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Hawai'i Covering Kids

Advocating Health Insurance for All Keiki and 'Ōpio

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Free QUEST Health Insurance Available for Children Whose Parents Recently Became Unemployed

Family of four can earn around \$73,000 annually

(Honolulu, Hawai'i) — Parents and guardians who recently became unemployed have several health insurance options for their children.

A family of four can earn around \$73,000 annually and their children may qualify for the state's free comprehensive QUEST or Medicaid programs. Children's eligibility is based on household size, income, and citizenship or immigration status and a simplified application makes it easy to sign up. QUEST health plans include AlohaCare, HMSA, Kaiser, and Summerlin.

"Health insurance promotes regular health care so children and youths can participate in school and other activities," explained Hawai'i Covering Kids project director Barbara Luksch. "When an uninsured child is sick, it is difficult for parents and guardians because of the added stress of medical bills. We must alleviate this dilemma by enrolling eligible kids in Hawai'i's free health insurance programs to keep them healthy and give their families peace of mind."

Additionally, HMSA and the Hawai'i State Department of Human Services started a public-private partnership to help children **who are NOT eligible for QUEST due to household income or immigration status**. The program, called Keiki Care, offers a free limited benefit package.

Parents and guardians can call 211 (free from all islands) to talk with a live operator who will mail a Med-QUEST application as well as link each family to an outreach worker for assistance with eligibility questions and completing forms. Detailed information and Med-QUEST's application are also available at www.coveringkids.com/news.

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Hawai'i Covering Kids is a project of the Hawai'i Primary Care Association currently funded by AlohaCare, Hawai'i State Department of Human Services, HMSA Foundation, and NFL Pro Bowl Charities. The project's overall goal is to decrease the number of uninsured children and youths through outreach, enrollment, and process simplification activities and subsequently increase the number of children and youths who get preventive and ongoing health care.

The attached two-page chart compares QUEST and Medicaid eligibility and benefits with Keiki Care.



Hawai'i Covering Kids

Advocating Health Insurance for All Keiki and 'Ōpio

Free Health Insurance Programs for Children and Youths

QUEST and Medicaid Fee-for-Service

For more information and an application, please visit www.coveringkids.com or call 211.

Keiki Care

For more information and an application, please call 948-5555 (O'ahu) or 1-800-620-4672 (Neighbor Islands).

Information below compares the QUEST and Medicaid Fee-for-Service programs with Keiki Care.

Eligibility	QUEST and Medicaid Fee-for Service	Keiki Care
Child Currently Insured	Some programs require a child be uninsured the month of application.	Child must have been uninsured continuously for at least 6 months.*
Age Groups	0 to 19 years old	31 days to 19 years old
Citizenship Requirement	Generally must be U. S. Citizen, Lawful Permanent Resident, or from Freely Associated States. Other eligibility groups are listed in "Rights and Responsibilities" section of application.	None
Residency Requirement	Child lives in Hawai'i with the intent to remain indefinitely.	Child lives in Hawai'i.
Who Can Apply for Child	No requirement	Parent or court-appointed guardian must complete, sign, and submit application.
Family Income	Household gross income limit is 300% FPL.	None
Other	None	Child must be ineligible for QUEST or Medicaid Fee-for-Service.

* Exceptions are: (1) if the household's income increases beyond the QUEST and Medicaid Fee-for-Service limit, a child may be enrolled upon disenrollment from a Hawai'i public health insurance program, and (2) newborn uninsured since birth.

Benefit	QUEST and Medicaid Fee-for-Service	Keiki Care
Physician Office Visits	No cost per visit; no maximum	Cost \$7 per visit; maximum 12 per year
Well-Child Care	No cost per visit	No cost; count towards maximum 12 physician visits per year
Routine Physical Examinations (school, employment, travel, etc.)	Covered	Not covered
Diagnostic, Laboratory, Pathology, and X-ray	No cost	No cost when provided during covered physician visit
Mental Health Services: Outpatient	No cost per visit; no maximum	Cost \$7 for each individual or group session; maximum 12 sessions per year
Surgery: Outpatient	No limit	Maximum 3 per year
Immunizations	Routine, mass, and new immunizations covered	Standard childhood immunizations covered
Prescription Drugs	Prescribed medication including over-the-counter prescribed drugs and supplies; no cost	Only generic antibiotics and oral contraceptives; cost \$5 per maximum 30-day supply
Contraceptives	Voluntary family planning including sterilization	Oral contraceptives only
Emergency Room Services	No cost per visit; no geographic limit	Cost \$25 per visit; Hawai'i only
Hospital: Inpatient	No cost per stay; no maximum	Cost \$100 per day; maximum 5 days per year for room and care
Surgery: Inpatient	No limit	Inpatient surgery covered if member hasn't had maximum 5 hospital days during the year
Mental Health Services: Inpatient	No cost per stay; no maximum	Cost \$100 per day; count towards 5 per year maximum hospital days
Maternity Services	No waiting period; comprehensive coverage	12-month waiting period; limited coverage
Vision Examinations	Every 12 months	One per year
Eyeglasses	Every 24 months	Not covered
Dental Care	Diagnostic and preventive services; non-emergency and emergency treatment	Diagnostic and preventive services only; treatment not covered