



HAWAII MEDICAL ASSURANCE ASSOCIATION

*We're Passionate About Your Health.*

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## SUMMARY OF MATERIAL MODIFICATIONS

Following are important updates that have been or will be made to your Health Plan. Please review this information carefully. Because these modifications amend the terms of your Plan, please keep this summary of changes with your Plan documents.

### Plan Benefits

#### ▪ Civil Unions, Dependent Coverage – Effective January 1, 2012

In accordance with Chapter 572, Hawaii Revised Statutes, effective January 1, 2012, dependent coverage will be extended to partners to a civil union in the same manner and with the same eligibility criteria as afforded to a lawful spouse.

For more information, please consult with your legal counsel or visit the State of Hawaii's website at [www.ehawaii.gov](http://www.ehawaii.gov).

#### ▪ Preventive Care Benefits – Effective plan years beginning on or after September 23, 2010 (January 1, 2011 for Calendar Year Plans)

In accordance with the Patient Protection and Affordable Care Act ("PPACA"), a group health plan or a health insurance issuer offering group or individual health insurance coverage shall provide coverage for and shall not impose any cost-sharing requirements for certain preventive coverage.

**HMAA will provide these benefits to Grandfathered and Non-Grandfathered Plans.** This means that there will be no copayments, co-insurance or deductibles when you receive recommended preventive health services, such as the following:

- Blood pressure, diabetes, and cholesterol tests
- Many cancer screenings, including mammograms and colonoscopies
- Counseling on such topics as quitting smoking, losing weight, eating healthfully, treating depression and reducing alcohol use
- Routine vaccinations against diseases such as measles, polio or meningitis
- Flu and pneumonia shots
- Counseling, screening, and vaccines to ensure healthy pregnancies
- Regular well-baby and well-child visits, from birth to age 21
- For a complete list of covered services, refer to the following website: <http://www.healthcare.gov/law/about/provisions/services/lists.html>

**Please Note:**

- HMAA will only cover these preventive services with no cost-sharing if you see a participating provider.
- HMAA may require you to pay some costs of the office visit if the preventive service is not the primary purpose of the visit, or if your doctor bills you for the preventive services separately from the office visit.
- To know which covered preventive services are right for you—based on your age, gender, and health status—ask your health care provider.

For more information regarding PPACA, please consult with your legal counsel or visit the Federal website at [www.healthcare.gov](http://www.healthcare.gov).

**Appeals Procedure**

In accordance with Interim Final Rules ("IFR") governing the claims and appeals process under PPACA and with Chapter 432E, Hawaii Revised Statutes, HMAA has amended its appeals procedure as follows:

**▪ Internal Claim and Appeals Process – Effective July 22, 2011**

Urgent care claims and appeals will be decided as soon as possible, taking into account medical exigencies, but within no more than 72 hours.

**▪ External Appeals Process – Effective January 1, 2012**

The external appeals procedure requires an enrollee or the enrollee's appointed representative to file a request for an external review with the State Insurance Commissioner ("IC"). The IC will determine whether the enrollee is eligible for external review and if eligible, coordinate with the Insurer and a third-party Independent Review Organization ("IRO") to conduct and complete the procedure. The IRO will be the final decision-maker in this process.

External review is limited to claims involving medical judgment and rescissions.

HMAA's Appeals Procedures are set forth in a separate document that is made available upon request and provided to you free of charge with any adverse benefit, service, or enrollment decision.

For more information, please consult with your legal counsel, visit the Federal website at [www.healthcare.gov](http://www.healthcare.gov), or visit the State of Hawaii's website at [www.ehawaii.gov](http://www.ehawaii.gov).