

Classic Apple Health (Medicaid) Eligibility and COVID-19

May 19 webinar

1. Is the stimulus check countable income?

The stimulus check is not considered countable income and should not be reported. After 12 months, any remaining stimulus funds count as a resource for Classic Apple Health eligibility.

2. Will eligibility be interrupted if an individual receives additional income such as the additional \$600 weekly unemployment benefit?

The \$600 weekly unemployment benefit is not countable for any Classic or MAGI Apple Health programs. During the Public Health Emergency (PHE) Apple Health coverage is not interrupted. <u>Visit the Treatment of</u> <u>Unemployment Income Eligibility memo</u> for more information.

3. What is a cash gift and why is it considered countable income?

A cash gift is any income that an individual receives in cash used to meet their needs, whether it is used for toiletries, clothes, food or shelter.

- Any ongoing cash gifts are considered unearned income.
- Onetime cash gifts are not countable when determining eligibility.

4. Will the individual's spenddown be retroactively adjusted to March 18, 2020 after the Public Health Emergency (PHE) is over?

No. Adjustments will not be made retroactively. When the PHE ends, future coverage will be reviewed.

5. Will the individual's participation toward long term care (LTC) cost of care be retroactively adjusted?

Centers for Medicare and Medicaid Services (CMS) is still in the process of issuing guidance on post eligibility treatment of income. This is the LTC calculation that determines how much an individual may have to pay toward the cost of LTC. Currently participation is not increased even if income increases unless there is a change in LTC setting. There may be some cases that will need to be adjusted retroactively for changes that occurred effective March 18, 2020 until April 2020. The will depend on final guidance from (CMS)

6. Will individuals need to pay any differences in HWD premiums if their income increased during the PHE?

HWD premiums are not changing during the PHE. Additionally, these premiums are waived during the PHE.



7. Will coverage close if an individual is over resources during their eligibility period?

Coverage will not close if an individual is over resources during the PHE. Apple health during the PHE will only terminate when an individual moves out of the State, requests closure, or is deceased.

8. Will newly approved individuals continue receiving Apple Health if there is a change in circumstances such as a change in income?

During the PHE, once an individual is an Apple Health recipient they remain eligible even if their circumstances change.

9. Which programs require an interview?

The Developmental Disabilities Administration (DDA) and Home and Community Services (HCS) require interviews when determining eligibility for long term care services and supports.

Individuals receiving Supplemental Security Income (SSI) do not have to complete an interview to receive Classic Apple Health coverage.

- 10. **Is assistance from other agencies such as social service agencies countable income?** Cash and income assistance from federal and local government programs is not countable for Classic Apple Health (Non-MAGI).
- **11. Will Apple Health coverage end when individuals are incarcerated for short periods time?** Periods of incarceration should not change Apple Health eligibility. Apple Health coverage will be suspended while incarcerated, but should be reinstated as soon as the individual is released and not require the individual to reapply for coverage.
- 12. What resources exist for non-citizens to get tested or be treated for COVID-19 besides the Health Resources and Services Administration (HRSA) program?

There is a program called Alien Emergency Medical (AEM). Individual who are under age 65 can apply through <u>Washington Healthplanfinder</u>. Those age 65 or over may apply through <u>Washington Connection</u>. The AEM program is now covering COVID-19 testing and treatment. Visit the <u>Refugee Cash Assistance</u> and the <u>Refugee Medical Assistance</u> for more resources.

13. What are the options for an individual to receive Apple Health if they are unable to apply for themselves or unable to provide documentations at the time of the application?

Application can be submitted via <u>Washington Healthplanfinder</u>, if an individual is under age 65 and does not receive Medicare. Self-attestation is accepted at the time of the application and individuals will be contacted if additional documentation is required. Individuals are encouraged to apply for health coverage, especially during the PHE.

If an individual is unable to apply due to a medical condition, a self-designated representative may apply on their behalf. For more information visit the <u>Authorized Representative webpage</u>.

14. Have the income reporting requirements for Housing and Essential Needs (HEN) program change during the COVID-19 emergency?

No. Income reporting requirements have not changed for the HEN program.

