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Life changes?
See if you qualify for coverage.

You can enroll in or change plans if you have certain life changes, or qualify for Medicaid or CHIP.

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With the state unemployment rate increasing due to the COVID-19 pandemic, all Hawaii residents who have lost employer-provided health insurance in the past 60 days – or may lose coverage in the next 60 days – due to job loss have options to obtain health care coverage.

You can apply for health insurance coverage at the online federal health insurance marketplace at www.healthcare.gov, or call (800) 318-2596. You may qualify for subsidies to help reduce your monthly premium cost and out-of-pocket expenses such as co-payments, co-insurance and deductibles. The amount of subsidy you are eligible for is based on your income and household size.

You may also qualify for coverage through Medicaid by applying with the Med-QUEST Division of the Hawaii Department of Human Services. Visit medical.mybenefits.hawaii.gov to create an online account and submit an application anytime, 24/7. If you are already on Medicaid, rest assured that your health care coverage will continue throughout this crisis.

Here is a chart to help you identify if you should apply for Medicaid or Marketplace coverage:

Federal Poverty Level (FPL) for Your Household Monthly Income		
HOUSEHOLD SIZE	Apply for Medicaid if your monthly household income is below these amounts:	Apply for Marketplace coverage if your income is higher than the 138% Medicaid limit. The Marketplace offers subsidies for households whose incomes are up to 400% of the FPL
	138% Medicaid Limit	Marketplace Subsidy Limit
1	\$1,689	\$4,896
2	\$2,281	\$6,612
3	\$2,873	\$8,328
4	\$3,465	\$10,044
5	\$4,058	\$11,760