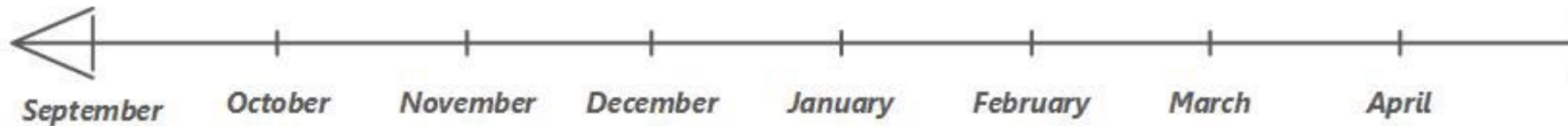


WAHBE Board Meeting | March 28, 2024

WAHBE Customer Journeys: Supporting Eligibility and Enrollment

Supporting Customers after Open Enrollment



Medicaid Redetermination May 2023 to April 2024

WAHBE Eligibility Team



Missy Deinlein (She/Her)

WAHBE Eligibility Manager

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Helping customers:

- ▶ Understand Complex Eligibility Nuances
- ▶ Verify Outstanding Eligibility Criteria
- ▶ Navigate Individual and Employer Appeals



Steve's Journey: Conditional Verification Process, Income & Tax Credits



Steve applied for a Qualified Health Plan and tax credits. Since his income could not be verified by our Healthplanfinder system, he was approved for 'conditional' eligibility.



Amber, the Eligibility Specialist, was reviewing three months of paystubs Steve submitted and noticed the income reported on his application looked like net earnings. Amber called Steve to explain how income is calculated using gross wages.



She also let him know that if he left the net income amounts, he could receive too much in tax credits—which might require him to repay the IRS when filing his tax return. Steve changed his reported income from net to gross.



Amber verified Steve's income & removed Conditional Eligibility status. While his tax credit went down and his share of the premium went up, Steve was able to make an informed decision and is less likely to face a surprise tax bill.



Carmen's Journey: Newly Eligible to Purchase Qualified Health Plan Coverage through the Conditional Verification Process & Tax Credit Impacts on Premium Costs.



Carmen applied for coverage on *Washington Healthplanfinder*. The system was unable to verify their lawful presence status, and approved them for conditional eligibility with \$381 federal tax credits and \$1 in Cascade Care Savings. They enrolled in a qualified health plan with a \$0 premium.



Carmen provided documents showing they are a DACA enrollee and our Eligibility Specialist was able to confirm their ongoing eligibility.



Unfortunately, they are not eligible for a federal tax credit. While Carmen is now eligible for a higher Cascade Care Savings Subsidy of \$250, they now have a higher premium payment of \$114.



With Qualified Health Plan Expansion in 2024, we are excited we could help Carmen as they are now eligible to purchase a Qualified Health Plan.



Lori's Journey: Appealing Denial of a Special Enrollment Period



Lori submitted a *Healthplanfinder* application on 2/28/2024. She was determined eligible for federal tax credits and Cascade Care Savings... but ineligible to enroll. Lori became unemployed on 11/1/2023 and lost her health insurance. If she had applied for coverage during Open Enrollment or within 60 days of her job loss, she would have been eligible to enroll.

Lori filed an appeal disputing denial of a Special Enrollment Period. She wrote that she didn't know she had only 60 days to enroll in new coverage and since she'd always had employer coverage, she didn't know about *Healthplanfinder's* open enrollment period.

Crystal the WAHBE Appeals Specialist reached out to Lori in preparation for the appeal. She shared the list of events that would help Lori qualify for a Special Enrollment Period if they happened in the previous 60 days. Lori did not have any qualifying event. Crystal was able to share the complex nuances of the enrollment and eligibility process and Lori chose to withdraw her appeal.



Marla's Journey: Employer Appeal and Enrollment Options



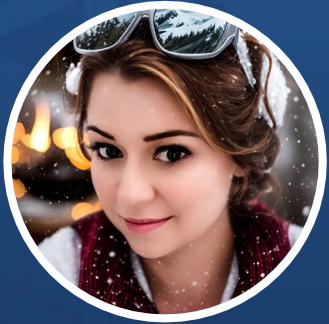
Marla applied for a Qualified Health Plan. She was found eligible for a federal tax credit and chose a plan in which to enroll.

The *Healthplanfinder* sent notice to her employer that she enrolled in coverage with tax credits.

Marla's employer filed an appeal disputing her eligibility for tax credit. They provided documents showing that they offered affordable, ACA-compliant coverage and Marla waived it. The appeal was granted.

Kelly, the Appeals Specialist, followed up with Marla. Marla acknowledged that her employer offered coverage but said she wanted was happy with her *Healthplanfinder* coverage. Kelly explained that Marla could keep her QHP coverage, but that she would be ineligible to federal tax credits and would have to pay the full cost of premiums. Marla was able to make an informed decision and chose to maintain her full-priced coverage until her next Open Enrollment period for her Employer's coverage.

WAHBE Enrollment Team



Erin Fluegal (She/Her)

WAHBE Enrollment Manager

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Helping customers:

- ▶ Understand Complex Enrollment Nuances
- ▶ Obtain Special Enrollment Periods for Exceptional Circumstances
- ▶ Navigate Enrollment Corrections or Adjustments



Jim's Journey: Employer Appeal and Enrollment Options



Jim enrolled in Washington Apple Health during the pandemic. After his income was updated, he was no longer eligible for WAH, but was eligible to purchase a Qualified Health Plan (QHP) and Qualified Dental Plan (QDP).

After selecting his plan, Jim realized that his providers weren't in network for the plan he picked!

Jim called our Customer Support Center for help. While they are not able to open a Special Enrollment Period, they were able to send a ticket to our Enrollment team to assist.

Elisabeth, the Enrollment Analyst was able to review Jim's application. She found that he was eligible for a Special Enrollment Period. She was also able to take actions in the system so that Jim could go into the system to select the plan he needed. In fact, Jim made his request in enough time that Elisabeth was able to cancel his originally selected coverage, communicate with the Carrier Partner and get his new coverage start with the same date as his old coverage.



Nina's Journey: Understanding 1095-A Tax Forms



Nina was getting ready to file her taxes and received the 1095-A tax form from the *Washington Healthplanfinder*. She noticed that the amount in column A was different than the premium amount she paid to her insurance carrier.



Nina sent us a message requesting review of her tax form.

Sam, the Enrollment Analyst, reviewed the information on the form. She was able to see that there was a misunderstanding about what the number in Column A was. It was showing the amount covered by tax credits (Essential Health Benefit Premium Amount), not the actual premiums amount paid by Nina.



Sam called Nina to help explain the information on the form. Prepared with this information, Nina was able to successfully use the form and file her taxes.

Form 1095-A Health Insurance Marketplace Statement		VOID	OMB No. 1545-2232	
Department of the Treasury Internal Revenue Service		CORRECTED		
Do not attach to your tax return. Keep for your records. Go to www.irs.gov/Form1095A for instructions and the latest information.		2019		
Part I Recipient Information				
1 Marketplace identifier	2 Marketplace assigned policy number	3 Policy issuer's name		
4 Recipient's name	5 Recipient's SSN	6 Recipient's date of birth		
7 Recipient's spouse's name	8 Recipient's spouse's SSN	9 Recipient's spouse's date of birth		
10 Policy start date	11 Policy termination date	12 Street address (including apartment no.)		
13 City or town	14 State or province	15 Country and ZIP or foreign postal code		
Part II Covered Individuals				
A. Covered individual name	B. Covered individual SSN	C. Covered individual date of birth	D. Coverage start date	E. Coverage termination date
16				
17				
18				
19				
20				
Part III Coverage Information				
Month	A. Monthly enrollment premium	B. Monthly second lowest cost silver plan (SLCSP) premium	C. Monthly advance payment of premium tax credit	
21 January				
22 February				
23 March				
24 April				
25 May				
26 June				
27 July				
28 August				
29 September				
30 October				
31 November				
32 December				
33 Annual Totals				



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