



HMSA QUEST

September 2026

Enjoying Good Health • Member Newsletter

Your Medicaid Coverage is Changing

Congress passed the HR1 bill that was signed into law on July 4, 2025, requiring Medicaid programs to change eligibility rules for some adults starting Jan. 1, 2027. To keep QUEST coverage, this adult group will need to demonstrate they're working or volunteering at least 80 hours per month earning at least \$580 per month or are enrolled at least half-time in an educational program.

Here are ways to prepare:

- Set up online access to your existing QUEST account at mybenefits.hawaii.gov. It's fast and easy and is the best way to ensure the state's Med-QUEST program has the information it needs to help you stay enrolled.
- If you work, make sure you save your pay stubs.
- If you don't have a pay stub but have proof of \$580 in monthly income, save that evidence of income.
- If you're enrolled in an educational program at least half-time, ask your school for official proof of enrollment.

For more information or to check if you're affected, go to medquest.hawaii.gov or medquest.hawaii.gov/en/members-applicants/already-covered/Stay_Well_Stay_Covered_Toolkit.html#hr1.



Do you have HMSA QUEST and a Medicare Advantage Dual Eligible Special Needs Plan D-SNP with Another Health Plan?

Starting Jan. 1, 2027, federal law requires D-SNP members to receive both their Medicare D-SNP and QUEST (Medicaid) benefits from the same health plan for better coordinated care and services.

Members who continue to receive Medicare D-SNP and QUEST benefits from different health plans after Dec. 31, 2026, will be at risk of disenrollment from their Medicare D-SNP plan.

Important dates to know:

- Sept. 30, 2026 - Deadline for members to align their Medicare D-SNP and QUEST health plans and avoid QUEST health plan reassignment.
- Nov. 2, 2026 - Med-QUEST will reassign QUEST health plans for members who have not aligned their Medicare D-SNP and QUEST health plans.
- Jan. 1, 2027 - Reassigned QUEST health plans become effective.

If you have a non-HMSA Medicare plan, please contact us to learn more about enrolling in HMSA Akamai Advantage® Dual Care (PPO D-SNP) with no monthly premium cost.

- Visit hmsa.com/dualcare or scan the QR code below.
- Visit an HMSA Center.
- Call us at (808) 948-6235.



With HMSA Akamai Advantage Dual Care, you get:

- A simplified health care experience and a health coordinator to coordinate your care and services.
- \$115 a month for over-the-counter (OTC) health products, food, and home utilities.*
- \$0 dental cleanings, fillings, dentures, and more.
- \$200 for eyeglasses and contact lenses.
- Silver&Fit fitness benefits.
- A single integrated membership card that gives members access to both their Medicare and Medicaid benefits.
- A provider and pharmacy directory that lists all Medicare and Medicaid network providers in a single integrated directory.
- An integrated drug formulary that lists all outpatient drugs (generic and brand name) covered under both your Medicare and Medicaid plans.

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.

*The Food and Home Utilities allowance is a special supplemental benefit available only to chronically ill members with eligible chronic conditions like: diabetes, high blood pressure (hypertension), high cholesterol (hyperlipidemia), cardiovascular disorders (i.e. heart problems), and stroke. Other conditions may be eligible. For the full list of eligible chronic conditions, see hmsa.com/ExtraBenefits-DualCare. All applicable eligibility requirements must be met before the benefit is provided. Not all members qualify. This benefit is only available on HMSA Akamai Advantage Dual Care (PPO D-SNP).

Healthy Moms, Healthy Babies: What You Need to Know

Taking care of yourself is one of the best ways to care for your baby during pregnancy and after birth.

Before & during pregnancy

- Schedule your first prenatal visit within the first 12 weeks.
- Avoid smoking, vaping, alcohol, and drugs.
- Talk to your provider about your health conditions or medications.
- Eat healthy, stay active, and get enough rest. Limit caffeine and sugary drinks.
- Choose local, nourishing foods like fresh fruits, vegetables, fish, and whole grains when you can.

- Stay connected to your ohana and support system. You don't have to do this alone.

After your baby is born

- See your ob-gyn within six weeks after delivery or sooner if something doesn't feel right.
- Accept help from family and friends. Rest and recovery are important.
- Take time to care for your mental and emotional well-being.

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Know the warning signs and get help right away

Call your doctor or seek care right away if you have:

- A headache that won't go away or gets worse.
- Dizziness or fainting.
- Blurry vision or seeing spots.
- Fever of 100.4°F or higher.
- Sudden swelling in your face or hands.
- Trouble breathing or chest pain.
- Severe nausea, vomiting, or stomach pain.
- Heavy bleeding during or after pregnancy.
- Swelling, redness, or pain in your arms or legs.
- Feeling very weak or very tired.
- Thoughts about hurting yourself or your baby.

Trust your body. If something doesn't feel right, get help right away. Your health matters to you, your baby, and ohana. Reaching out for care is a strong and caring choice.

Visit hmsa.com/well-being/maternal-health/ for more tips, support, and local resources to keep you and your baby healthy or scan the QR code.



Take Charge of Diabetes

If you have diabetes, taking small steps today can protect your health tomorrow. You have the power to take control, and it's worth the effort.

When you don't manage diabetes, blood sugar stays high for too long. It can quietly damage your body even if you feel okay. Uncontrolled diabetes can lead to:

- Kidney disease (may require dialysis).
- Heart disease, heart attacks, or stroke.
- Nerve damage (pain, numbness, or tingling).
- Vision loss or blindness.

The good news is that you can prevent or delay these problems by managing your diabetes.

Important information about your health plan

For the Notice of Nondiscrimination and Notice of Availability of Language Assistance Services and Auxiliary Aids and Services, visit hmsa.com/section1557-notices or scan the QR code below. To request a hard copy, call 1 (800) 440-0640 toll-free.



Know Your Numbers: The A1C Test

Your A1C test shows your average blood sugar over the past two-three months. This is important because the test results:

- Helps you see how well your diabetes is controlled.
- Guides you and your primary care provider (PCP) in creating the best care plan.

How often should you check?

- Twice a year if your A1C is under 7%.
- Every three months if your A1C is above 7% or your treatment changes.

Simple food swaps that make a big difference

You don't have to give up your favorite foods. Just make healthy substitutions.

Instead of ...	Try this ...
White rice	Brown rice, quinoa, or cauliflower rice
Poke bowls with rice	Poke bowls with salad
White potatoes	Ulu or sweet potatoes
Mac salad	Cucumber or seaweed (namu) salad
Kalua pork	Pipikaula or fresh fish
Spam or hot dogs	Kalbi or grilled tofu
Soda	Sparkling water

Managing diabetes is a team effort. Talk with your PCP, ask about your A1C goal, and create a plan that fits your lifestyle. For more information on diabetes, scan the QR code or visit hmsa.com/well-being/health-well-being-support/diabetes/.



It's Time for Your Flu Shot

Flu season is upon us. The best way to help prevent getting sick from the flu is to get a flu shot. Contact your PCP about getting a flu shot and other immunizations you may need.



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Tips for a lifetime of good health and well-being

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