

Hawai'i Health Care Premium Assistance Program

If you are Micronesian from a Compact nation who has health coverage through the Hawai'i Health Connector: you must fill out an application and enroll to have health insurance in 2016.

-> **The application must be completed by December 15, 2015 to continue health insurance coverage starting January 1, 2016.**

You may also qualify for a program that will cover the cost of your share of your premium called the Premium Assistance Program (PAP). Your Kōkua will help you apply for this program, too.

If you are Micronesian from a Compact nation without health coverage: now is the chance to get coverage.

-> **Apply and enroll between November 1, 2015 and January 31, 2016. Your Kōkua can help you enroll.**

Get help

There are local Kōkua across Hawai'i who can help with health coverage. To find one near you, call the Hawai'i Health Connector for no charge at 1-877-628-5076. They can help you find someone near you.

Another way to find help is through the web page HawaiiHealthConnector.com,

Frequently Asked Questions: Premium Assistance Program:

What is the Premium Assistance Program (PAP)?

There are several types of payments which may be billed to individuals who are enrolled in the Hawai'i Health Connector: 1) premiums, 2) co-payments, 3) co-insurance, and 4) deductibles. PAP is a state benefit that covers qualifying individuals' share of the premium cost—it does not cover the other listed costs. Low-income Micronesians from the Compact nations living in Hawai'i may qualify to have their share of the premium costs covered by the state through an application. If you qualify, you can receive health coverage without paying monthly premiums to the health plan.

Who qualifies for PAP?

The program is available to residents who are in families under 100% of the U.S. Federal poverty level but do not qualify for Medicaid. Qualified residents include very low-income Hawai'i residents from the Federated States of Micronesia, Republic of the Marshall Islands and

the Republic of Palau. It also includes other people who are Hawai'i residents but do not qualify for Medicaid.

How does it work?

This is a special state program that combines federal health insurance tax credits and state financial assistance so that qualified residents do not have to pay monthly bills from their health plan. Participants in the Premium Assistance Program are responsible for paying their own deductibles and co-pays. The program only covers the cost of monthly premiums or bills from their health plan.

What do people in PAP have to pay for health coverage?

People in PAP have to pay deductibles and co-pays. That means when they use health care services there may be a cost. But they do not have to pay monthly bills from their health plan.

How do people get PAP?

To receive the Premium Assistance Program, qualified residents must apply and enroll for health coverage through the insurance marketplace with the assistance of a local Kōkua. They must also select a silver level plan and take the full tax credit available.

I am already in PAP and have health coverage. Do I have to do anything?

Yes. You must fill out a new application through a local Kōkua and enroll in a silver level plan. If your income has not increased above what is permitted in the program, nothing will change for you. If your income has increased, you may no longer qualify for the program. Your local Kōkua can help you find out. To find someone to help near you, call the Hawai'i Health Connector for no charge at 1-877-628-5076. Or go to the webpage: hawaiihealthconnector.com.

I have health coverage but I do not receive PAP. I think I qualify. What should I do?

Your local Kōkua can help. To find someone to help near you, call the Hawai'i Health Connector for no charge at 1-877-628-5076. Or go to the webpage: hawaiihealthconnector.com.

I saw information that people should go directly to HealthCare.gov to apply for health coverage. Should PAP members do that?

No. Since PAP is a special state program, the best way to apply is through a Hawai'i Kōkua. He or she will help make sure PAP members get health coverage for 2016 and do not have to pay monthly bills.

Find a Kōkua or enrollment event near you at hawaiihealthconnector.com.