

State Defends New Insurance Plan

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Konter Kocky is from Chuuk, one of 7,500 Pacific islanders the state's shifting from its Quest insurance program to a new medical plan.

"What we are going to do is provide them with the coverage that the state can afford," said Dr. Kenneth Fink of the state Department of Human Services.

The plan is called Basic Health Hawaii. It covers up to a dozen doctor visits a year, ten days in the hospital, and five generic prescription drugs a month.

Under Quest, people from Chuuk, Palau, the Marshall islands, and the Federated States of Micronesia have more coverage. But it costs the state more. Fink said the change will save the state \$15 million a year.

"Having a few people getting great benefits may not be ideal compared to giving more people just a basic level of health care that they need to stay healthy," he said.

But Dr. David Derauf said the new plan could cost his Kokua Kalihi Valley clinic \$300,000 a year for services rendered but no longer reimbursable.

"We're being asked as a non-profit provider to take the hit on this change in insurance," he said.

Human Services needs to cut spending by \$42 million to plug a budget shortfall. But critics of the plan feel the patients will still need help beyond what Basic Health can provide.

"I believe it's going to be very alarming as to what occurs to the people when they end up in the emergency room because they didn't have some of the preventative care that we know actually saves us money in the long run," said Alex Santiago, executive director of PHOCUSED.

Basic Health Hawaii kicks off September 1.

For Kocky it means fewer doctor visits to treat his ailing legs. For clinics that treat Pacific islanders it means striking a balance between care and cost.

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