

# Helping you stay covered

You may have several options for staying with Kaiser Permanente.

Learn more about the available plan options and when you can enroll.

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## When do I need to enroll?

It's important to act quickly. Find out when you must apply for coverage:

- **Special enrollment**

The loss of your current coverage triggers a special enrollment period for individual plan coverage. It can begin before you lose coverage – and lasts 60 days after your last date of coverage. If you sign up before your coverage ends, you may not have any gap in coverage.

- **Open enrollment**

This is a set time each year when you can enroll in an individual plan through the Health Insurance Marketplace or directly with Kaiser Permanente. However, most people who are losing group coverage will qualify for special enrollment period too.

- **COBRA, and Federal Employees Health Benefits (FEHB) Program Temporary Continuation of Coverage (TCC)**

You can sign up within the time frame listed in your COBRA election notice or the date you lose coverage, whichever is later.

For Federal employees, you can submit your TCC election to your employing agency within 60 days of the separation date or up to 65 days after the employing office's notice, whichever is later.

## Interested in financial aid?

No matter your employment status, there are a number of ways to get help (if you qualify), including:

- Kaiser Permanente for Individuals and Families
- QUEST Integration Health Plan/Medicaid Hawaii

## We're just a call or click away



Go to [kp.org/exploreoptions](https://kp.org/exploreoptions) to answer a few simple questions and get customized options that fit your needs.



Talk through your options to find the right plan by calling us at **1-800-270-4095**.  
For TTY, call **711**.

## What are my plan options?

Depending on your situation, you may have more than one option for health coverage. Whether you're going through employment changes, no longer on your spouse's or parent's plan, or interested in financial aid, we can help you find the right option to stay covered.

Learn about your plan options and where to get more information on the back of this page.

Plan	What it is	Learn more
<b>Kaiser Permanente For Individuals and Families (KPIF)</b>	A range of health plans, available directly through Kaiser Permanente or HealthCare.gov, with options to fit your needs and budget	Call <b>1-800-270-4095</b> Visit <a href="https://www.kp.org/buykp.org">buykp.org</a>
<b>QUEST Integration Health Plan (Medicaid Hawaii)<sup>1</sup></b>	A federal and state health coverage program available to people with low incomes and limited resources. Kaiser Permanente participates in QUEST Integration for those who live on Oahu or Maui. <u>When applying, be sure to choose Kaiser Permanente.</u> See below for details. <sup>1</sup>	Call us at <b>808-432-5330</b> Visit <a href="https://www.kpquest.org">kpquest.org</a>
<b>Kaiser Permanente Medicare Health plans<sup>2</sup></b>	Kaiser Permanente's Medicare health plans provide Medicare Part A and Part B benefits, as well as Part D prescription drug coverage. See below for details. <sup>2</sup>	Call <b>1-877-547-4909</b> Visit <a href="https://www.kp.org/medicare">kp.org/medicare</a>
<b>COBRA continuation of coverage</b>	Temporary continuation of the same group coverage through COBRA. Most employers with at least 20 full-time employees must offer COBRA.	See the information provided by your previous employer
<b>Temporary Continuation of Coverage (TCC)</b>	Temporary continuation of coverage for eligible former Federal employees and family members.	Contact your federal agency's human resource or retirement office

## Questions about COVID-19?

To learn how to protect yourself and get care, visit [kp.org/coronavirus](https://www.kp.org/coronavirus).

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## <sup>1</sup> How to Apply for Kaiser Permanente QUEST Integration Health Plan

Kaiser Permanente participates in QUEST Integration for those who live on Oahu or Maui. Once you qualify for QUEST (Hawaii Medicaid) through the State of Hawaii, Department of Human Services, Med-QUEST Division, you'll need to apply for health coverage. When applying, be sure to choose Kaiser Permanente.

### There are 3 ways to apply for QUEST Integration Health Plan:

- 1. By phone:** Call **1-877-628-5076** or TTY / TDD **1-855-585-8604**. Tell the representative that you choose the Kaiser Permanente health plan.
- 2. By written application:** See below on how to request an application. Once you get the application, you will need to write at the top of each page of Step 5 (Your Family's Health Coverage pages) and Step 6 (Signature page) of the application that "I request Kaiser Permanente." Completed applications may be mailed, faxed, or hand-delivered to any Med-QUEST Division Eligibility Office.
- 3. Online application:** If you apply online at **mybenefits.hawaii.gov**, you can choose Kaiser Permanente for your health coverage.

#### **Med-QUEST Customer Services Call Center at:**

Oahu: **808-524-3370** or TTY / TDD **808-692-7182**

Maui: **1-800-316-8005** or TTY / TDD **1-800-603-1201**

**To request an application:** You may call the State's Med-QUEST Division Eligibility Office and ask for a QUEST Integration application form.

On Oahu, call **808-587-3521** or **808-587-3540**.

On Maui, call **808-243-5780**.

**OR** You may also find the application at the State's Med-QUEST Integration website:

**[www.mybenefits.hawaii.gov](http://www.mybenefits.hawaii.gov)**

### **What you may need to apply:**

- Social Security Numbers (or document numbers for any legal immigrants who need insurance).
- Employer and income information for everyone in your family (for example, from pay stubs, W-2 forms, or wage and tax statements).
- Policy numbers for any current health insurance.
- Information about any job-related health insurance available to your family.

**If you have questions about Kaiser Permanente QUEST Integration health plan, call us at 808-432-5330**

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## <sup>2</sup> Kaiser Permanente Medicare Health Plans

Kaiser Permanente's Medicare health plans provide Medicare Part A and Part B benefits, as well as Part D prescription drug coverage. Here are some things to consider about continuing coverage.

*Note: All Kaiser Permanente Senior Advantage enrollments are subject to CMS approval.*

### Do you have Medicare parts A and/or B?

- **Yes:** call our Kaiser Permanente Senior Advantage Enrollment Center at **1-877-547-4909**, or visit our website at **kp.org/medicare**
- **No:** call Social Security at **1-800-772-1213** or visit their website **ssa.gov**

### You're generally eligible to enroll in Kaiser Permanente Senior Advantage plans if:

- You're 65 or older, or you have a disability that qualifies for Medicare, such as end stage renal disease (ESRD)
- You're entitled to Medicare part A
- You're enrolled in Medicare part B
- You live in a Kaiser Permanente Hawaii service area (Oahu, Maui, and most parts of the Hawaii Island)

### If you meet the above eligibility requirements, these are your options to stay with Kaiser Permanente:

- Group Senior Advantage Plan (through your employer)
- Individual Senior Advantage Plan
  - DSNP (Dual Special Needs Plan for those with Medicare & Medicaid (Oahu and Maui only))

If you need help paying for your Medicare Part B or D costs, you can call Medicare at **1-800-633-4227** or visit their website at **medicare.gov**



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