

# HMSA Health Plan Guide

Your go-to resource for navigating your health plan.



An Independent Licensee of the Blue Cross and Blue Shield Association

# CONGRATULATIONS!

You've joined an HMSA plan!

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Having a health plan is an investment in your health. And with HMSA, we work day and night to make that investment pay off. HMSA is more than just a health plan – we're an extended ohana that's working together to improve the health and well-being of our entire state. Hawaii is our home, its people are our family, and caring for you is why we're here.

**THANK YOU FOR CHOOSING HMSA AND Welcome to the HMSA family!**

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# how can we help you be as healthy as possible?



**There are lots of answers and most of them lead to one conclusion: We're in this together. You, your doctors, and your health plan have to work together to make a difference in your life.**

To do that, we have to know and trust each other. This guide is full of important information about your health plan. It's a good place to start your journey to healthy-as-can-be.

We'll make sure you have everything you need to address your health issues and take advantage of opportunities to improve. And we'll always give you our best whenever you need us.

Being healthy is a lifelong pursuit, but you don't have to do it alone. We're here to help you.

This brochure gives you an overview of HMSA's most common plans and answers basic health plan questions. It doesn't replace your *Guide to Benefits*, which has details about your plan. If you have questions about your plan, we want to help. Please call us. Our phone numbers are on page 16.

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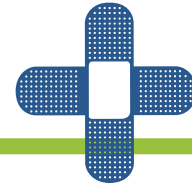
## quick-start tips



**There's no right or wrong way to use your health plan, but we have a few tips to help you get the most out of it.**

- **Be yourself.** Make sure the information on your HMSA membership card is correct and up to date. If it's not, please let us know. There's more about your card on page 4.
- **Be accountable.** Sign up for My Account on [hmsa.com](https://hmsa.com) to take advantage of all its online features. Check out page 5 to learn about them.
- **Stay on the map.** To provide you with quality care, we need certain information. That's why we'll contact you to get your Social Security number and other important information.
- **Represent!** If you want somebody like a parent or spouse to see your eligibility, billing, payments, claims, and medical information and make appeals on your behalf, send us an Authorized Representative Form. Search for "Authorized Representative Form" on [hmsa.com](https://hmsa.com).
- **Say "hello, doctor!"** Having a trusting relationship with a primary care provider (PCP) is your ticket to optimal health, so you should get on that right away. If you don't have a PCP, use Find a Doctor on [hmsa.com](https://hmsa.com) to search for one. See instructions on page 8.
- **Parlez vous medicalaise?** At times, we use industry terms. Sorry! We try to be as plain and simple as possible, but sometimes jargon is unavoidable. So we put together a section that explains different types of health plans and basic health plan terms on the next page.
- **Know where to turn for help.** A list of our most commonly used contact information starts on page 14, including our HMSA Centers and offices if you'd like to see us in person.

# basic health plan terms



**Claims:** Forms to ask for payment from your health plan for a covered service or product. Our participating providers submit claims for you, but some nonparticipating providers might bill you directly and you'll have to submit a claim to HMSA.

**Copayment:** The amount you pay participating providers for covered services or products, like a doctor's visit or prescription drugs, after you meet your plan deductible, if your plan has one.

**Covered services:** Health care services that your plan pays for based on your plan benefits. Even if your plan covers a service, you may have to pay a copayment or deductible.

**Deductible:** The amount you pay each year before your plan starts paying for covered services or products.

**Drug formulary:** A list of generic and brand-name prescription drugs that your drug plan covers.

**Eligible charge:** The amount that participating providers agree to charge for covered services or products. Nonparticipating providers can charge as much as they want – so even if services you get from them are plan benefits, your plan will only pay the eligible charge and you'll have to pay the rest.

**Health maintenance organization (HMO):** A type of health plan that lets you pick one health center and a PCP in that health center to provide all of your care.

**Network:** The collective term for the providers who participate with a health plan.

**Participating provider:** Providers in our network who agree to charge plan members a lower rate than nonmembers. It's kind of like a wholesale rate – see a participating provider and you'll pay less. Nonparticipating providers don't have an agreement with us and may charge as much as they want, which can be more than what your plan will pay for (also known as the eligible charge).

**Preferred provider organization (PPO):** A type of health plan that lets you see any provider in HMSA's network of participating providers.

**Primary care provider (PCP):** Your main doctor who coordinates your care.

**Provider:** Someone who provides health care such as a physician, nurse, physical therapist, physician's assistant, or lab technician.

Can't find what you need?

Visit [hmsa.com](https://www.hmsa.com) and search for "glossary."





## your HMSA membership card

Your HMSA membership card is your ticket to health care, telling providers what type of plan you have and how to file your claims. Carry your card with you, especially when you travel.

You can print a copy of your card or ask for a replacement through My Account on [hmsa.com](http://hmsa.com).

If your plan information changes, we'll send you a new card and you can throw away your old one. We'll also send new cards for your covered spouse and dependents.



# using My Account

**My Account on hmsa.com is your home base for personalized information about your health plan. Use it to:**

- Get a copy of your HMSA membership card.
- Change your email preferences or password.
- Use HMSA's Online Care® to visit a doctor online – see page 13 for more information.
- See your claims information – we'll explain more a little later. People with HMSA Akamai Advantage® plans don't have this feature on My Account, but you can call us and we'll help. Phone numbers are on page 16.
- If you have a drug plan, there are tools to make life easier, like ordering refills online that can be mailed to your home.

To **log in or register for My Account**, go to [members.hmsa.com](https://members.hmsa.com) and click Member Login at the top of the screen.

- If you're logging in, enter your information and click Login.
- If you're registering, click Register. Then enter a valid email address, create a password, and click Register.

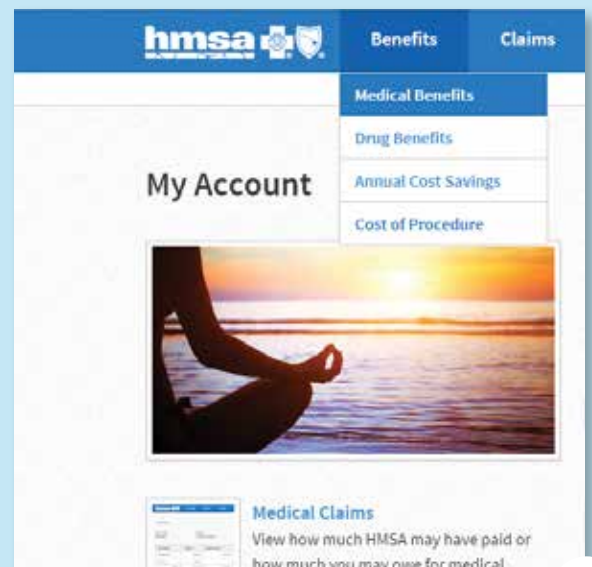
To **view your current or past plans**, log in to My Account and click Add a plan. Enter your name, the subscriber ID on your HMSA membership card, and birth date. Click Add plans.

To **view claims information**, log in to My Account and hover over Claims at the top. Select medical, drug claims, or dental in the drop-down menu. On the Medical Claims page, you'll see a summary of your medical and vision claims and your Report to Member statements (RTMs). Please note that HMSA Akamai Advantage members can't view their medical claims information on My Account. If you need information or help, call us. Phone numbers are on page 16.

AmericanWell® is an independent company providing hosting and software services for HMSA's Online Care platform on behalf of HMSA.



The screenshot shows the 'Register online' form on the HMSA website. It includes fields for 'Email' and 'Password'. The password field has a 'SHOW' button and feedback icons for '8+ characters', 'Upper and lowercase', and 'Number/symbol'. Below the password field is a checkbox for 'I accept the Terms and Conditions for this site and the Virebill site.' At the bottom are 'Register' and 'Cancel' buttons. A footer note states: 'An Independent Licensee of the Blue Cross and Blue Shield Association © 2016 Hawaii Medical Service Association. All rights reserved.'





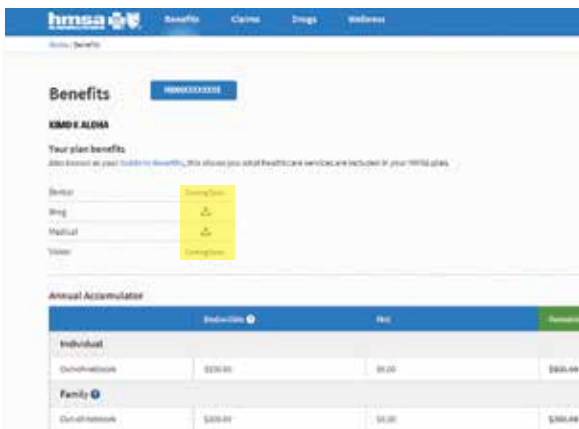
**If you don't see a link to view your dental or drug claims,** check your HMSA membership card to see if you have HMSA dental or drug benefits. If you don't see the word Dental or Drug with a code next to it, check with your employer or employee organization to see if you have benefits under another insurer. If your HMSA membership card shows that you have HMSA dental or drug benefits and you don't see a link to view those claims, call Customer Relations at a phone number on page 16.



To **print a copy of your HMSA membership card,** hover over Profile at the top right and click View ID Card.



To **view your Guide to Benefits,** hover over Benefits at the top and select Medical Benefits in the drop-down menu.



Then click the download icons to view your medical, drug, and/or vision benefits. Your *Guide to Benefits* is a legal document that includes important information about your plan benefits, limitations, and exclusions.

Not all plans have a *Guide to Benefits* online. If yours isn't and you want a hard copy, call Customer Relations. Phone numbers are on page 16.





To manage your prescription drugs, hover over Drugs at the top and click Drug Summary. This page has many tools and resources, including:

- **Dashboard.** Go to your CVS Caremark® member home page to print forms, get messages, use Ask a Pharmacist, and more.
- **Drug claims.** View processed claims and mail-order payment information.
- **Pharmacy locator.** Find a pharmacy in your area that's in HMSA's network.
- **Manage drugs online.** Order prescription refills and view your prescription history.
- **Benefits.** Compare pharmacy and mail-order copayments to see where you can save.
- **Drug pricing.** Check drug benefits and costs and view brand name and generic drug copayments.
- **Order drugs online.** Save time and money with mail-order prescription drugs.
- **Drug order status.** See where your drugs are and set up automatic refills and renewal.

**My Account is a great resource, so we hope you'll register and use it often.**

**Questions about My Account?** Call Customer Relations and we'll help you get squared away. Phone numbers are on page 16.



CVS Caremark® is an independent company providing pharmacy benefit management services on behalf of HMSA.

# choosing or changing your PCP



Choosing a PCP is one of the most important things you can do for your health. It's called primary care because it's of primary importance. Having a doctor who knows you well and can coordinate your care leads to better care, better health, and better value for your health care dollars.

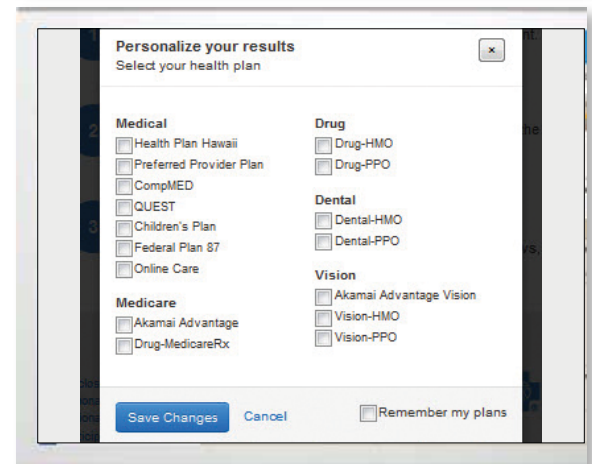
Having a PCP is a great way to build a trusting relationship with a doctor and make the most of your plan's benefits. And finding one is easy with Find a Doctor.

**Use Find a Doctor** on hmsa.com to search for a participating provider or dentist. Search by name, location, specialty (including PCP), or ailment, and narrow your results based on gender, languages spoken, and plan.

The number of patients a PCP can have is limited, so call the PCP you're interested in and ask if they're accepting new patients. You can also get a hard copy of our directory of participating providers. Just call Customer Relations at a phone number on page 16.

**Searching for a PCP?** Here are some things to consider depending on your plan type:

- **PPO plan members:** You don't have to choose a PCP, but it's highly recommended. And choosing participating providers will save you money.
- **HMO plan members:** You must choose a PCP and health center, so make sure the provider and health center you choose participate with your plan. You can select your plan in the box next to the search field at the top of the Find a Doctor search engine.





Your PCP wants you to be your healthiest, but can't do it without your help. If you have questions during a visit with your PCP, just ask! Make sure you ask these three questions whenever you see your doctor:

- **What's my number-one concern?**
- **What should I do?**
- **Why should I do this?**

If it's hard for you to ask questions, make a list of health concerns to discuss with your PCP.

**If you're an HMO member and want to change your PCP**, make sure your new PCP is accepting new patients and then call **948-6372** on Oahu or **1 (800) 776-4672** toll-free on the Neighbor Islands to let us know.



**You can also mail a request to:**

Health Plan Hawaii  
Customer Relations  
HMSA  
P.O. Box 860  
Honolulu, HI 96808-0860



# using your plan while traveling

## Before your trip

To find out how your plan will work when you're away from home, call us at one of the plan numbers on page 16.

Find the names of participating providers in the area you're visiting by calling 1 (800) 810-BLUE (2583) toll-free.

## If you need to see a doctor on your trip

Call BlueCard at 1 (800) 810-BLUE (2583) toll-free on the Mainland or call (804) 673-1177 collect if you're in another country for more information.

## If you need to pay for care at the time you receive it

Get the following information to help us with your claim:

- Date of service.
- Procedure code.
- Description of service.
- Address where the service was provided.
- Diagnosis.
- Itemized charges.
- Receipt.
- Physician's name and signature.

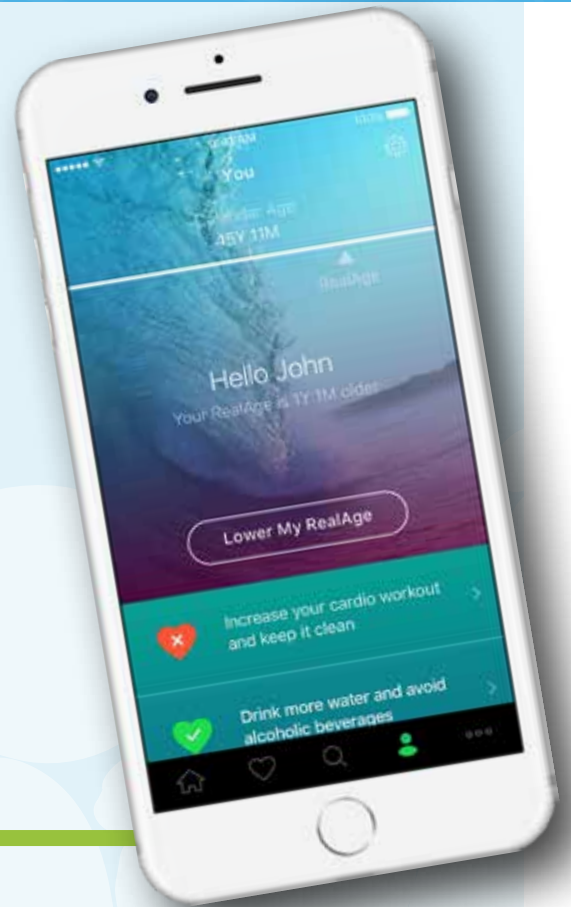
When in a foreign country, please try to get all of the information in English and costs in U.S. dollars.

## Send your claim to

Out-of-State Claims  
P.O. Box 2970  
Honolulu, HI 96802-2970



# better well-being starts here



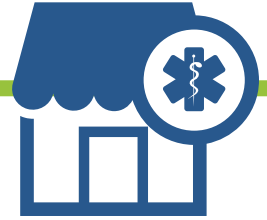
## Sharecare

Get all your health in one place with Sharecare, HMSA's digital health and well-being solution for Hawaii. Sharecare's online and mobile platforms give you a personal, convenient way to take control of your health. Download the app to take Sharecare with you wherever you go. You'll have personalized tools, resources, and health information in your pocket. Sharecare makes tracking and improving your health easy.

## Well-Being Hawaii

Well-being is about living life with love, passion, and motivation. It's about the rush you get when you're hiking the highest peak, trying a new recipe, or simply watching a sunset. If you're obsessed with well-being like we are or just want to get inspired, then HMSA's Well-Being Hawaii blog is for you. Check out [wellbeinghi.com](http://wellbeinghi.com) for new ways to make every day a little better.

# updating your address



If your employer lets you report address changes to HMSA or if you have an individual plan, you can update your address on My Account.

- After you log in, hover over Profile at the top right and click Edit Profile.
- Then click Edit in Mailing address.
- Fill out the form and click Submit.

Some employers don't let you report address changes to HMSA, so please check with them first. If they don't, ask them to notify us of your new address.

# appealing an HMSA decision

**If you disagree with a decision we made about your plan benefits, reimbursements to you or your doctor, or other decisions, you can file an appeal with us to review the decision.**

When you file an appeal, we review all the available information and make sure that the rules of your plan were followed. After the review, we'll either approve or deny your appeal and notify you and your provider of our decision. If we deny your appeal, we'll send you a letter explaining why.

See detailed instructions on how to file an appeal in your *Guide to Benefits*.

If you have questions about appeals, call Customer Relations. Phone numbers are on page 16.

# additional member benefits

Your health plan has a lot to offer beyond doctor's visits. Check out these added benefits that can help you live a healthy lifestyle and stay in touch with your doctors.

## HMSA's Online Care

HMSA's Online Care lets you see a doctor anywhere, anytime on your smartphone, tablet, or computer for medical advice, referrals, and prescriptions. And you don't need an appointment.

- To download the mobile app, go to the Apple App Store or Google Play.
- To register on your computer or learn more, go to [hmsa.com/onlinecare](http://hmsa.com/onlinecare).



Everybody loves to save money! HMSA365 gives you discounts on health and wellness products and services like LASIK® surgery, massage therapy, and exercise classes.

Go to [hmsa.com/hmsa365](http://hmsa.com/hmsa365) for a full list of discounts or call **1 (800) 776-4672** toll-free for more information.

Cozeva is a registered trademark of Applied Research Works, Inc.

Applied Research Works® is an independent company that provides COZEVA®, an online tool for HMSA providers to engage members on behalf of HMSA.

## island scene



Every quarter, we'll mail you our member magazine, *Island Scene*, which is packed with articles on health, fitness, family, and member news. You could even be in the magazine if you have an interesting story to tell or recipe to share!

You can also read *Island Scene* on HMSA's Well-Being Hawaii blog at [wellbeinghi.com](http://wellbeinghi.com). If you have an idea for a story, a recipe to share, or questions about the magazine, email [feedback@islandscene.com](mailto:feedback@islandscene.com).



## COZEVA

Cozeva® is an online tool that lets you easily manage health care for yourself and everyone in your family. With Cozeva, you can:

- View HMSA health information.
- See your immunization history.
- Get a list of your past and current medications.
- And more.

Check Cozeva's Doctor Directory at [cozeva.com](http://cozeva.com) or call your doctor to see if your doctor participates in Cozeva.

# get complete plan details



This brochure includes general information about HMSA plans. Your plan provides many benefits in specific situations such as when you're away from Hawaii and if you have more than one insurance plan. For details, see your *Guide to Benefits* or visit [hmsa.com](http://hmsa.com). And you can always call Customer Relations at a phone number on page 16.

# contact HMSA

## HMSA Centers

### HMSA Center @ Honolulu

818 Keeaumoku St.  
Monday through Friday  
8 a.m.-6 p.m.  
Saturday 9 a.m.-2 p.m.

### HMSA Center @ Pearl City

Pearl City Gateway  
1132 Kuala St., Suite 400  
Monday through Friday  
9 a.m.-7 p.m.  
Saturday 9 a.m.-2 p.m.

### HMSA Center @ Hilo

Waiakea Center  
303A E. Makaala St.  
Monday through Friday  
9 a.m.-7 p.m.  
Saturday 9 a.m.-2 p.m.

See [hmsa.com/contact](http://hmsa.com/contact) for our holiday schedule.





## NEIGHBOR ISLAND OFFICES

You can see us in person from 8 a.m. to 4 p.m., Monday through Friday.

### **Kailua-Kona, Hawaii Island**

75-1029 Henry St., Suite 301  
Kailua-Kona, HI 96740  
Phone: **329-5291**

### **Lihue, Kauai**

4366 Kukui Grove St., Suite 103  
Lihue, HI 96766  
Phone: **245-3393**

### **Kahului, Maui**

33 Lono Ave., Suite 350  
Kahului, HI 96732  
Phone: **871-6295**

## MAIL

### **General**

HMSA  
P.O. Box 860  
Honolulu, HI 96808

### **Claims**

Medical and Physician Claims (HCFA 1500)  
P.O. Box 44500  
Honolulu, HI 96804-4500

Dental Claims  
P.O. Box 1320  
Honolulu, HI 96807-1320

Hospital Claims (UB-92)  
P.O. Box 32700  
Honolulu, HI 96803-2700

Out-of-State Claims  
P.O. Box 2970  
Honolulu, HI 96802-2970

### **Appeals**

HMSA  
Attn: Appeals Coordinator  
P.O. Box 1958  
Honolulu, HI 96805-1958

## ONLINE

[hmsa.com](http://hmsa.com)

## SOCIAL MEDIA



[facebook.com/myhmsa](https://facebook.com/myhmsa)



@AskHMSA  
@HMSAislandscene



[askhmsa](https://www.instagram.com/askhmsa)

# questions



## Phone

You can reach us from 8 a.m. to 5 p.m.,  
Monday through Friday (unless otherwise noted).

### Customer Relations

Oahu	948-6111
Molokai	1 (800) 639-4672 toll-free
Maui	871-6295
Lanai	1 (800) 639-4672 toll-free
Kauai	245-3393
Kailua-Kona, Hawaii	329-5291
Hilo, Hawaii	935-5441

### PPO Plans

Oahu	948-6111
Neighbor Islands	1 (800) 776-4672 toll-free

### HMO Plans

Oahu	948-6372
Neighbor Islands	1 (800) 776-4672 toll-free

### Dental Services

Oahu	948-6440
Neighbor Islands	1 (800) 792-4672 toll-free

### Individual Plan Billing

Oahu	948-6140
Neighbor Islands	1 (800) 782-4672 toll-free

### Fraud Hotline (Confidential)

Oahu	948-5166
Neighbor Islands	1 (888) 398-6445 toll-free

### HMSA's Online Care Support (24 hours a day, seven days a week)

Oahu	948-6013
Neighbor Islands	1 (866) 939-6013 toll-free

## Additional numbers



Compliance & Ethics, Privacy & Security Incident Hotline (Confidential)  
**1 (800) 749-4672** toll-free

Corporate Telephone Operator  
**948-5110** on Oahu

Employment Office  
**948-5588** on Oahu

Text Telephone (TTY)  
**711**

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**We hope this brochure helps you understand how your health plan works.**

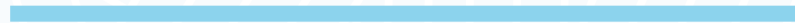
**Thanks again for choosing HMSA!**

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**Our mission is to provide the people of Hawaii  
access to a sustainable, quality health care system  
that improves the overall health and well-being of  
our state.**



[hmsa.com](http://hmsa.com)