WEBINAR: Premium Assistance for Employees of Child Care Facilities
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Premium Assistance for Employees of Licensed Child Care Facilities

AGENDA

Background
Implementation Update
Resources
Q&A

Use the chat box to submit questions throughout the presentation.
Program Background

- During the 2021 state legislative session, the Washington Legislature appropriated $30 million for a new state-sponsored health insurance premium assistance program for employees of licensed child care facilities
  - Legislature has funded this program through the end of 2022
  - $25M in federal CRRSA funding; $5M in federal ARPA funding

- Employees who work in licensed child care facilities can qualify for Cascade Care Silver health coverage for $0 premiums through Washington Healthplanfinder.
  - Includes owners who are self-employed

- The Exchange, on behalf of the state, will make premium payments to insurance carriers for eligible program participants.
  - The child care worker is still responsible for paying the deductible, co-pays, and other costs.
  - For more information about deductibles, co-pays, co-insurance and other terms, please visit the Coverage Basics: Glossary of Terms available at https://www.wahbexchange.org/new-customers/coverage-basics/glossary/
Program Eligibility

In order to qualify for the Premium Assistance Program for Employees of Child Care Facilities, individuals must:

• Be an employee working in a licensed child care facility, including employees of licensed family home, center-based, and outdoor nature-based child care programs

• Have a household income below 300% of the Federal Poverty Level

• Enroll in a Cascade Care Silver health plan through Washington Healthplanfinder; and

• Accept all available federal premium subsidies
How do employees learn about and sign up for this program?

• **DCYF** identifies individuals working in licensed child care facilities and does initial outreach to them
  • Email from DCYF communicates initial program information and instructions about how to sign up.

• Our partners at Yakima Neighborhood Health Services (**YNHS**) are helping anyone in the state identified by DCYF apply for this program and get covered.
  • YNHS is also providing additional outreach to employees identified by DCYF
  • Bilingual staff available and language assistance provided in 200+ languages

• Once the eligible employee is enrolled in a qualifying plan, **WAHBE** will make monthly premium payments to the insurance carrier on behalf of the enrolled child care employee.
Sample outreach notification from DCYF to employees of licensed child care facilities

Notice sent in English; Spanish; and Somali

Fliers with same content available in 15 languages

Child care workers who reach out to YNHS for enrollment assistance can provide this outreach notice from DCYF to indicate eligibility for the program

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**Health Insurance Coverage for Child Care Employees – You May Qualify**

**Dear Child Care Worker,**

Our records indicate that you are an employee of a licensed child care facility in Washington State. Because of this, you may be eligible for a new program that provides **health insurance coverage for $0 monthly premiums** through **Washington Healthplanfinder**.

The Washington Health Benefit Exchange administers this program in partnership with Yakima Neighborhood Health Services. Trained assistants at Yakima Neighborhood Health Services are helping anyone in the state who receives this notice apply for the program and get covered.

Save this notice for your records. It will help determine your eligibility for this program.

**How to Sign Up**

Call or email Yakima Neighborhood Health Services to get free help from trained assistants. Please provide your first and last name, phone number, and the best time to call. Yakima Neighborhood Health Services will contact you and help you complete an online application through Washington Healthplanfinder to see if you qualify.

**Call**: 509-574-0826  
**Email**: sccavi@ynhs.org

**Health Care Premium Assistance for Employees of Child Care Facilities**

Language assistance is available in more than 200 languages.

You may qualify for other programs, including free or low-cost coverage through Washington Apple Health.

More program information is also available online: [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org/us/en/childcare).

**Note**: This is not a DCYF program. Please direct all questions to Yakima Neighborhood Health Services or the Washington Health Benefit Exchange.
To sign up for the program, employees will:

1. Reach out to the trained assisters at Yakima Neighborhood Health Services by phone or email:
   1. **Call:** 509-574-0826
   2. **Email:** ccnavi@ynhs.org

2. Employees will provide the following information in the email or voicemail:
   1. First and last name
   2. Phone number
   3. Best time for YNHS to return their call

3. YNHS will contact employees and help them complete an online application through Washington Healthplanfinder and will provide support and guidance exploring coverage options.
How many people in WA may be eligible?

Based on the data provided by DCYF, there are ~33,500 employees of licensed child care facilities in WA state

- By mid-Oct, DCYF will have sent emails to all identified employees (emails started being sent in mid-Sept)
- As employees are newly licensed, DCYF will send ongoing outreach notification to these individuals letting them know about this program and how to enroll

Of the ~33,500 individuals identified by DCYF:

- ~8,000 child care workers are already enrolled in Washington Apple Health (WAH)
- ~1,500 child care workers are already enrolled in qualified health plans
- The remaining ~24,000 have an unknown coverage status
  - Information about this group will be collected as the program is implemented
  - Based on a small pilot conducted earlier this year, many are likely eligible for WAH, and some may already be receiving coverage from another source such as their employer or through a spouse
Common Questions

• Can the trained assisters at Yakima Neighborhood Health Services (YNHS) enroll people who live outside of Yakima?
  • Yes, the trained assisters at YNHS are ready to assist anyone in Washington, regardless of where they live in the state.

• What is 300% Federal Poverty Level?
  • Household income of ~$38,640 for a family of one; ~$79,500 for family of four
  • If you are over this threshold, assisters at YNHS can help see if any deductions apply.

• When do I need to sign up?
  • You can sign up for coverage now, or wait and start your coverage in 2022 (open-enrollment for 2022 coverage starts Nov. 1).

• Do I need a Social Security Number?
  • You can use either an SSN or an ITN – but must meet general status requirements. Under federal law, Individuals cannot get qualified health plan coverage through this program unless they are a citizen, us national, or a lawfully present immigrant
  • “Lawfully present” includes immigrants who have: “Qualified non-citizen” immigration status without a waiting period; Humanitarian statuses or circumstances (including Temporary Protected Status, Special Juvenile Status, asylum applicants, Convention Against Torture, victims of trafficking); Valid non-immigrant visas; Legal status conferred by other laws (temporary resident status, LIFE Act, Family Unity individuals)
  • While not eligible for this program, individuals without a federally recognized immigration status may qualify for free and low-cost health coverage through Washington Apple Health, and are encouraged to contact Yakima Neighborhood Health Services to see what other health coverage programs they may qualify for
Response to Date

• In first few weeks, YNHS has already been contacted by 500+ employees.

• Volume of calls and emails to the trained assisters at YNHS has been consistent and manageable.

• YNHS is taking both calls and emails.
  • Scheduling enrollment appointments as needed and accommodating evening and weekend hours
  • Working with business owners to accommodate setting up “block” appointments so their employees can sign-up one-after-another during business hours

• Many individuals are concerned this program is “too good to be true”/a scam; YNHS has been spending time validating that this is a legitimate program.
Resources Available

General program information for employees of licensed child care facilities:

Additional program information for stakeholders:
https://www.wahbexchange.org/partners/sponsors/childcare/

Available resources include:
- Program FAQs
- Handouts translated into multiple languages
  - Background informational flier
  - How-to sign-up flier
- Stakeholder webinar recording and slide deck (July 2021)
Questions?