New Health Care Premium Assistance Program for Employees of Licensed Child Care Facilities in Washington

July 22, 2021
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Use the chat box to submit questions throughout the presentation.
This presentation is being recorded.
Webinar slides/audio and additional background materials will be available online by the week of August 2, 2021 at: https://www.wahbexchange.org/partners/sponsors/childcare/.
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.

This program is administered by:

- Department of Children, Youth, & Families (DCYF)
  - DCYF is the state’s newest agency. It oversees programs such as Child Protective Services’ investigations and Family Assessment Response, licensed foster care, licensing of child care providers, the Early Childhood Education and Assistance Program for preschoolers, Working Connections Child Care, and Home Visiting.

- Washington Health Benefit Exchange (WAHBE or Exchange)
  - The state-based marketplace that runs Washington Healthplanfinder (wahealthplanfinder.org), a streamlined online portal for both Medicaid and Qualified Health Plan coverage in Washington state. Over one in four Washingtonians use Washington Healthplanfinder to obtain health coverage.
  - The Exchange oversees a state-wide assister program that helps provide outreach, education, language assistance and enrollment assistance to Washingtonians. This includes Navigator organizations, brokers, and enrollment centers located throughout the state.

- Yakima Neighborhood Health Services (YNHS)
  - Navigator organization providing state-wide outreach and enrollment assistance for workers in licensed child care facilities identified by DCYF
What is the program?

• Employees who work in licensed child care facilities can qualify for Cascade Care Silver health coverage for $0 premiums through Washington Healthplanfinder.
  • Licensed facilities include: family home, center-based, school age, and outdoor nature-based child care programs.

• The Exchange, on behalf of the state, will make premium payments to insurance carriers for eligible program participants.

Please note: This program will only cover the cost of the monthly premium payment for the enrolled child care worker. 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/
When will the program begin/end?

This program will begin by November 1, 2021 (start of open-enrollment for coverage beginning in 2022).

• Aiming for an earlier start date (dependent on key implementation milestones)
• If earlier start date can be achieved, employees can sign up even though it is outside of open-enrollment using an existing special enrollment period

The legislature has funded this program through the end of 2022.

To be on the list-serve to receive ongoing updates about program implementation email: Mary.McHale@wahbexchange.org
Who is eligible?

In order to qualify for this new program, 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
  • DCYF will be identifying employees of licensed child care facilities

• Have a household income below 300% of the Federal Poverty Level ($38,640 for a single person, $79,500 for a family of 4)
  • This will be determined by filling out the the Washington Healthplanfinder application with the help of a Navigator at Yakima Neighborhood Health Services. Income deductions may apply that bring someone with a higher income under the required threshold.
  • This program only covers the employee but all household members who need coverage should be included in the application – they may qualify for other available affordability programs

• Not be eligible for Medicare or Medicaid

• Enroll in a Cascade Care, Silver-level, qualified health plan through Washington Healthplanfinder; and

• Accept all available federal premium subsidies
How will individuals sign up for the program?

• DCYF will identify employees of licensed child care facilities and will provide initial program information to them, including instructions on how to sign up.

• Trained assisters at YNHS will conduct outreach, communicate program requirements, and provide free enrollment assistance to employees identified by DCYF. A Washington Healthplanfinder application will be submitted as part of the process to determine program eligibility.

• 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.
Additional FAQs

Child care workers in Washington speak multiple languages, will assistance be provided in multiple languages?
- Yes – free language assistance will be provided and key materials are being translated into 15 languages.

I work at a licensed child care facility as an administrative assistant, am I eligible?
- Yes – all employees at a licensed child care facility are eligible to apply.

If I sign up for this program and then lose my job, do I still qualify?
- Yes – once you are in the program, you remain eligible even if you are in-between jobs.

Are my family members also eligible for free coverage through this program?
- No – but your family members may qualify for other available affordability programs through Washington Healthplanfinder, including recently increased federal subsidies.
Additional FAQs

Who counts as my 'household' and how do I know if my household income is under 300%FPL?

• Under the Affordable Care Act, when you apply for health insurance you need to report the income of your 'tax filing household'. So, your household would include those whose income you include when you file your taxes.

• The best way to determine your household income will be to work with YNHS to submit an application. Household income includes many factors, including whether any relevant deductions apply. You may, for example, be self-employed and able to apply tax deductions that reduce your total income below the applicable threshold.
Additional FAQs

What is a Cascade Care, silver level, qualified health plan? How do I know which plans these are?

• Cascade Care plans are a new type of plan that launched in 2021. They are plans that offer standard benefits, lower deductibles, and more services before the deductible. In Washington Healthplanfinder these plans have "Cascade" in their name and a Cascade Care icon that distinguishes them.

• Plans are offered at three metal levels in Washington Healthplanfinder – bronze, silver, and gold. They offer increasing levels of coverage. Extra cost-sharing subsidies are available only at the Silver level for individuals up to 250% of the FP ($32,200 for 1, $66,250 for family of 4).
Additional FAQs

How is this program different than the Child Care Health Benefits Program available to some licensed family home providers.

- A subset of licensed family home providers participate in this program. The eligibility requirements are laid out in the SEIU 925 collective bargaining agreement and include: not having other health insurance; caring for children receiving subsidy and making timely claims; requesting coverage.
My licensed child care facility already offers health coverage. How does the free coverage offered through this program compare to coverage offered through my employer?

- The level of coverage offered by employers varies. Some plans in Washington Healthplanfinder offer vision coverage; some do not. Dental coverage is not included/offered as a separate stand-alone product.

How will it work if my employer, who currently offers coverage now, stops that coverage when this new program is available?

- If your employer stops offering coverage, you will have a special enrollment period to enroll in coverage through Washington Healthplanfinder. You can sign up for coverage up to 60 days before your coverage end date, to avoid any gaps in coverage.
What other questions do you have?

Please ask or type in any remaining questions in the chat box.
Next Steps

By the week of Aug. 2, more information about this program including the recording of this webinar and the slide deck, will be available at https://www.wahbexchange.org/partners/sponsors/childcare/.

Additional materials being developed that will be posted include:

- Background Handout with program information (translated into 15 languages)
- “How to Sign Up” one page handout (translated into 15 languages)
- Frequently Asked Questions

What additional materials would be of use? Would an additional webinar close to program launch be helpful?

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