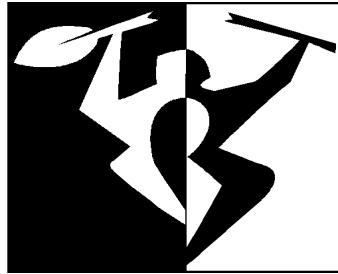


statewide



Legal Aid  
Society of  
Hawai`i

## **QUEST, QUEST-NET, and QUEST-Spenddown**

## **HEALTH INSURANCE COVERAGE**

**For more information, contact Legal Aid at:**

**Oahu: 536-4302**

**Hilo: 934-0678**

**Kona: 329-8331**

**Kauai: 245-7580**

**Maui: 242-0724**

**Molokai: 553-3251**

**Lanai: 565-6089**

**Visit our Web site at [www.legalaidhawaii.org](http://www.legalaidhawaii.org)**

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**What is QUEST?**

The QUEST program provides medical, dental and behavioral health services through managed care to qualified Hawaii residents. Many TANF/TAONF recipients, General Assistance (GA) recipients, pregnant women and children receive QUEST. Seniors (age 65 or older) and people who are blind or permanently disabled according to the Department of Human Services (DHS) or the Social Security Administration (SSA) are eligible for Medicaid instead.

## **Who is eligible for QUEST?**

You may be eligible for QUEST if:

- ' You are a Hawaii resident;
- ' You are a US citizen or qualified immigrant;
- ' You provide a Social Security Number
- ' You do not live in a public institution;
- ' You are under age 65;
- ' You are not blind or permanently disabled;
- ' You are not eligible for employer sponsored health care coverage (except TANF/TAONF and GA recipients)
- ' Your income does not exceed 100% of the Federal Poverty Level (FPL), 185% of FPL if you are pregnant, or 200% of FPL if you are a child under age 19;
- ' You are not pregnant, or are not under the age of 19;
- ' Your assets are less than
  - \$2,000 for a household of one
  - \$3,000 for a household of two
  - \$250 for each additional person; and
- ' You meet all other basic categorical and financial criteria.

**Enrollment in QUEST is Limited**

The QUEST program is limited to 125,000 enrollees. The program will not accept new applications unless, on December 31, less than 120,000 people are enrolled in QUEST. Some people can apply even if the enrollment cap is in effect.

### **People Who Can Apply for QUEST At Any Time:**

- ' GA recipients and most TANF/TAONF recipients;
- ' Individuals whose countable income does not exceed the financial assistance payment standard;
- ' Pregnant women with countable income less than 185% of FPL;
- ' Children under age 19 with countable income less than 200% of FPL;
- ' Children under age 21 who receive Child Welfare Services; and
- ' People who have lost employer-sponsored health coverage within 45 days of their application date.

### **QUEST Coverage Options:**

QUEST covers comprehensive medical care for qualified children and adults. Prescription drug coverage is also provided. Dental benefits are provided on a fee-for-service basis, meaning you can see any dentist who accepts Medicaid. Dental benefits include comprehensive dental care for children, but only emergency dental care for adults.

QUEST gives recipients some freedom in choosing a healthcare provider. Currently three medical plans are participating in the program. QUEST enrollees can pick one medical plan for the family and one primary care provider from within the plan for each individual. All choices are subject to availability. If you do not choose a plan and primary care provider within **ten days** of enrollment, then DHS will choose one for you. You can only change your plan during the open enrollment period each May. Changes will be implemented in July.

### **QUEST Medical Plans:**

#### **OAHU**

AlohaCare – 973-1650  
HMSA – 948-6486  
Kaiser Permanente – 432-7670

#### **NEIGHBOR ISLANDS**

AlohaCare – 1-800-434-1002  
HMSA – 1-800-440-0640  
Kaiser Permanente – 1-800-651-2237

## How to Enroll in QUEST:

When there is an enrollment cap, applications will only be accepted from those who are exempt from the cap (see above). Contact the nearest Med-QUEST office for an application and to schedule an interview. Pregnant women's applications must be processed within 5 days so that they can get pre-natal care as early as possible. To receive this processing, please inform DHS of your pregnancy when you apply for QUEST. Pregnant women and children under 19 should fill out the pink colored application. Everyone else should fill out the buff colored application

### Medical Assistance Costs: Premiums

Some people receiving medical assistance must pay monthly premiums. The amount varies depending on your medical plan.

If you receive financial assistance from DHS, then **you do NOT pay a premium.**

If you are an adult with income that is equal to or less than 100% of FPL:

- ' And you or your spouse are *self-employed*, then  
**you pay ½ of the premium cost.**
- ' And you or your spouse are *not self-employed*, then  
**you do NOT pay a premium.**

If you are an adult with income that is greater than 100% of FPL, then  
**you pay the full premium cost.**

If you are pregnant and your income is less than 185% of FPL, then  
**you do NOT pay a premium.**

If you are under 19 and your family's income is less than 200% of FPL, then  
**you do NOT pay a premium.**

## Disenrollment:

DHS can only remove participants from a QUEST plan under certain circumstances, including:

- ' Mutual agreement between DH and the provider to end enrollment among enrollee;
- ' Failure to pay your premium (if required);
- ' Abusive behavior by enrollee towards providers, patients, or other people;
- ' Chronic refusal to comply with a treatment plan; or
- ' Voluntary withdrawal, for any reason, by the enrollee.

## **Non-US Citizens and QUEST Coverage:**

QUEST is not available to many non-US citizens and eligibility depends on when you entered the country. **Qualified aliens who entered the country before August 22, 1996** are eligible for medical assistance if they meet the other requirements.

### **Qualified Aliens Include:**

- ' Legal permanent residents;
- ' Refugees, asylees, persons granted withholding of deportation or paroled for at least one year;
- ' Aliens granted conditional entry;
- ' Cuban-Haitian entrants; and
- ' Battered spouses and children with pending or approved (a) spousal visa or (b) petition for relief under the Violence Against Women Act (VAWA), when the need for benefits has a substantial connection to the battery or cruelty.

**Qualified aliens who entered the country on or after August 22, 1996**, with certain exceptions, are NOT eligible for non-emergency medical services under any federally funded plan for the first *five years* of residence in the US. The following immigrants DO NOT have to wait five years:

- ' Refugees;
- ' Aliens granted asylum;
- ' Aliens whose deportation is being withheld;
- ' Aliens living in Hawaii who are honorably discharged or active duty military and their spouse or dependent children;
- ' Cuban or Haitian entrants; and
- ' Pregnant women.

**Qualified alien children under age 19** are eligible for medical assistance under a state-funded program regardless of date of entry.

**Micronesians, Marshalese, and Palauans** are eligible for medical assistance.

**Undocumented immigrants and those admitted as non-immigrants**, such as visitors, tourists, students, or diplomats are NOT eligible for non-emergency coverage.

## **What is QUEST-NET?**

QUEST-NET is for people who were receiving QUEST, but became ineligible because of an increase in their income or assets. QUEST-NET provides less coverage than QUEST. After you get a QUEST termination notice, DHS will mail you an election form for QUEST-NET enrollment. You must return the form by the deadline or you will be ineligible for coverage. To remain eligible, your countable family *income* must be less

than 300% of the Federal Poverty Level and your countable *assets* must be less than \$5,000 (for 1), \$7,000 (for 2), plus \$500 for each additional family member. Some households must pay a *premium* to receive coverage (see above).

## What is QUEST-Spenddown?

QUEST-Spenddown provides medical coverage to people who are over the QUEST income limit or who are receiving QUEST-NET, but need a medical service that is not covered. Your countable family *income* must be less than 300% of the Federal Poverty Level and your countable *assets* must be less than \$2,000 (for 1), \$3,000 (for 2), plus \$250 for each additional family member. You must spend a monthly *cost share amount* on medical expenses, then QUEST-Spenddown will pay the rest of your medical expenses for that month.

### How is my cost share amount determined?

Cost share = monthly countable family income - medically needy standard. The medically needy standard is \$418 (for 1); \$565 (for 2); \$712 (for 3); plus \$146 for each additional family member.

### How does QUEST-Spenddown coverage work?

QUEST-Spenddown will pay for services covered by Medicaid received from Medicaid participating providers. A Medical Assistance Identification Card will be issued for each month you meet the cost share amount. To meet the cost share amount you prove to Med-QUEST that your family's medical costs for the month are equal to or greater than your cost share amount.

### Monthly Income Limits for QUEST Eligibility

(as of April 2004)

Household Size	100% FPL	185% FPL	200% FPL	300% FPL
1	\$ 918	\$1,698	\$1,836	\$2,754
2	\$ 1,230	\$2,275	\$2,460	
		\$3,690		
3	\$ 1,543	\$2,854	\$3,086	
		\$4,629		
4	\$ 1,855	\$3,431	\$3,710	
		\$5,565		
5	\$ 2,168	\$4,010	\$4,336	
			\$6,504	

## **Definitions:**

**AABD** – Aid to the Aged, Blind, and Disabled. State funded cash assistance for low-income seniors, blind individuals, and people who are permanently disabled.

**Assets** – Valuable property that could be converted to cash and used to meet current living needs including land, house, jewelry, and automobiles.

**DHS** – The Department of Human Services. The state agency that administers benefit programs such as TANF/TAONF, GA, AABD, food stamps, QUEST, and Medicaid.

**GA** – General Assistance. State funded cash assistance for low-income adults without dependents who have either physical or mental disabilities.

**Income** – Includes earned income (for example, the salary from a job or income related to work) and unearned income (for example, government financial benefits, cash settlements, pensions, and child support).

**Medicaid** – Medical assistance for low-income individuals who are senior citizens, blind, or permanently disabled according to DHS or the Social Security Administration.

**Public Institution** – A residential facility funded and administered at least partly by the state, such as a care home, treatment facility, hospital, prison or halfway house.

**SSI** – Supplemental Security Income. Federally funded cash assistance program administered by the Social Security Administration for the elderly, blind, or those with permanent disabilities.

**TANF/TAONF** – Temporary Assistance to Needy Families and Temporary Assistance to Other Needy Families. Cash assistance (welfare) provided by the state to low-income families with children under age 19.

## **Med-QUEST Offices:**

### **Oahu Applications Section**

801 Dillingham Blvd., 3rd Floor  
Honolulu, HI 96817; 587-3521

### **Kauai Unit**

4473 Pahee St., Suite A  
Lihue, HI 96766; 241-3575

### **West Hawaii Section**

75-5586 Palani Rd., Suite 3004  
Kailua-Kona, HI 96740; 327-4970

### **Maui Section**

2145 Wells St., Suite 103  
Wailuku, HI 96793; 243-5780

### **East Hawaii Section**

88 Kanoelehua Ave., Room 107  
Hilo, HI 96720; 933-0339

### **Molokai Unit**

65 Makaena St., Room 110  
Kaunakakai, HI 96748; 553-1758

### **Lanai Unit**

730 Lanai Ave.

Lanai City, HI 96763; 1-800-894-5755