

Do you Qualify for an ACA Plan?

What the Affordable Care Act (ACA) Means to Individuals

Beginning in 2014, the ACA requires all U.S. citizens, U.S. nationals and lawfully present resident aliens to have an adequate level of health insurance coverage unless exempted.

Qualification Checklist

STEP 1



Covered by Medicaid, Medicare or your employer?

If you are covered by one of these options you do not have to worry about purchasing an ACA plan.

STEP 2



Enrolled in an individual health plan?

If you had health insurance on Oct. 1, 2013, you can choose to keep your current plan, also known as a "transitional" or "grandmother" plan, or purchase an ACA plan.

STEP 3



Are you uninsured?

Individuals can purchase ACA 2014 health insurance plan through the Hawaii Health Connector, HMSA or Kaiser Hawaii.

Qualified? Know Your Options!

Individuals who are interested in dropping their "transitional" or "grandmother" plans for an ACA 2014 plan, and individuals who are uninsured please see below for information about your options.

New ACA Plans

OPEN ENROLLMENT ENDS MARCH 31

Individuals who are uninsured can avoid paying tax penalties if they enroll in a plan by March 31.



Premiums may vary based only on age, tobacco use, and whether the insurance applicant is an individual or family.

The same plan offered on the Hawaii Health Connector and off will cost the same price.





TAX CREDITS & SUBSIDIES

Individuals within 138-400% of poverty level could be eligible for subsidies if they purchase an ACA 2014 plan through the Hawaii Health Connector

10 Essential Health Benefits

ACA health plans must include the following Essential Health Benefits (EHBs) to be considered a Qualified Health Plan.



Ambulatory Patient Services



Hospitalization



Emergency Services



Maternity & Newborn Care



Mental Health



Prescription Drugs



Rehabilitative & Habilitative Services



Laboratory Services



Preventative & Wellness Services



Pediatric Services

Basic Metal Levels

There are four tiers of qualifying health plans (QHP) you can purchase in the marketplace. Medical costs may include, but are not limited to, a plan's cost sharing arrangement.

Platinum

90% of medical costs are paid for by the insurance company. The remaining 10% is paid by you.

Gold

80% of medical costs are paid for by the insurance company. The remaining 20% is paid by you.

Silver

70% of medical costs are paid for by the insurance company. The remaining 30% is paid by you.

Bronze

60% of medical costs are paid for by the insurance company. The remaining 40% is paid by you.

People under age 30, and some over 30 in 2014, with limited incomes may buy what is called a "Catastrophic health plan," which protects you from high medical costs.

Hawaii Health Plans
2014 ACA Plan Rate Comparisons
Non-Smoker Individual Rates

Individual Plans (1)		Metal Level	Under Age 21	Age 21	Age 25	Age 30	Age 35	Age 40	Age 45	Age 50	Age 55	Age 60	Age 64
Kaiser	KP Platinum - Be Fit - \$10	Platinum	\$120.86	\$190.33	\$191.09	\$216.02	\$232.58	\$243.24	\$274.84	\$339.93	\$424.44	\$516.56	\$570.99
Kaiser	KP Platinum - Be Fit/Plus - \$10	Platinum	\$121.93	\$192.02	\$192.79	\$217.94	\$234.65	\$245.40	\$277.28	\$342.95	\$428.20	\$521.14	\$576.06
HMSA	Platinum HMO	Platinum	\$180.65	\$284.49	\$285.63	\$322.90	\$347.65	\$363.58	\$410.80	\$508.10	\$634.41	\$772.11	\$853.47
HMSA	Platinum PPO 100	Platinum	\$184.42	\$290.42	\$291.58	\$329.63	\$354.89	\$371.16	\$419.37	\$518.69	\$647.64	\$788.20	\$871.26
Kaiser	KP Gold III - Be Fit - \$20	Gold	\$101.89	\$160.46	\$161.10	\$182.12	\$196.08	\$205.07	\$231.70	\$286.58	\$357.83	\$435.49	\$481.38
Kaiser	KP Gold III - Be Fit/Plus - \$20	Gold	\$102.97	\$162.15	\$162.80	\$184.04	\$198.15	\$207.23	\$234.14	\$289.60	\$361.59	\$440.08	\$486.45
Kaiser	KP Gold II - Be Fit - \$20	Gold	\$105.19	\$165.66	\$166.32	\$188.02	\$202.44	\$211.71	\$239.21	\$295.87	\$369.42	\$449.60	\$496.98
Kaiser	KP Gold II - Be Fit/Plus - \$20	Gold	\$106.27	\$167.35	\$168.02	\$189.94	\$204.50	\$213.87	\$241.65	\$298.89	\$373.19	\$454.19	\$502.05
Kaiser	KP Gold I - Be Fit - \$20	Gold	\$111.83	\$176.11	\$176.81	\$199.88	\$215.21	\$225.07	\$254.30	\$314.53	\$392.73	\$477.96	\$528.33
Kaiser	KP Gold I - Be Fit/Plus - \$20	Gold	\$112.90	\$177.80	\$178.51	\$201.80	\$217.27	\$227.23	\$256.74	\$317.55	\$396.49	\$482.55	\$533.40
HMSA	Gold HMO	Gold	\$151.66	\$238.83	\$239.79	\$271.07	\$291.85	\$305.22	\$344.87	\$426.55	\$532.59	\$648.18	\$716.49
HMSA	Gold PPO 1000	Gold	\$154.70	\$243.62	\$244.59	\$276.51	\$297.70	\$311.35	\$351.79	\$435.11	\$543.27	\$661.18	\$730.86
HMSA	Gold PPO 250	Gold	\$154.88	\$243.91	\$244.89	\$276.84	\$298.06	\$311.72	\$352.21	\$435.62	\$543.92	\$661.97	\$731.73
Kaiser	KP Silver III - Be Fit - \$30	Silver	\$87.67	\$138.06	\$138.61	\$156.70	\$168.71	\$176.44	\$199.36	\$246.58	\$307.87	\$374.69	\$414.18
Kaiser	KP Silver II - Be Fit - \$30	Silver	\$91.00	\$143.30	\$143.87	\$162.65	\$175.11	\$183.14	\$206.93	\$255.93	\$319.56	\$388.92	\$429.90
Kaiser	KP Silver II - Be Fit/Plus - \$30	Silver	\$92.07	\$144.99	\$145.57	\$164.56	\$177.18	\$185.30	\$209.37	\$258.95	\$323.33	\$393.50	\$434.97
Kaiser	KP Silver I - Be Fit - \$30	Silver	\$94.46	\$148.75	\$149.35	\$168.83	\$181.77	\$190.10	\$214.80	\$265.67	\$331.71	\$403.71	\$446.25
HMSA	Silver HMO	Silver	\$120.86	\$190.33	\$191.09	\$216.02	\$232.58	\$243.24	\$274.84	\$339.93	\$424.44	\$516.56	\$570.99
HMSA	Silver PPO 2000	Silver	\$123.30	\$194.18	\$194.96	\$220.39	\$237.29	\$248.16	\$280.40	\$346.81	\$433.02	\$527.00	\$582.54
HMSA	Silver PPO 1500	Silver	\$123.81	\$194.97	\$195.75	\$221.29	\$238.25	\$249.17	\$281.54	\$348.22	\$434.78	\$529.15	\$584.91
Kaiser	KP Bronze - Be Fit - \$50	Bronze	\$72.40	\$114.01	\$114.47	\$129.40	\$139.32	\$145.70	\$164.63	\$203.62	\$254.24	\$309.42	\$342.03
Kaiser	KP Bronze - Be Fit/Plus - \$50	Bronze	\$73.47	\$115.70	\$116.16	\$131.32	\$141.39	\$147.86	\$167.07	\$206.64	\$258.01	\$314.01	\$347.10
HMSA	Bronze HMO	Bronze	\$78.27	\$123.26	\$123.75	\$139.90	\$150.62	\$157.53	\$177.99	\$220.14	\$274.87	\$334.53	\$369.78
HMSA	Bronze PPO 6350	Bronze	\$79.63	\$125.40	\$125.90	\$142.33	\$153.24	\$160.26	\$181.08	\$223.96	\$279.64	\$340.34	\$376.20
HMSA	Catastrophic (2)	Catastrophic	\$84.44	\$132.98	\$133.51	\$150.93	\$162.50	\$169.95	\$192.02	\$237.50	\$296.55	\$360.91	\$398.94

Notes:

(1) Before any cost sharing reductions or tax credits

(2) Includes Children's Dental; all other plans exclude Children's Dental

Additional Resources

**Department of Commerce & Consumer Affairs
Insurance Division**

Phone: (808) 586-2804

www.hawaii.gov/dcca/ins

www.facebook.com/InsuranceHI

Facebook & Twitter: @InsuranceHI

Hawaii Health Connector

Phone: 1-877-628-5076

www.hawaiihealthconnector.com

HealthCare.gov

Phone: (800) 318-2596

healthcare.gov

**IRS: Affordable Care Act Tax Provisions for
Individuals and Families**

<http://www.irs.gov/uac/Affordable-Care-Act-Tax-Provisions-for-Individuals-and-Families>

**Department of Human Services (DHS),
Medicaid**

mybenefits.hawaii.gov

**NAIC Special Section: PPACA and State Insurance
Regulation**

naic.org

The National Association of Insurance Commissioners (NAIC) is an organization of insurance regulators across the U.S. This website provides information for consumers, industry, and state insurance regulators.

Kaiser Family Foundation (not affiliated with Kaiser PPO)

kff.org/aca



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