolled in?
Call the Med-QUEST Division Customer Service Section:**

	PHONE	FAX
Oahu	524-3370 692-7182 (V/TTY)	692-7224
Neighbor Islands	1-800-316-8005 1-800-603-1201 (V/TTY)	1-800-576-5504

**Need to choose a Primary Care Provider (PCP)? Need help with understanding
your benefits? Call your health plan:**

MEDICAL PLANS	OAHU PHONE	NEIGHBOR ISLAND PHONE
AlohaCare	973-1650	1-800-434-1002
HMSA	948-6486	1-800-440-0640
Kaiser Permanente	432-5330	1-800-651-2237

**Need help finding a dentist?
Call Community Case Management Corp. (CCMC):**

OAHU PHONE	NEIGHBOR ISLAND PHONE
792-1070	1-888-792-1070