



Apple Health Expansion Implementation

Board Operations Committee | May 14, 2024

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Health Care Authority**

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Topics

- ▶ Overview of current Apple Health programs
- ▶ Apple Health Expansion
 - ▶ Eligibility
 - ▶ Application pathways
 - ▶ Application process
 - ▶ Getting ready to apply
 - ▶ Program hierarchy



Current Apple Health programs

Immigrant health coverage

- ▶ Since the Affordable Care Act, the Health Care Authority (HCA) has been serving immigrants through Washington Healthplanfinder and Washington Connection application systems.
 - ▶ Almost 100,000 immigrants have interacted with the application systems over the last year.
 - ▶ There are over 43,000 individuals without an immigration status eligible for Apple Health for Kids and Apple Health Pregnancy medical programs.



Apple Health programs today

- ▶ Individuals who do not qualify for federally subsidized health care coverage because of their immigration status may continue to qualify for other Apple Health programs such as:
 - ▶ Medical Care Services
 - ▶ Alien Emergency Medical
 - ▶ Apple Health for Pregnant Individuals
 - ▶ After-Pregnancy Coverage
 - ▶ Apple Health for Kids



Overview

- ▶ In 2022, the legislature provided funding to the Health Care Authority (HCA) to implement a new program to provide health care coverage equivalent to Apple Health (Medicaid) to uninsured adults who are ineligible for other federal programs due to their immigration status.
- ▶ HCA received additional funding in 2023 to continue with the program.
- ▶ Apple Health Expansion will launch July 1, 2024.
 - ▶ Program funding was not at the level requested.
 - ▶ HCA must limit the number of individuals who can enroll.

Eligibility

Who is eligible

- ▶ Washington residents who are 19 years of age and older.
- ▶ Income at or below 138% of the federal poverty level.*
- ▶ Not eligible for:
 - ▶ Other Apple Health programs based on immigration status.
 - ▶ Qualified health plans with advance premium tax credits or federally funded medical programs.

Apple Health Expansion	Single-person	2-member household	3-member household	4-member household	5-member household
138% FPL	\$1,732	\$2,351	\$2,969	\$3,588	\$4,207

Do I qualify? - Ken



- ▶ 25 years old DACA recipient.
- ▶ Income is \$1650 each month.
- ▶ Lives in Blaine.
- ▶ Not active or eligible for other Apple Health coverage due to immigration status.
 - ▶ Yes, eligible for Apple Health Expansion.

Do I qualify? – Jeff



- ▶ 38 years old.
- ▶ Income is \$1,150 each month.
- ▶ Lives in Everett.
- ▶ Meets 5-year bar in July 2027.
 - ▶ Not eligible for Apple Health Expansion as Jeff is eligible for federal subsidy; may qualify for AEM.
 - ▶ May purchase a Qualified Health Plan with tax credits or Cascade Care Savings if they enroll in a Cascade Care plan.

Program policies

- ▶ Where possible, HCA will use the same procedures as Apple Health, including:
 - ▶ Eligibility,
 - ▶ Enrollment,
 - ▶ Redetermination and renewals.
- ▶ Enrollees be able to choose one of these four managed care programs:
 - ▶ Molina Healthcare of Washington
 - ▶ UnitedHealthcare Community Plan
 - ▶ Community Health Plan of Washington
 - ▶ Coordinated Care

Program policies

- ▶ No retroactive eligibility for Apple Health Expansion.
- ▶ Clients may get retroactive coverage under:
 - ▶ Alien Emergency Medical if they had a qualifying condition in the retroactive months.
 - ▶ After-Pregnancy Coverage if they were within 12-months of a pregnancy ending.
- ▶ No resource/asset limit.

Managing Enrollment

Managing enrollment

- ▶ HCA can enroll up to 13,000 individuals into the program.
 - ▶ If the enrollment cap has been met, an applicant who is otherwise eligible will receive a denial notice.
- ▶ All clients may purchase a Qualified Health Plan.
 - ▶ Clients under 250% FPL are eligible for Cascade Care Savings if they enroll in a Cascade Care plan.
- ▶ Staff will accept client attestation of:
 - ▶ Income
 - ▶ Citizenship/immigration status
 - ▶ Washington residency and all other eligibility factors

At capacity

- ▶ If the individual indicates a need for services covered under Alien Emergency Medical (AEM) and the Apple Health Expansion enrollment is:
 - ▶ **Not limited:** Individual will be approved for Apple Health Expansion.
 - ▶ **Limited:** Case will be reviewed for AEM eligibility.
- ▶ Both programs cover the same services as AEM.
- ▶ Individuals denied for Apple Health Expansion in *Washington Healthplanfinder* due to the enrollment limit will receive an eligibility notice of health coverage options.
 - ▶ Clients under 250% FPL are eligible for Cascade Care Savings if they enroll in a Cascade Care plan

Application pathways

Free or Low-Cost Apple Health

Renew Your Coverage

Apply Now

Browse and Compare Plans

Frequently Asked Questions

Make a Payment

Care for How You're Living

Sign in to your account and make sure your information is up to date.

Get help virtually so you can
stay home and stay healthy.

Get Virtual Help



Application pathway – for those under age 65

- ▶ Adults ages 19 to 64 can apply:
 - ▶ Online at [wahealthplanfinder.org](https://www.wahealthplanfinder.org)
 - ▶ Download the WAPlanfinder mobile app
 - ▶ Call 1-855-923-4633
 - ▶ Submit a [paper application](#)*
 - ▶ In person through navigator

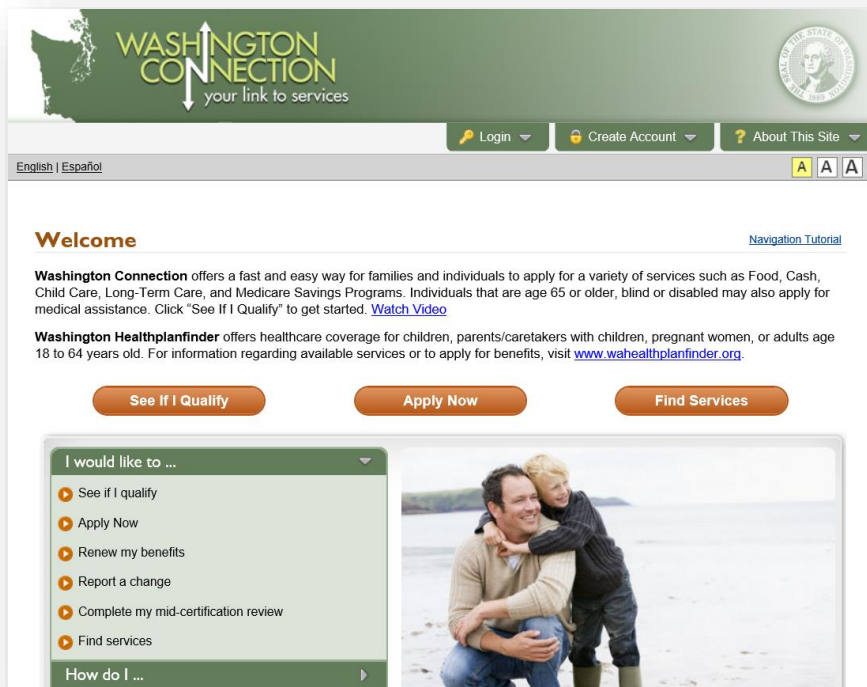
Do I qualify? – Natalia



- ▶ 55 years old.
- ▶ Income is \$2,200 each month.
- ▶ Lives in Bellingham.
- ▶ Over income for Apple Health Expansion.
 - ▶ All clients can purchase a Qualified Health Plan.
 - ▶ Clients under 250% FPL are eligible for Cascade Care Savings if they enroll in a Cascade Care plan.

Application pathway – age 65+

- ▶ Adults aged 65 or older
- ▶ DSHS manually process applications



- ▶ Online at washingtonconnection.org
- ▶ Call 1-877-501-2233
- ▶ Submit a [paper application](#)*
- ▶ In person at a DSHS Community Services Office
 - ▶ dshs.wa.gov/office-locations

Do I qualify? – Hana



- ▶ 68 years old.
- ▶ Income is \$950 each month.
- ▶ Lives in Wenatchee.
- ▶ Not active or eligible for other Apple Health coverage due to immigration status.
 - ▶ Yes, eligible for Apple Health Expansion through DSHS.

Resources

Eligibility flyer

- ▶ To share at outreach events.
- ▶ Translated in 15 languages.
 - ▶ Search for “Apple Health Expansion coming July 2024”
- ▶ For more information visit hca.wa.gov/ah-expansion.

Washington State
Health Care Authority

Apple Health Expansion coming July 2024

What is Apple Health Expansion?
The 2023 supplemental budget directs the Health Care Authority (HCA) to develop a medical assistance program that would provide Medicaid equivalent health care coverage to uninsured adults who do not meet the immigration requirements for federal assistance.

Who is eligible?
You may be eligible for this program if you:

- Are a Washington resident age 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,
- Are not pregnant or did not have a pregnancy end in the last 12 months, and
- Are not eligible for qualified health plans with advance premium tax credits (APTC), federally funded medical assistance programs

Learn about eligibility for other Apple Health programs at hca.wa.gov/apple-health-eligibility.

Income standards

Household Size	1	2	3	4	5
Monthly Income	\$1,677	\$2,268	\$2,859	\$3,450	\$4,042
Household Size	6	7	8	9	10
Monthly Income	\$4,633	\$5,224	\$5,814	\$6,406	\$6,997

*Based on April 2023 standards. Standard subject to change annually.

When can I apply?
You can start applying for Apple Health Expansion Spring 2024.

When does coverage start?
Apple Health Expansion coverage begins July 1, 2024.

What coverage is available prior to July 1, 2024?
If you need to go to the doctor now, you can check to see if you qualify for Apple Health for Kids, Apple Health for pregnancy, Allon Emergency Medical (AEM) and Medical Care Services (MCS). For more information, visit hca.wa.gov/apple-health-non-citizens.

Where can I get more information?

- **Online:** hca.wa.gov/ah-expansion
- **Email:** ahexpansion@hca.wa.gov
- **Phone:** 1 800 562 3022

Office of Medicaid Eligibility Policy – Apple Health Expansion
December 2023

Apple Health Expansion webinars

- ▶ Next webinar will be scheduled in late May or early June.
- ▶ Stakeholder webinars in a variety of languages posted [online](#).*

Webinars			
Date	Time	Webinar topic	Details
Wednesday, November 29, 2023	4-5 p.m.	Overview of Apple Health Expansion eligibility, covered services, and other available programs	View the webinar Presentation slides Amharic Arabic Cambodian Chinese Russian Spanish Tagalog Ukrainian Vietnamese FAQ Amharic Arabic Cambodian Chinese Russian Spanish Tagalog Ukrainian Vietnamese
Friday, February 2, 2024	2-3 p.m.	Information for community-based organizations to learn about qualified health plan transitions, applying through Washington Healthplanfinder, and, application and enrollment details	View the webinar Presentation slides Amharic Arabic Cambodian Chinese Russian Spanish Tagalog Ukrainian Vietnamese FAQ Amharic Arabic Cambodian Chinese Russian Spanish Tagalog Ukrainian Vietnamese
Monday, April 29, 2024	3-4 p.m.	Overview of Apple Health Expansion eligibility requirements and enrollment details.	Register

Apple Health Expansion resources

- ▶ **New!** Client webpage
 - ▶ hca.wa.gov/apple-health-expansion
- ▶ Stakeholder webpage
 - ▶ hca.wa.gov/ah-expansion
- ▶ Apple Health for Noncitizens
 - ▶ hca.wa.gov/apple-health-non-citizens
- ▶ Enrollment Cap announcement
 - ▶ hca.wa.gov/about-hca/news/announcements/apple-health-expansion-enrollment-cap



Questions?

HCAAppleHealthExpansion@hca.wa.gov