

rapidly changing healthcare market means that more organizations are seeking better solutions for employee health insurance while also avoiding notoriously high premium payments to larger insurers.

Welcome HMAA.

HMAA provides employers with flexibility in health insurance benefits and administration —allowing local businesses a layer of flexibility in building a solution that works for them. From a variety of health benefits to other unique value-added products and services, the company is more than just a health plan, serving as a one-stop shop with affordable pricing.

Celebrating 25 years as one of the most trusted local health insurers by Hawaii's businesses, HMAA serves thousands of employers with over 44,000 members. It's their #1 priority to ensure customer satisfaction, and they recognize that every company's needs are different.

Kauai-born founder, Arnold Baptiste, Sr., established HMAA in 1989 with a vision to offer health insurance alternatives for busi-

nesses in Hawaii. That vision is still honored with HMAA committed to making it easy for employers to provide high-quality health benefits to their employees and families. More importantly, their influence allows for a very attractive menu for members. Their tailored approach impacts benefits in medical care including non-traditional alternative medicine, dental, vision, prescription drug, and life insurance solutions. Participants also have access to an extensive network of healthcare providers, and worksite wellness programs amongst other areas.

"We are dedicated to advocating wellness for life to our members," says John Henry Felix, HMAA's chief executive officer. "That's why we also provide a free customizable suite of wellness services with maternity incentives, health coaching, biometric screenings, and even discounts on fitness, healthy refreshments, and other items."

HMAA also expanded its options by forming two alliance divisions: Wellness Alliance Hawaii, comprised of 14 community health, wellness and safety-related organizations providing members with easy access to helpful information and raising awareness; and Business Alliance Hawaii, with more

than ten partnered affiliates providing members specially priced products and services for payroll and tax preparation, business consulting and support, merchandise, event venues, and legal advice.

They are a thriving insurer administered and serviced by Hawaii's only employee-owned TPA, Hawaii-Western Management Group, Inc.

Ultimately, HMAA provides what every business needs: *options*. With options for insurance solutions, they can customize one of the most important aspects needed for corporate culture and healthy living.

"Our members are very pleased with our dedicated professional team and the benefits we provide," says Felix. "Knowing we have more than 400 employers that have been enrolled with us for at least 15 years and counting, we are thankful for their loyalty. HMAA truly goes the extra mile to provide quality care to our members, and consider them 'ohana."

