2027 OPEN ENROLLMENT | HAWAI'I | MANA INSURANCE SOLUTIONS

Aloha! Two ways to cover your family in 2027

A simple side-by-side look at Marketplace plans and ManhattanLife Affordable Choice.

Marketplace premiums in Hawai'i are going up about 13% on average for 2027, the extra federal help many families counted on has ended, and households earning over 400% of the poverty line (about $73,440 for one person or $151,800 for a family of four) no longer get a tax credit at all. If you're healthy and looking for something more affordable, Affordable Choice may be worth a look, so here's a simple comparison to help you think it through.

How Affordable Choice works

Most health insurance pays a share of your bill after you meet a deductible. Affordable Choice works differently. It pays a **set cash benefit** each time you use a covered service, starting with your very first visit, and you can see any doctor or hospital you like.

No deductible

First-dollar coverage that starts with your very first covered visit.

Doctor visits

$175 or $200 per visit, up to 10 visits a year.

Hospital stays

$4,000 or $6,000 per day, plus $2,000 or $3,000 when you're admitted.

ER and urgent care

$300 per day, plus ground and air ambulance benefits.

Surgery

Set benefits in or out of the hospital, including anesthesia.

Tests and imaging

Up to $600 or $700 for an MRI or CT scan, plus labs.

Chiropractic

Chiropractic care, plus $75 a day for physical, occupational or speech therapy.

Prescriptions

$50 or $75 per day, plus 800+ no-cost medications through EasyCare2go.

Where you see two amounts, the first is Elite and the second is Elite Plus. EasyCare2go telemedicine, family counseling sessions and tele-dermatology are included at no added cost, there are no waiting periods, and outpatient benefits have a yearly limit of $6,000 or $8,000.

What it costs each month in 2027

Who's covered	Marketplace Bronze plan	Marketplace Silver plan	Affordable Choice Elite	Affordable Choice Elite Plus
One person, age 25	$352	$446	**$132**	**$174**
One person, age 35	$428	$543	**$166**	**$220**
One person, age 45	$506	$642	**$198**	**$261**
One person, age 55	$781	$991	**$281**	**$369**
One person, age 64	$1,051	$1,334	**$281**	**$369**
Family of four, adults 35	$1,392	$1,767	**$487**	**$662**
Family of four, adults 55	$2,173	$2,758	**$716**	**$960**

Sample rates for Kahului (96732). Marketplace prices are Kaiser Standard Bronze and Silver before any tax credit.

The Marketplace may fit if...

- Could our income qualify us for a tax credit?
- Does anyone have an ongoing health condition?
- Are we expecting a baby or a planned surgery?
- Do we want a firm cap on a tough year's costs?

Affordable Choice may fit if...

- Are we generally healthy right now?
- Is our income too high for a tax credit?
- Would we like any doctor, with no network?
- Would we use telemedicine and no-cost Rx?

Your next steps

1. Estimate your 2027 income, since it decides your tax credit.
2. Call or book a free review to compare your real options.
3. Enroll by December 15 for coverage that starts January 1, 2027.

We'd love to help you sort this out.
Chris Branson brings 25 years of insurance experience to Hawai'i families, and talking it through never costs a thing.

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