



## ELIGIBILITY INFORMATION FOR ONE-PERSON ENTITY PLANS

### Rates

Final rates will be offered after HMAA's Underwriting Department has reviewed your Business Application and member Enrollment Application. Underwriting will be based on factors that include, but are not limited to, demographics, historical experience, medical conditions, and medical cost trends. Final rates will be offered through the 5<sup>th</sup> of the month in which coverage is to take effect.

### One-Person Entity Plan Eligibility Criteria

In order to qualify for this plan, you or your employee must meet **all** of the following criteria:

- Actively working 20 or more hours per week for at least four (4) consecutive weeks, and continue to work 20 or more hours per week
- Earn at least 86.67 times minimum hourly wage each month
- Receive regular W-2 wages as a statutory employee
- Employed as one of the following:
  - An owner or shareholder of a corporation; or
  - A partner in a partnership or joint venture; or
  - An employee of a corporation where the owner or principal shareholder waives coverage or is ineligible for coverage; or
  - An employee of one of the joint venture parties, or of a partnership, where the other partner is not applying
- Full-time resident of Hawaii

### Required Documents to Verify Eligibility Include:

- State UC-B6 for the most recent quarter; or
- Payroll register for the most recent four-week pay period

In order to expedite the underwriting and enrollment process, please make sure that **all questions on the applications have been answered completely**. The applications must be submitted to HMAA and all final documents collected and approved by the 10<sup>th</sup> of the month in order for coverage to begin retroactive to the first of that month.

**Please do not cancel any existing coverage until the underwriting has been completed and all of the required documents have been submitted and approved by HMAA, and you have accepted the rates.**

If you have any questions, please contact our Sales Support Department at 591-0088, toll-free at (800) 621-6998 ext. 301, or via e-mail at [SalesSupport@hmaa.com](mailto:SalesSupport@hmaa.com).

Thank you again for your interest in HMAA!