



HAWAI'I HEALTH
CONNECTOR

May 2, 2013

Connecting Hawaii with Quality Health Insurance



Coral Andrews, Executive Director
Hawaii Health Connector

What is the Hawaii Health Connector?

- A non-profit organization, of Hawaii, for Hawaii, established to comply with the federal Patient Protection and Affordable Care Act (PPACA) of 2010
- 100% federally funded





Why we are here

- An estimated 100,000 people are uninsured in Hawaii
- Many more are underinsured
- We provide a clear, easy way to compare health plans, benefits and costs

Our Staff

We're a dedicated team of professionals, including:

- Health care professionals
- Technical experts
- Financial experts
- Outreach advocates



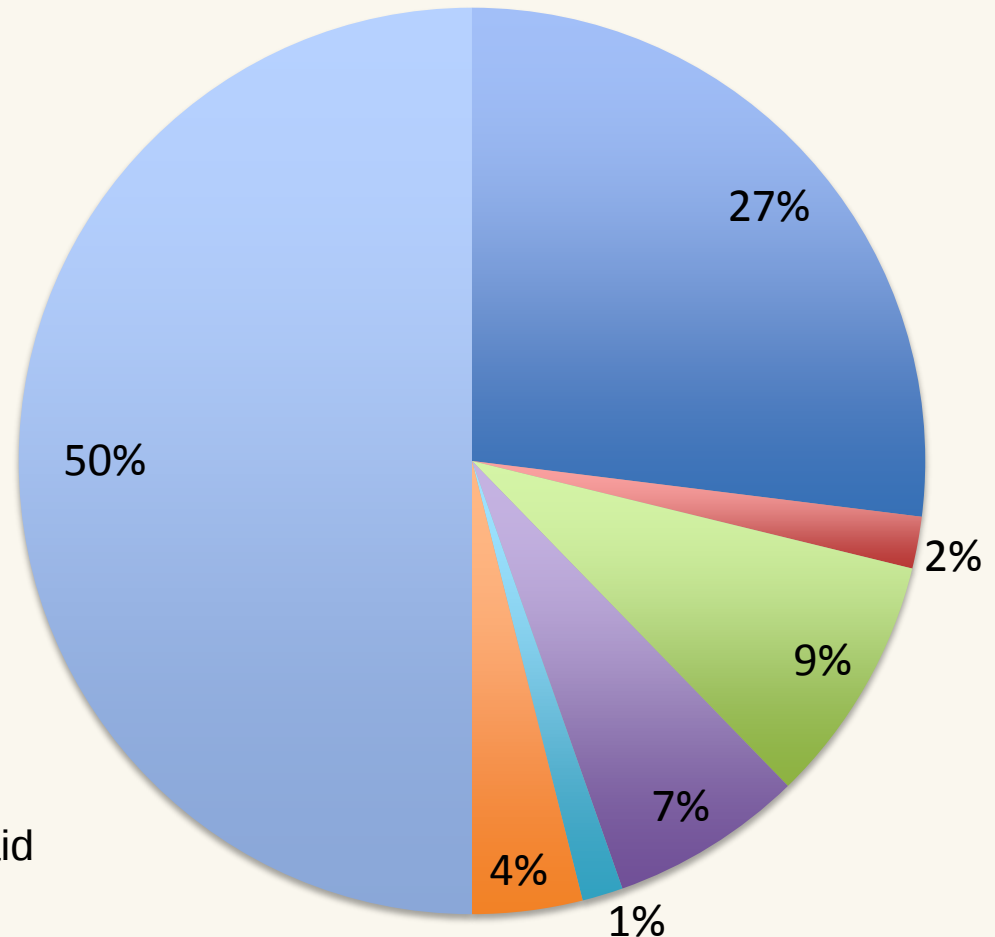
Who We Serve

- Hard working middle class individuals and families
- Small business owners
- Single mothers and fathers that work several jobs
- Millennial Generation who are “invincible”
- People with pre-existing conditions
- The homeless and underserved
- In short, all Hawaii residents



Health Insurance Coverage in Hawaii

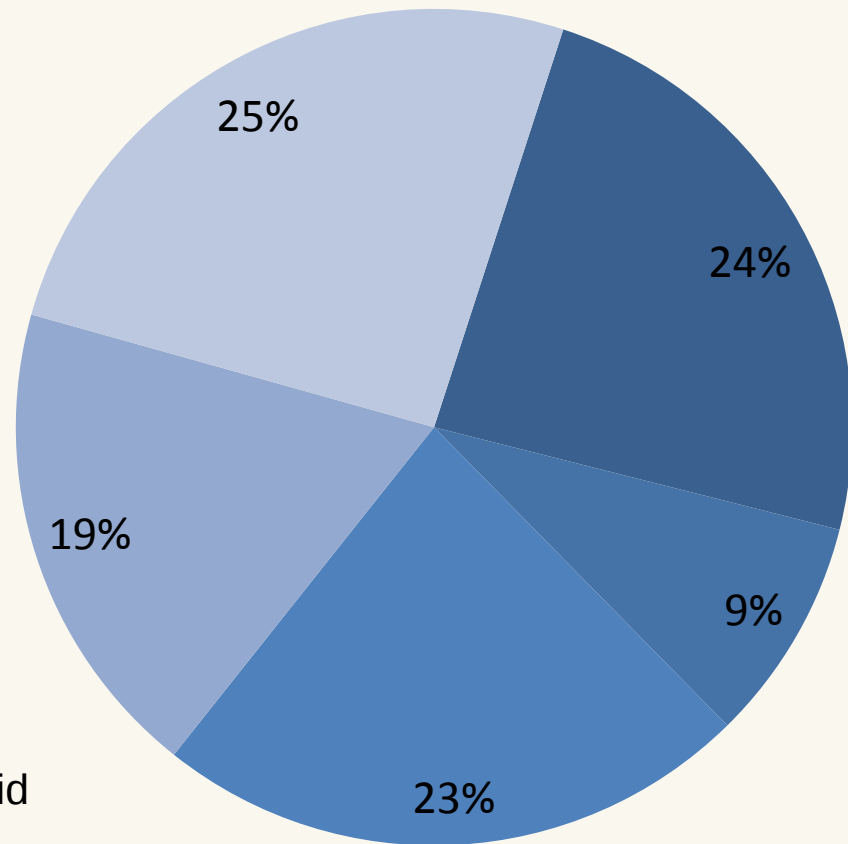
- Employer
- Individual
- Medicaid
- Medicare
- Other Public
- Uninsured
- Total



Courtesy of: Urban Institute,
Kaiser Commission on Medicaid
and the U.S. Census Bureau.

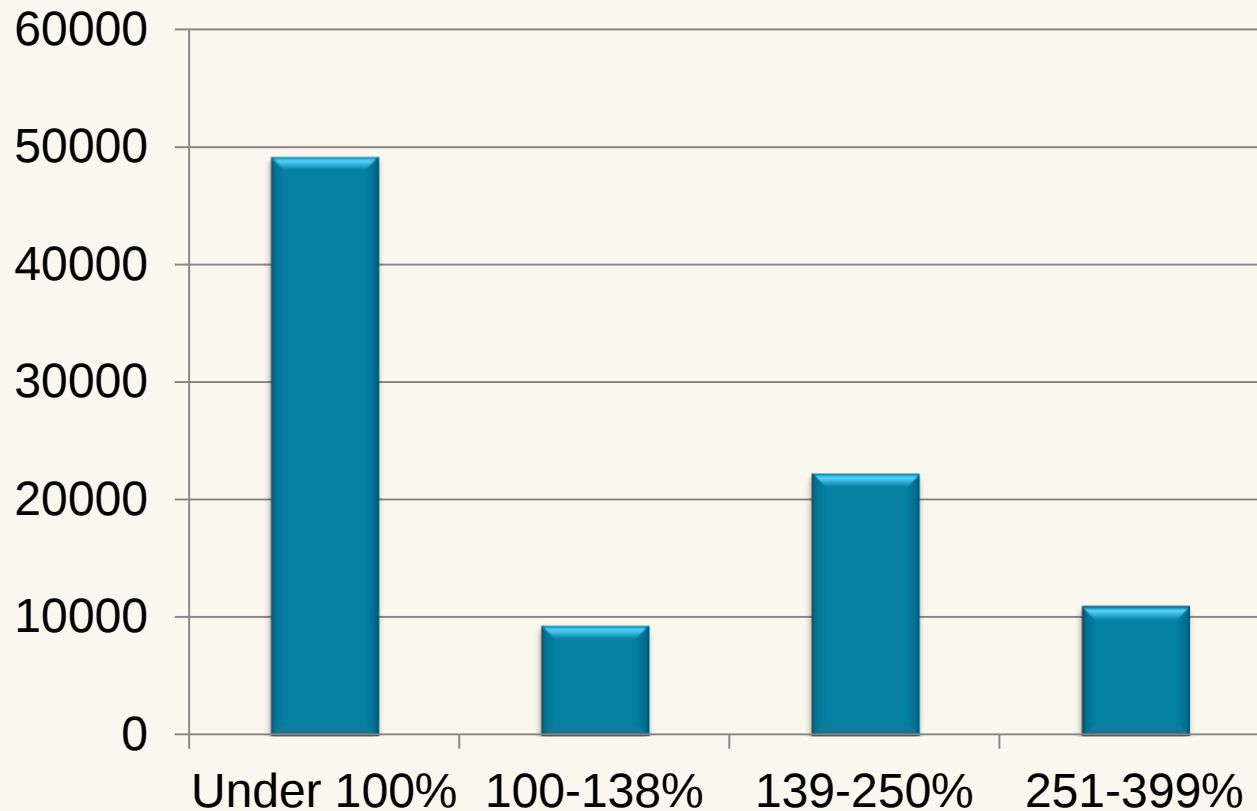
Hawaii Population Distribution by Federal Poverty Level

- Under 100%
- 100-138%
- 139-250%
- 251-399%
- 400%+



Courtesy of: Urban Institute,
Kaiser Commission on Medicaid
and the U.S. Census Bureau.

Uninsured by Income



Courtesy of: Urban Institute, Kaiser Commission on Medicaid and the U.S. Census Bureau.

Who Can Use the Connector?

• • • Individuals and families



Small businesses • • •



Where to Find Us

The Connector's goal is to link Hawaii's people with access to quality health care coverage

You can connect with us:

- On the internet
- By telephone
- In-person



In-Person Assistance

Beginning October, 2013, our Marketplace Assistors will personally help consumers.

- Located on every island
- Provide impartial assistance
- Review plan options
- Educate small business owners about benefits of tax credits and the Connector





Hawaii Health Connector Timeline

- **January 2014** Effective date for plans purchased in the Connector
- **October 2013** The Connector's exchange goes live for open enrollment
- **April 2013** \$128 M Level 2 Grant awarded to the Connector
- **March 2013** RFP's open for Call Center and Printing & Mailing Services
- **November 2012** The Connector submitted its Blueprint to CCIIO for approval
- **June 2012** Hawaii becomes the first state to submit a declaration letter
- **July 2011** State legislature passes Act 205 establishing the Connector
- **March 2010** The Affordable Care Act signed into law by the President



Important Dates to Remember

**October
2013**

Open
enrollment
begins

**January
2014**

Health
coverage
begins

**Beginning
2017**

Large group
employers
become eligible
to participate

The Individual Portal on the Online Marketplace



Premium Assistance Payment Calculator

HAWAII HEALTH
CONNECTOR

Health Insurance

Premium Assistance Payment Calculator

Household Information

Adults in Household *

Children under 18 in Household *

Current Monthly Household Income * \$

Zip Code: *

[Start Over](#) [Calculate](#)

Premium Assistance Results

✓ **Good news! Your family may qualify for a Premium Assistance Tax Credit and Cost-Sharing Reductions.**

Premium Assistance Tax Credit amount

Maximum annual out-of-pocket expense for your household

Based on what you entered, you are likely to qualify for **Cost-Sharing Reductions**, which can help you pay for your out-of-pocket costs like co-pays for office visits and procedures.

Based on what you entered, your family is likely to qualify for **Premium Assistance Tax Credit**, which can help you pay for your monthly health insurance premiums. To see if you are potentially eligible for Health Insurance and other programs, click the Apply Now button.

To see what your family's choices may be for health plans, click the View Plan Options button.

[View Plan Options](#) [Apply Now](#)

Health Insurance

Apply

Shop & Compare

Enroll

Search Glossary

Plan Selection

Your Cart

Household Information

TAX CREDIT / SUBSIDY

Est. Tax Credit

\$233.74

Est. Max Annual Out of Pocket

\$2,975.00

HOUSEHOLD MEMBERS

The following member(s) are eligible. Click on the person image to view the list of members that would be covered by your selected health plan.

x 1

Filter By

Premium / Expense

Carrier

Plan Type

Providers

Quality Rating

Filter

6 Plans Found

Sort By: Lowest Price

Health Plans						Your Monthly Cost
HIX Blue Cross - Blue Cross		YOUR POP INCLUDED Yes	PREMIUM \$250.00	ADVANCE TAX CREDIT \$0.00	YOUR COST \$250.00	QUALITY RATING 4 \$250.00/mo Select Plan Details
HMO						
HIX Kaiser Permanente - KP		YOUR POP INCLUDED No	PREMIUM \$310.00	ADVANCE TAX CREDIT \$0.00	YOUR COST \$310.00	QUALITY RATING 4 \$310.00/mo Select Plan Details
HMO						
HIX HMSA - HMSA		YOUR POP INCLUDED Yes	PREMIUM \$850.00	ADVANCE TAX CREDIT \$0.00	YOUR COST \$850.00	QUALITY RATING 3.5 \$850.00/mo Select Plan Details
PPO						

The SHOP Portal on the Online Marketplace





Small Business Health Options Program (SHOP)

- Compare insurance plan benefits and costs.
- Determine your business' eligibility for tax credits.
- Enroll in and purchase health insurance plans.
- Streamline processing and monthly billing for all the employee health plans you choose to offer.
- Automates enrollment tracking and your HR plan notices to employees.

Small Business Tax Calculator

Small Business Tax Credit Calculator

Employer Information

? Type of Business *
☒ For-Profit
☐ Non-Profit

? Total Full-Time Equivalent Employees *
8

? Average Annual Wages of Qualifying Employees *
\$ 40,000.00

? Tax year providing health benefits *
2014

? State business is registered *
Hawaii

OneCare
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Calculate

Small Business Tax Credit Results

✓ Good news! Your business may qualify to use the SHOP Exchange.

✓ Good news! You may qualify for a Small Business Tax Credit.

? Estimated percentage of the health premium amount that the tax credit will cover :
20.00%

View Plan Options

Apply Now

SHOP: Employer Plan Selection

Filter By

Premium / Cost

Plan type

Quality Rating

Filter by Quality Rating (0-4)

to

Filter

3 Plans Found

Sort By Lowest Employer Contribution

The minimum monthly household income required to meet the affordability criteria of 9.5% is displayed under each plan.

Health Plans						Employer Contribution			
☐	Anthem BlueCross BlueShield Healthsure		PREMIUM \$318.75	EMPLOYER CONTRIBUTION \$159.38	SHOP TAX CREDIT \$79.69	EMPLOYER NET CONTRIBUTION \$79.69	EMPLOYEE COST \$159.38	Add To Cart	Favorites
POS Quality Rating:4.0 Affordable for household incomes at least: \$1,677.68 Plan Details									
☐	BlueCross BlueShield of Hawaii Blue		PREMIUM \$401.25	EMPLOYER CONTRIBUTION \$200.62	SHOP TAX CREDIT \$100.31	EMPLOYER NET CONTRIBUTION \$100.31	EMPLOYEE COST \$200.63	Add To Cart	Favorites
HMO Quality Rating:3.2 Affordable for household incomes at least: \$2,111.89 Plan Details									
☐	Monsoon Insurance Monsoon Insurance		PREMIUM \$562.50	EMPLOYER CONTRIBUTION \$281.25	SHOP TAX CREDIT \$140.62	EMPLOYER NET CONTRIBUTION \$140.62	EMPLOYEE COST \$281.25	Add To Cart	Favorites
HMO Quality Rating:3.8 Affordable for household incomes at least: \$2,960.53 Plan Details									
Select and Compare Select and Add to Cart									

Up to 3 plans can be selected for comparison.

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A photograph of two people walking away from the camera on a dark, wet beach. The person on the left is wearing a dark shoe and the person on the right is wearing a light-colored sandal. Their legs and feet are visible, and they are leaving footprints in the sand. The background is a blurred view of the ocean and sky.

Together We Can Accomplish More

- Brand Exposure
- Co-Marketing
- Project Collaboration
- Navigators Program
- Community Outreach
- Public Health

Where can I get
more information?

...

HawaiiHealthConnector.com

Facebook.com/HawaiiHealthConnector

Twitter.com/HIConnector

Sign up for e-updates!

October is right
around the corner.
Be sure to keep in touch.

Mahalo



Questions & Answers

