

Immigrant Health: Apple Health Expansion

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Qualified Health and Dental Plans

Starting Nov. 1, 2023, all Washington residents, regardless of immigration status, could purchase Qualified Health and Dental coverage through *Washington Healthplanfinder*.

- Customers at or below 250% of the federal poverty level, qualify for Cascade Care Savings (up to \$250 per member, per month).
- Customers that are undocumented are not eligible for federal tax credits or cost sharing reductions.

Regardless of immigration status

**Everyone in
Washington
can buy health
insurance**

wahealthplanfinder.org



Open Enrollment 2024:

24,000

Applied through
*Washington
Healthplanfinder*

16,200

68% of
Applicants have
income below
139% FPL

2,200

Customers
enrolled in a
Qualified
Health Plan

67%

Of IHC
Applicants are
partnered with
a Navigator

Data as of week January 18, 2024

Applicants by Federal Poverty Level

Overall, about a quarter of the approximately 100,000 people who are uninsured and undocumented in Washington state have applied for health coverage through *Washington Healthplanfinder* since Nov. 1, 2023, when coverage was expanded for 2024.

IHC applicants by federal poverty level (FPL)

FPL	IHC Applicants	WA Undocumented Population	Percent of WA Undocumented Population who Applied
<139%	16,222	35,226	16%
139-150%	760	3,104	1%
151-200%	2,577	14,948	3%
201-250%	1,561	14,951	2%
251-300%	685	9,306	1%
301-400%	511	9,540	1%
401-500%	164	3,746	0%
500% +	127	6,885	0%
NOT REPORTED	1,379	830	1%
Total	23,986	98,536	24%

By Geography

IHC applicants under 139% FPL are from 35 of Washington's 39 counties.

The highest number of IHC applicants with incomes below 139% FPL are from King, Yakima, Snohomish, Pierce and Skagit counties.

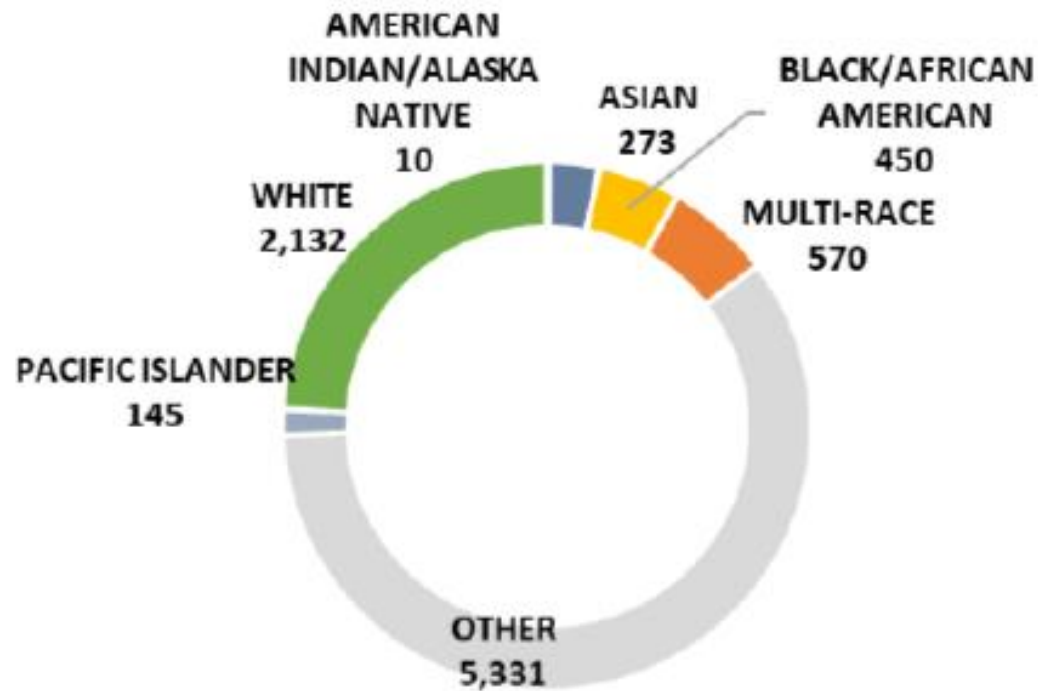
IHC applicants <139% FPL by county

County	IHC Applicants
Adams	285
Asotin	<10
Benton	621
Chelan	200
Clallam	74
Clark	685
Columbia	-
Cowlitz	98
Douglas	159
Ferry	<10
Franklin	605
Garfield	-
Grant	674
Grays Harbor	171
Island	34
Jefferson	19
King	4,914
Kitsap	276
Kittitas	37
Klickitat	22

County	IHC Applicants
Lewis	140
Lincoln	<10
Mason	211
Okanogan	142
Pacific	31
Pend Oreille	<10
Pierce	1,389
San Juan	31
Skagit	725
Skamania	-
Snohomish	1,525
Spokane	235
Stevens	<10
Thurston	240
Wahkiakum	-
Walla Walla	126
Whatcom	165
Whitman	32
Yakima	2,340
Total	16,222

By Race

Among IHC applicants under 139% FPL, over 76% report being non-White.

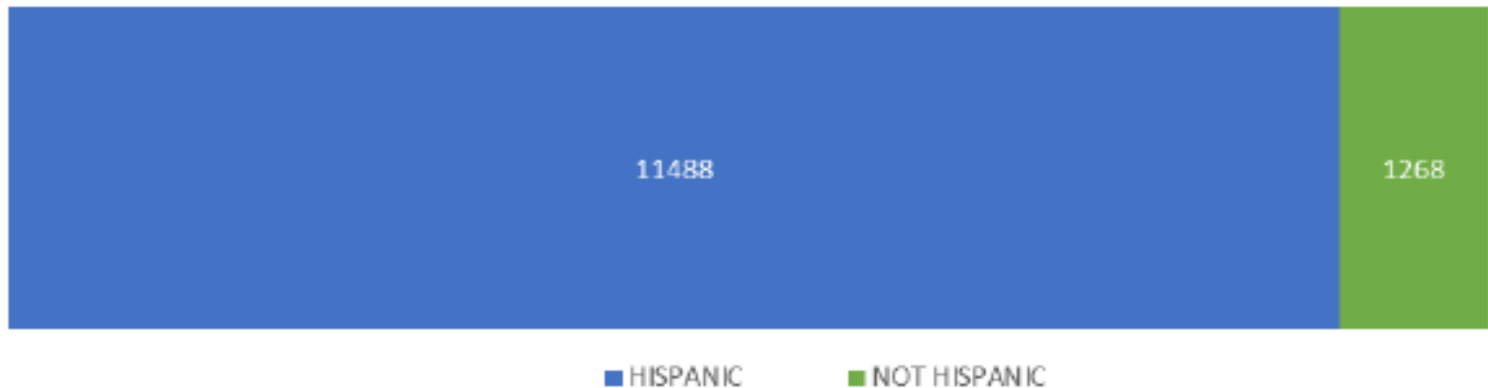


Race	IHC Applicants
American Indian/Alaska Native	0%
Asian	3%
Black/African American	5%
Hawaiian	0%
Multi-race	6%
Pacific Islander	2%
White	24%
Other	60%
Total	100%

Graphic and chart exclude ~7,300 IHC applicants who did not report race.

By Ethnicity

Among IHC applicants under 139% FPL, over 90% report being Hispanic.



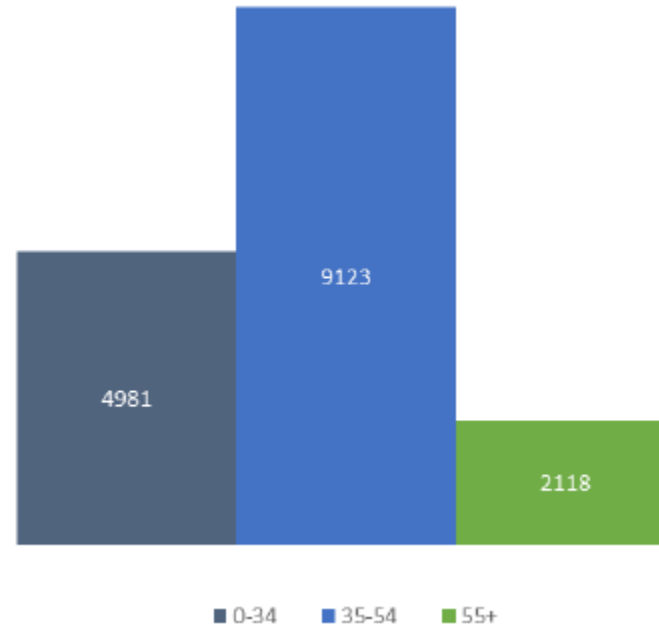
Ethnicity	IHC Applicants
Hispanic	90%
Not Hispanic	10%

Graphic and chart exclude ~3,460 IHC applicants who did not report ethnicity.

By Age & Sex

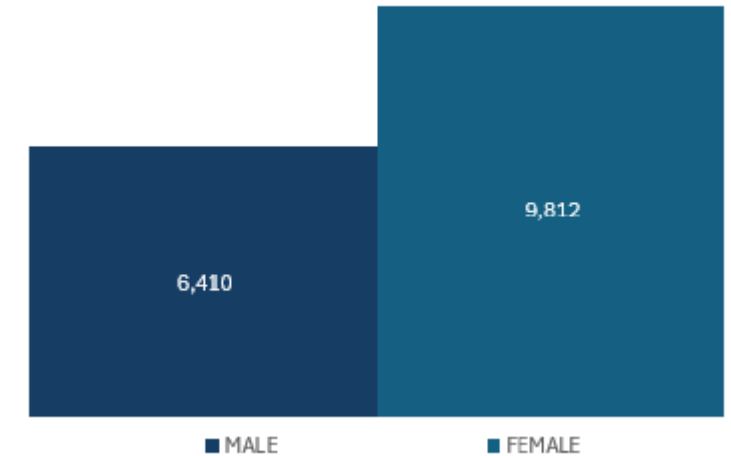
About 87% of IHC applicants under 139% FPL are under the age of 55.

IHC Applicants <139% FPL by Age



Age	IHC Applicants
0-34	31%
35-54	56%
55+	13%

IHC Applicants <139% FPL by Sex Assigned at Birth



Sex assigned at birth	IHC Applicants
Male	40%
Female	60%
Total	100%

Note: Graphic and chart include 550 IHC applicants who reported to be 65 years and older.

Language Assistance

The top languages among IHC applicants under 139% FPL are Spanish, Portuguese, French, Somali, Chinese, Korean, Albanian, Romanian, Russian, Arabic, Tigrigna, and Punjabi.

Chart (at right) displays languages with 10 or more requests through the online *Washington Healthplanfinder* application.

Language assistance is also provided by assisters, multilingual and bilingual Customer Service Representatives at the Customer Support Center, and through telephonic interpretation that supports more than 200 languages.

IHC applicants <139% FPL by preferred language

Language	Written	Spoken
Albanian	24	<10
Arabic	21	13
Chinese	48	52
French	79	79
Korean	25	26
Portuguese	214	217
Punjabi	10	10
Romanian	22	18
Russian	21	23
Somali	50	48
Spanish	8,975	9,823
Tigrigna	20	18
Other	37	38

Additional languages with fewer than 10 requests include: Amharic; Bengali; Cambodian (Khmer); Dari; Dutch; Farsi; Finnish; French Creole; Haitian-Creole; Hindi; Japanese; Laotian; Oromo; Pashto; Quechua; Samoan; Swahili; Swedish; Thai; Tongan; Turkish; Ukrainian; and Vietnamese.



Enrollment Assistance

About **67%** of IHC customers are partnered to a Navigator and/or Broker in *Washington Healthplanfinder*.

IHC applicants <139% FPL by partnership status

Assister Type	IHC Applicants	Percent
Navigator	9,055	56%
Broker	995	6%
Both	817	5%
Neither	5,355	33%
Total	16,222	100%

Apple Health Expansion: Program Details



What is Apple Health Expansion?

Apple Health Expansion (AHE) is a new program designed to provide full-scope health care coverage to people aged 19 or older with certain immigration statuses.

Eligible clients include those who do not qualify for other Apple Health programs based on their immigration status. Apple Health Expansion is designed to mirror to the extent possible the services provided to individuals enrolled in Apple Health (Medicaid) managed care.

Apple Health Expansion will provide up to 13,000 individuals with health care coverage.



Eligibility Requirements

- Are a Washington resident aged 19 or older;
- Have countable income under 138% of the federal poverty level;
- Do not qualify for other Apple Health programs based on [immigration status](#);
 - *Immigrants who have not met the five-year waiting period to become eligible for Apple Health are not eligible for Apple Health Expansion.*
- Are not pregnant or did not have a pregnancy end in the last 12 months; and
- Are not eligible for Qualified Health Plans (QHP) with advance premium tax credits (APTC) or federally funded medical assistance programs.



Program Services and Income Standards

Apple Health Expansion will cover the following services:

- Physical and behavioral health services
- Dental services
- Transportation to Apple Health covered appointments
- Interpreter Services
- Pharmacy (Over the counter and prescription drugs on the [Apple Health preferred drug list](#))
- Vision hardware (for clients under 21 years of age)

View a full list of [services covered by Apple Health](#).

Household Size	1	2	3	4	5
Monthly Income	\$1,732	\$2,351	\$2,969	\$3,588	\$4,207
Household Size	6	7	8	9	10
Monthly Income	\$4,825	\$5,444	\$6,603	\$6,682	\$7,300

Based on April 2024 standards. Standards subject to change annually.

Customers who are Eligible for a One-Time Automatic Transition to Apple Health Expansion

Total Transitioning from other Programs into AHE	
Apple Health for Kids – Turning 19 in June or July	258
After-Pregnancy Coverage	842
Emergency Services (AEM)	446
Extended Foster Care Kids	50
Qualified Health Plans at 138% FPL	1200
Total Transitioning from other Programs into Classic AHE	
Qualified Health Plans at 138% FPL and aged 65+	18
Emergency Services (AEM)	126
<i>Current enrollment cap is 13,000. Numbers are estimates and subject to change.</i>	

Apple Health Expansion Public Enrollment Date

June 20th

Customers can come into *Washington Healthplanfinder* on June 20th to determine their eligibility for Apple Health Expansion and enroll in the program.



Preparing Brokers & Resources

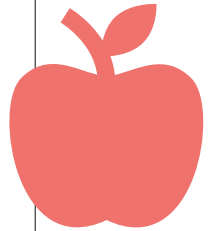


How HBE is Preparing Brokers

- Sharing program updates & materials when possible.
- Addressing questions as they arise.
- Creating complimentary materials and resources.
- Monthly Broker Newsletter & Newsflashes as needed.
- Broker languages listed in HPF
- Lunch & learns on topic.
- Recertification trainings will include.



Apple Health Expansion Resources



Apple Health Expansion Page:
<https://www.hca.wa.gov/about-hca/programs-and-initiatives/apple-health-medicaid/apple-health-expansion>



Apple Health Expansion Customer Page:
<https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/apple-health-expansion>



Apple Health Expansion Eligibility Flyer:
<https://www.hca.wa.gov/assets/free-or-low-cost/apple-health-expansion-coming-july-2024.pdf>



Apple Health Expansion FAQs:
<https://www.hca.wa.gov/assets/free-or-low-cost/apple-health-expansion-february-webinar-faq.pdf>

Visit HCA's [Forms and Publications](#) page for materials in additional languages.



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