



# Helpful Information for Caregivers of HMSA Members



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Aloha,

Caregiving is an important topic that touches many of our lives. As our parents and grandparents age or we have family members who need our help, many of us will assume the role of caregiver at least once in our lives.

National data shows that nearly 20% of the U.S. population, or one in five Americans, provides unpaid care to an adult with health or functional needs. And those numbers are on the rise.

Navigating caregiving can be a challenge. This guide was created to provide tips, information, and resources to assist you in your role as a caregiver. The guide can also be used to plan for your own future, whether you're getting ready for retirement or getting your affairs in order.

HMSA is here with you. We're proud to have served Hawaii for more than 86 years and counting. If you need to contact us, you can call or visit us at an HMSA Center in Hilo, Honolulu, Kahului, Lihue, and Pearl City.

Thank you for your continued trust in HMSA and for taking care of your loved ones. We're proud to support you and your family members through the good times, tough times, and for lifetimes.

Sincerely,

A handwritten signature in black ink, reading "Kenric Murayama". The signature is fluid and cursive.

Kenric Murayama, M.D., F.A.C.S.  
Executive Vice President and Chief Health Officer

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Life changes when you become a caregiver. Use this guide to get the answers you need so you can focus on caring for your loved ones. The right tools, resources, and support can ease the burden.

## Caregiving Overview

A caregiver is a person providing care and support for an immediate family member, relative, friend, neighbor, or client.

Common caregiving responsibilities include:

- Assisting with personal care such as bathing and dressing.
- Preparing meals with awareness of any dietary restrictions or special diets.
- Providing transportation to health care appointments.
- Keeping track of medicines and making sure they're taken as prescribed.
- Assisting with financial matters.
- Providing companionship and other support.

The person you care for may need your help with their health care decisions. This section covers what a power of attorney, authorized representative, and dual care coverage is to help you understand your options.



## Power of Attorney

As you go through your caregiving journey with a loved one, it's important to plan ahead and establish a power of attorney, which is a legal document that authorizes a designated person to act on behalf of another person. This helps ensure that your loved one's wishes will be carried out if they're unable to manage their own affairs or if there is an emergency. A power of attorney can be created for someone else to allow you to make decisions on their behalf, but it must be done ahead of time, so make sure to start early.

If you have a current power of attorney document that authorizes you to act on behalf of an HMSA member in certain situations, mail a copy of the document to us at:

HMSA Privacy Office  
P.O. Box 860  
Honolulu, HI 96808-0860

## Authorized Representatives

Caregivers for HMSA members need to be authorized to speak to us on their behalf and access their confidential information. To do this, submit an Authorized Representative Form to HMSA.

To get the form:

- Go to [hmsa.com/help-center/forms/hipaa-authorized-representative-form](https://hmsa.com/help-center/forms/hipaa-authorized-representative-form) to download the form. Fill out and print the form.
- Call us at the number on the back of the member's HMSA membership card, and we'll mail the form to you.
- Go to [hmsa.com/askhmsa](https://hmsa.com/askhmsa) to send us a secure email, and we'll mail or email the form to you.

Complete the form and mail it to us at the address on the form. We'll process your authorization upon receipt in five to seven business days.

# Dual Coverage

If you're caring for an HMSA member who also has a health plan through another insurance company, please make sure to let us know. This helps us process claims quickly and correctly. If benefits are similar to the member's HMSA plan, we'll coordinate benefits with the other carrier.

To notify us of another health plan, submit a Coordination of Benefits Subscriber Questionnaire Form. You can either:

- Go to [hmsa.com/help-center/forms/coordination-of-benefits](https://hmsa.com/help-center/forms/coordination-of-benefits) to download the form. Fill out, print, and mail the completed form to the address indicated on the instructions.
- Or call us at the number on the back of the member's HMSA membership card to give us information about the other health plan.



# Managing Medications

Here are some tips to help you safely manage prescription and over-the-counter drugs:

- Keep a current list of medications, vitamins, and supplements. List details like drug name, strength, dosage, and when the medication should be taken. This resource may be helpful during doctor visits, emergencies, and supporting your loved one in taking their medication as prescribed.
- If the member takes daily medications, check with their doctor or pharmacist to receive a mail-order discount, and ensure their medications are always in supply.
- Dispose of prescription containers properly. To help protect the member's privacy, remove prescription container labels before throwing away the bottle.
- Dispose of unused or expired medications properly to prevent drug abuse and to avoid harming others or the environment.
- Take advantage of community drug take-back programs, which collect unused drugs in a central location for proper disposal.



# Drug Plan Information

Becoming familiar with your HMSA member's drug plan benefits can help you oversee the drugs, manage expenses, and make sure the medications are safe and effective. Most of the drugs we pay for can be picked up at a pharmacy with a doctor's prescription, but some drugs have restrictions like quantity limits or need prior approval.

Prescription drug rider plan certificates include a member's copayment amounts, mail-order options, and excluded drugs.

- Go to [hmsa.com/help-center/plan-certificates-describe-additional-coverage](https://hmsa.com/help-center/plan-certificates-describe-additional-coverage) or review your *Evidence of Coverage* to learn how to view these certificates.
- To request a copy, call the number on the back of the member's HMSA membership card or email us using our contact form at [hmsa.com/askhmsa](https://hmsa.com/askhmsa).

HMSA Medicare Advantage plan members can find their prescription drug benefit information in their formulary, which is a list of covered drugs. Go to [hmsa.com/medicare](https://hmsa.com/medicare) to find and download the formulary.

Your HMSA member's My Account on [hmsa.com](https://hmsa.com) can also help you manage drug benefits. Just click My Account Login on the homepage. You can:

- Check drug claims and balances.
- View prescription history.
- Order refills for mail-order prescriptions.
- Find information about drugs, such as possible side effects, precautions, and benefit requirements.

If you have any questions, call our Customer Relations representatives at one of the numbers listed at the end of this booklet.

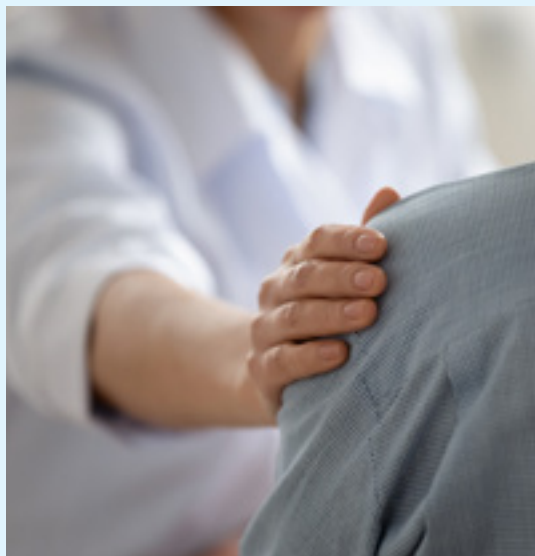
HMSA Akamai Advantage® is a PPO plan with a Medicare contract. Enrollment in HMSA Akamai Advantage depends on contract renewal.

# Government and Community Resources

Resources for caregivers and kupuna are available. Here are some websites that may be helpful:

- **eldercare.acl.gov.** Eldercare Locator, a public service of the U.S. Administration on Aging, is a search engine for services for older adults and their families.
- **hawaiiadrc.org.** The Hawaii Executive Office on Aging (EOA) is the designated lead state agency in the coordination of a statewide system of aging and family caregiver support services in the state of Hawaii.
  - Hawaii County: **hcoahawaii.org**
  - City & County of Honolulu: **elderlyaffairs.com**
  - Kauai County: **kauaiadrc.org**
  - Maui County: **mauicountyadrc.org**
- **hawaiiiship.org.** The Hawaii State Health Insurance Assistance Program (SHIP) provides one-on-one assistance to Medicare members, their families, and caregivers.
- **kokuamau.org.** Provides information and resources for advance care planning, palliative care, and hospice.
- **lanakilapacific.org/mealsonwheels.** Meal service is typically available to homebound individuals ages 60 and older who cannot shop for or prepare their own meals.
- **medicare.gov.** Medicare's website provides tools and answers to general questions about Medicare eligibility and benefits.

**Note:** Resources listed in this guide may be updated by the organizations that provide them. Please check with the organization for the latest updates.



## Well-being Tips for Caregivers

Consider these tips to ease stress and prevent burnout:

**Make time for yourself.** It's easier said than done, but remember to schedule moments for self-care, which includes going to your own doctor's appointments.

**Keep the communication channels open.** Talking through challenges can help you find solutions. Consider joining a caregiver support group for additional guidance and fellowship.

Learn more at:  
**caregiverconnectionofhawaii.org.**

**It's OK to ask for help.** Reach out to friends and family who can help share responsibilities and ease your workload.

**Focus on the good.** Remember the positive moments you have with your loved one. Those inspirations can help you throughout your experience.

# What to Know When Contacting HMSA

## Verbal authorizations

When you contact us on behalf of an HMSA member, you must be authorized to speak with us. To get verbal authorization, we'll need to speak directly with the HMSA member, verify the member's identity, and get the member's permission to speak with you.

Verbal authorizations are effective for only 48 hours, so we suggest you submit an Authorized Representative Form if you haven't already done so.



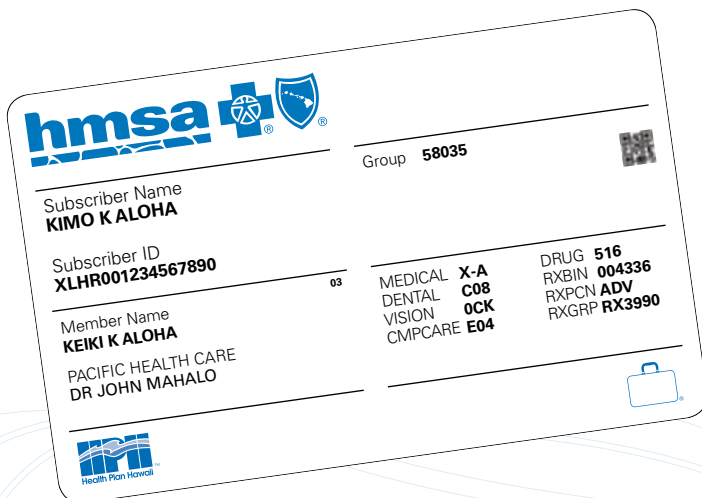
## Have the member's information ready

When you call us about the member you're caring for, please have the following personal information about the member with you:

- HMSA membership number (from the member's HMSA membership card).
- Date of birth.
- Mailing address.
- Specific information about why you're calling.

If you're calling about a claim, you'll also need the following:

- Date of the service.
- Type of service.
- Name of the provider.



## Did You Know?



Visits to the emergency room for non-emergency care can be expensive. If your loved one has a non-emergency like a cold, earache, or a minor injury, an urgent care clinic is recommended.



Certain services like MRIs and varicose vein treatments need prior approval from HMSA. Learning about the member's available resources and plan benefits can be very helpful for caregivers.

# About HMSA Health Plans

HMSA offers quality health plans to individuals, families, employers, and Medicare and QUEST (Medicaid) members.

## HMSA Medicare Advantage

HMSA offers Medicare Advantage plans to fit one's health care needs and budget.

Individuals are eligible to enroll in HMSA Medicare Advantage if they:

- Are entitled to Medicare Part A and enrolled in Medicare Part B.
- Continue to pay their Part B premium.
- Are a U.S. citizen or lawfully present in the United States.
- Are a permanent resident of the state of Hawaii.

## HMSA Akamai Advantage Dual Care

Individuals who are eligible for both QUEST (Medicaid) and Medicare may qualify for HMSA Akamai Advantage® Dual Care (PPO D-SNP). The plan provides more health care benefits under one plan at no cost.

These resources can help make your role as a caregiver easier:

- The *Guide to Benefits* has important information about a specific plan's benefits, limitations, and exclusions. If you don't have a copy, contact us and we'll mail you one. Or go to [hmsa.com/help-center/what-is-the-guide-to-benefits](https://hmsa.com/help-center/what-is-the-guide-to-benefits) to find out how to view your member's *Guide to Benefits* online.
- HMSA Medicare Advantage members can find their plan details in their *Evidence of Coverage* or *Summary of Benefits*. Go to [hmsa.com/medicare](https://hmsa.com/medicare) to find and download these plan resources.
- Our website, [hmsa.com](https://hmsa.com), is a great resource:
  - My Account has specific health plan information, drug tools, claim statements, and more. You can even request a duplicate HMSA membership card. To access your member's My Account, go to [hmsa.com](https://hmsa.com) and click My Account Login.
  - The Help Center has information on HMSA health plans, health care reform, how your health plan benefits travel with you, and more. Go to [hmsa.com/help-center](https://hmsa.com/help-center).
  - The Contact Us page has all the contact information you need to talk to an HMSA representative in person, on the phone, or by mail. Go to [hmsa.com/contact](https://hmsa.com/contact) to view contact information.
- We're here to help and support you and your HMSA member. See a list of contact information at the end of this booklet.

HMSA Akamai Advantage® Dual Care is a PPO D-SNP plan with a Medicare contract and is a state of Hawaii Medicaid Managed Care Program. Enrollment in HMSA Akamai Advantage Dual Care depends on contract renewal.

# When an HMSA Member Passes Away

The death of a loved one can be overwhelming. We're here to help you with your questions and concerns.

## Canceling or removing a member from an HMSA plan

- If the member you were caring for had an HMSA plan at work, let the employer know so they can disenroll the member.
- If the member had an individual plan (a plan that's not through an employer or group), let us know so we can disenroll the member.

## The estate of a deceased HMSA member

When you contact HMSA about a deceased person's HMSA membership, you may be asked to provide documentation showing that we can release the requested information to you.

If you're responsible for the estate of a deceased person with an employer-sponsored plan, contact us if you need to:

- Request that a benefit check be reissued.
- Ask about the status of a claim or claims.

If you're responsible for the estate of a deceased person with an individual plan, contact HMSA to:

- Cancel the deceased person's membership and stop billing.
- Request a refund of premiums.
- Request that a benefit check be reissued.
- Ask about the status of a claim or claims.



# HMSA Services

We offer the following services to help our members:

- HMSA's Online Care® lets you see physicians, specialists, and behavioral health care providers on your smartphone, tablet, or computer.
- Comprehensive well-being resources help members with chronic conditions like diabetes or asthma.
- Case management services help members facing chronic disease or catastrophic illness that may require costly ongoing care.
- Discounts on health and fitness brands with ChooseHealthy®, gym memberships with Active&Fit Direct™, and health and well-being products and services with HMSA365.
- Additional health, lifestyle, medical, and preventive care resources, including supportive care and health education workshops.

Visit [hmsa.com/well-being](https://hmsa.com/well-being) to learn more.



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

Active&Fit Direct and the Active&Fit Direct logos are trademarks of American Specialty Health and used with permission herein.

Additional terms and conditions apply. The Active&Fit Direct program is provided by American Specialty Health Fitness Inc., a subsidiary of American Specialty Health Inc. American Specialty Health is an independent company providing chiropractic, acupuncture, fitness programs, and/or massage therapy services on behalf of HMSA.

The ChooseHealthy program is provided by American Specialty Health Group Inc. and ASH Technologies Inc. (dba ASH Technologies of Delaware Inc. in the state of Pennsylvania); all are subsidiaries of American Specialty Health Incorporated (ASH). The ChooseHealthy program is an independent specialty health organization that provides discounts on health, fitness, and wellness products to HMSA members.

# How to Contact HMSA

We're here for you and your loved ones. Here's how to contact us.

## Email

Send us a secure email at [hmsa.com/askhmsa](https://hmsa.com/askhmsa).

## Phone

- PPO and Individual Plans:  
808-948-6111
- State and Federal Plans:  
808-948-6499
- HMO Plans:  
808-948-6372
- HMSA Medicare Advantage/Senior Plans:  
808-948-6000 or 1-800-776-4672
- HMSA QUEST (Medicaid):  
808-948-6486 or 1-800-440-0640 toll-free
- Not sure which plan your member has?  
Call 808-948-6111.
- Drug Plans: Call one of the numbers above and select the Drug option to be connected to a representative. Available 24 hours a day, seven days a week.
- HMSA's Online Care Support (24 hours a day):  
808-948-6013

Interpreters are available to help you at your request.

- TTY users, dial 711
- Dental Plans:  
808-948-6440 or 1-800-792-4672

## Other important numbers

- HMSA Health and Well-being Support:  
1-855-329-5461
- Individual Plan Sales:  
808-948-5555 or 1-800-620-4672
- Senior Plan Sales:  
808-948-6235 or 1-800-693-4672
- Blue Card/Out-of-State Claims:  
808-948-6280 or 1-800-648-3190
- Individual Plan Billing:  
808-948-6140 or 1-800-782-4672
- Senior Plan Billing:  
808-948-6174

## In person

- HMSA Center in Hilo:  
303A E. Makaala St.
- HMSA Center in Honolulu:  
818 Keeaumoku St.
- HMSA Center in Kahului:  
70 Hookele St., Suite 1220
- HMSA Center in Lihue:  
Kuhio Medical Center 3-3295 Kuhio Highway,  
Suite 202
- HMSA Center in Pearl City:  
1132 Kuala St., Suite 400

We look forward to seeing you. Go to [hmsa.com/contact](https://hmsa.com/contact) to confirm hours of operation before your visit.

## Mail

HMSA  
P.O. Box 860  
Honolulu, HI 96808-0860

Together, we improve the lives of our members and the health of Hawaii.  
Caring for families, friends, and neighbors is our privilege.

