



Helpful Information for Caregivers of **HMSA Members**



An Independent Licensee of the Blue Cross and Blue Shield Association



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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.

Authorized representatives

First things first: 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 <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 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 in five to seven business days.

Power of attorney

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

Dual coverage

Let us know if the HMSA member also has a health plan through another insurance company. This helps us process claims quickly and correctly. If benefits are similar to the 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 <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.



Contacting HMSA

Verbal authorizations

When you contact us on behalf of an HMSA member, it's important that you're authorized to speak with us. To get a 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.

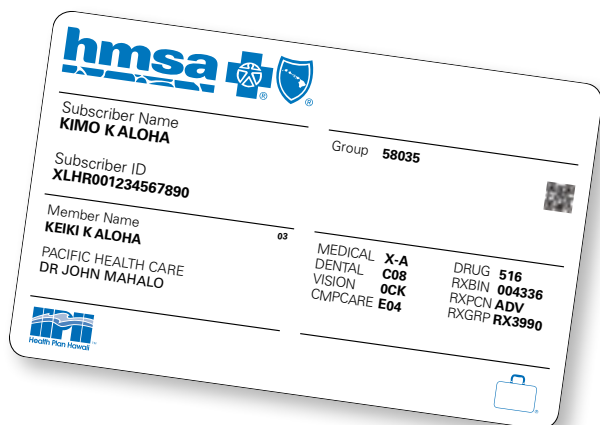
Have the member's information ready

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:

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



Did you know?

- HMSA doesn't pay for visits to the emergency room for non-emergencies like colds or earaches.
- Certain services like MRIs and varicose vein treatments need prior approval from HMSA.
- My Account on hmsa.com lets members quickly request a duplicate HMSA membership card, price a medication, view claims, and much more. Just click My Account Login on the homepage.
- Some drugs under an HMSA plan may have quantity limits or need prior approval. Learning about the member's available tools, resources, and plan benefits can be very helpful for caregivers.



About HMSA health plans

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 <https://hmsa.com/help-center/what-is-the-guide-to-benefits/> to find out how to view your member's *Guide to Benefits* online.



- Our website, hmsa.com, is a great resource:
 - My Account has specific health plan information, drug tools, claim statements, and more. To access your member's My Account, go to 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 <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 <https://hmsa.com/contact/> to view contact information.
- Feel free to call us at any time. We're here to help and support you and your HMSA member. You can find a list of contact information at the end of this booklet.

Government Resources

Here are some government agency websites that may also be helpful:

- **[medicare.gov](https://www.medicare.gov)**. Medicare's website provides tools and answers to general questions about Medicare eligibility and benefits.
- **<https://health.hawaii.gov/eoa/home/hawaiiiship/>**. Hawaii SHIP provides one-on-one assistance to Medicare members, their families, and caregivers.
- **elderlyaffairs.com**. The Elderly Affairs Division sponsors Honolulu's Aging & Disability Resource Center program. EAD helps provide home and community-based services to older adults and caregivers. EAD also provides outreach and education, helps improve and expand services, and operates a helpline for consultations, information, and referrals.

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.

You can find out more about your member's drug plan benefits through the prescription drug rider plan certificates, which provide information about copayment amounts, mail-order options, and excluded drugs. Go to <https://www.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 at hmsa.com/askhmsa.

Your HMSA member's My Account on [hmsa.com](https://www.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.
- Find participating local and Mainland pharmacies.
- Order refills for mail-order prescriptions.
- Find information about drugs, such as pill appearance, 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.

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 to take the medication. This can help during doctor visits, emergencies, and with keeping your members adherent to their medication.
- Dispose of prescription containers properly. To help protect the member's privacy and prevent identity theft, remove and shred 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:
 - Follow the disposal instructions on the drug label or patient information that accompanied the drug. Don't flush drugs down the toilet unless specifically instructed to.
 - If no instructions are given, throw the drugs in the trash, but take the drugs out of their original containers and mix them with other household waste.
 - When in doubt about proper disposal, ask the pharmacy where you picked up the drugs.
- Take advantage of community drug take-back programs, which collect unused drugs in a central location for proper disposal.



When an HMSA Member Passes Away

We understand that 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 a doctor on your smartphone, tablet, or computer.
- Comprehensive well-being resources help members with chronic conditions like diabetes or asthma.
- Case management services help members who are experiencing a medical crisis, such as chronic disease or catastrophic illness, that may require costly ongoing care.
- HMSA365 provides HMSA members with discounts for health and well-being products and services like hearing aids and home monitoring services.

Visit <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.

How to Contact HMSA

Email

Send a secure email to hmsa.com/askhmsa.

Phone

- PPO and Individual Plans: **(808) 948-6111**
- State and Federal Plans: **(808) 948-6499**
- HMO Plans: **(808) 948-6372**
- HMSA Akamai Advantage®/Senior Plans: **(808) 948-6000**
- Toll-free: **1 (800) 776-4672**
- Not sure which plan your member has? **(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 Honolulu: 818 Keeaumoku St.
- HMSA Center in Pearl City: 1132 Kuala St., Suite 400
- HMSA Center in Hilo: 303A E. Makaala St.
- HMSA Center in Kahului: 70 Hookele St., Suite 1220
- HMSA Center in Lihue: Kuhio Medical Center 3-3295 Kuhio Highway, Suite 202

Mail

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



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





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

