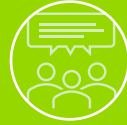


# After-Pregnancy Coverage

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Office of Medicaid Eligibility Policy  
Medicaid Programs Division  
June 2022

# Agenda



**Background**



**Eligibility**



**Scenarios**



**System Update**



**Resources**

# Background

# Background

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- ▶ Prior to the expansion of postpartum coverage, pregnant people on Apple Health (Medicaid) received 60 days postpartum coverage that began the following month after the pregnancy ended.
- ▶ In March 2020, a Public Health Emergency (PHE) was declared, directing the Health Care Authority (HCA) to maintain an active status to all Apple Health recipients unless they do not meet:
  - ▶ residency, citizenship or immigration requirements.

# American Rescue Plan Act

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- ▶ The American Rescue Plan Act (ARPA), passed on March 11, 2021, allowing states to extend postpartum coverage to 12 months beginning April 2022.
  - ▶ For this extended coverage, the scope of services and benefits must be the same as prior to April 2022 and cannot be less in amount, duration, or scope.
  - ▶ In order to continue coverage after the last day of the individual's pregnancy, they must have received Medicaid services during the pregnancy period.
  - ▶ The 12-month period begins the month following the last day of the individual's pregnancy.

# Substitute Senate Bill 5068

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- ▶ [SSB5068](#)\* passed and went into law July of 2021. This bill directs Health Care Authority (HCA) to extend postpartum coverage to individuals who are receiving postpartum coverage on or after the end of the PHE to from the current 60 days to one year.
- ▶ This bill also allows individuals to apply for and receive postpartum coverage throughout the 12-month period after their pregnancy ends.

\*Source:

[app.leg.wa.gov/billsummary?BillNumber=5068&Year=2021&Initiative=false](http://app.leg.wa.gov/billsummary?BillNumber=5068&Year=2021&Initiative=false)

# The Result

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- ▶ Individuals who are on an Apple Health program and report a pregnancy will automatically transition to the postpartum extension for 12 months after the end of their pregnancy.
- ▶ Individuals not on Apple Health during their pregnancy may still apply for the postpartum coverage within 12 months of their last pregnancy.
- ▶ The postpartum extension program is now named After-Pregnancy Coverage (APC).
- ▶ Starting June 2022, people can apply for APC through the Washington Healthplanfinder.

# Eligibility



# Active on Apple Health

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- ▶ Individuals who are on an Apple Health program and pregnant must report their pregnancy and provide an estimated due date.
  - ▶ The transition into APC will be automatic as long as there is an estimated due date.
  - ▶ APC will begin the first day of the following month the pregnancy ends.
  - ▶ Coverage is for 12 months regardless of a change in income or household size.

# New to Apple Health

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- ▶ Individuals not on Apple Health may apply and must meet the following eligibility requirements:
  - ▶ Have had a pregnancy within 12 months
  - ▶ Reside in Washington State
  - ▶ Have countable income equal to or below 193% of the federal poverty level, and
  - ▶ Not be active in another Apple Health program.
- ▶ Immigration status does not apply.
- ▶ Coverage begins the month the individual applies and is found eligible.

# Income Guidelines

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- ▶ To qualify, income must be at or below 193% of the Federal Poverty Level (FPL)\*.

Program	1-Person household	2- Person household	3- Person household	4- Person household
After-Pregnancy coverage	<b>\$2,243</b> monthly	<b>\$3,022</b> monthly	<b>\$3,800</b> monthly	<b>\$4,579</b> monthly

\*Income limit in table includes the 5% income disregard.

\*Source: [hca.wa.gov/apc](http://hca.wa.gov/apc)

# Apply or Report a Change

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- ▶ **Online:** Go to [Washington Healthplanfinder](#) - select the "Apply Now" button.
- ▶ **Mobile app:** Download the [WAPlanfinder app](#) – select "sign in" or "create an account".
- ▶ **Phone:** Call the Washington Healthplanfinder Customer Support Center at 1-855-923-4633.
- ▶ **Paper:** Submit an [Application for health care coverage \(18-001P\)](#).
- ▶ **In-person:** At no additional cost, a local [Health Benefit Exchange Navigator](#) can help you apply for health coverage

Source: [hca.wa.gov/health-care-services-supports/apple-health-medicaid-coverage/apply-or-renew-coverage](https://hca.wa.gov/health-care-services-supports/apple-health-medicaid-coverage/apply-or-renew-coverage)

# During the PHE

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- ▶ During the PHE Apple Health recipients will not lose their coverage unless they:
  - ▶ Request closure
  - ▶ Move out of state
  - ▶ Pass away
- ▶ This applies to any pregnant individual who was on Apple Health or receiving postpartum coverage.

# PHE Unwinding

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- ▶ Coverage for individuals who are within 12 months post-partum have been redetermined and are currently receiving APC.
  - ▶ These individuals received a notice with their new recertification period.
- ▶ As the PHE unwinds, Individuals who are passed their 12 months of postpartum, will remain active on coverage through their next certification period.
  - ▶ At that time, a redetermination will be required to determine eligibility for another Apple Health program.

# Scenarios

# Scenario One – on Apple Health

## Maria's Profile

- On May 15<sup>th</sup> Maria is pregnant applies for and is enrolled in Apple Health for pregnant individuals with a due date of November 2022.
- Prior to the expansion, Maria's postpartum period will begin the month after the pregnancy ends (December 1) for 60 days and end January 31, 2023.
- With the expansion in place, APC will begin the month after the pregnancy ends (December 1) and 12 months of coverage will run through November 2023.

Year	2022								2023											
Month	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	
Postpartum 60 days coverage	On Apple Health ↓ 👤						★ Pregnancy ends	60 day postpartum period												
After-Pregnancy Coverage (APC) 12 month coverage	On Apple Health ↓ 👤						★ Pregnancy ends	☀️ APC begins												☀️ APC ends

12 months continuous eligibility



# Scenario Two – Not on Apple Health

## Ava's Profile

- Ava was pregnant and her pregnancy ended in May 2022.
- One June 15<sup>th</sup>, 2022, Ava applies for Apple Health and answers "yes" to the question of having a pregnancy end within 12 months.
- She self attests to having income at 180% of the Federal Poverty Level (FPL)
- Ava qualifies for APC the month she applies and will receive continuous eligibility through May 31<sup>st</sup>, 2023.

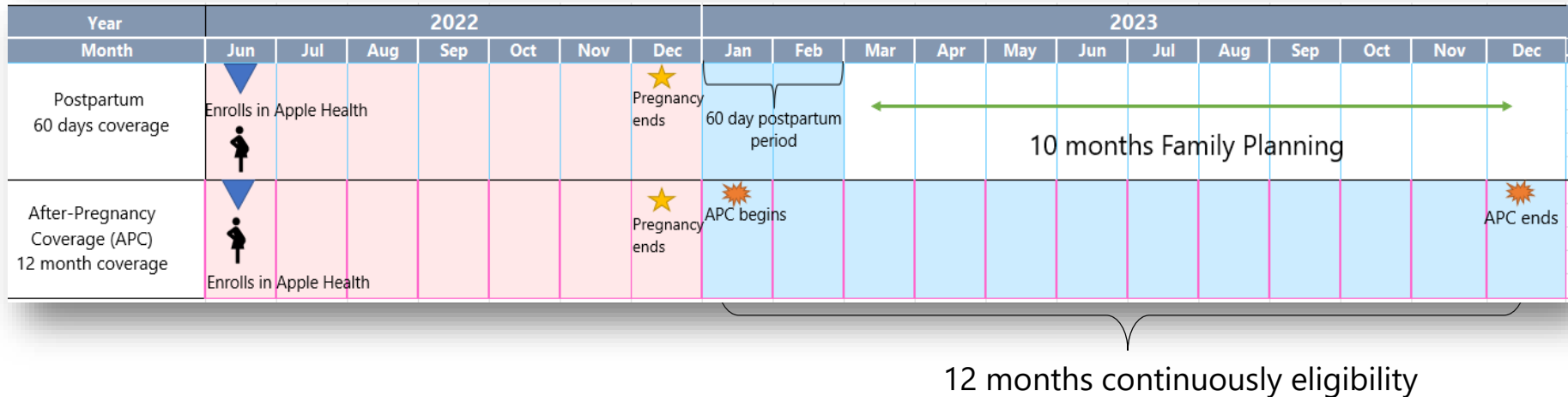
Year	2022								2023				
Month	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May
Postpartum 60 days coverage	★ Pregnancy ends	▼ Enrolls in a QHP											
After-Pregnancy Coverage (APC) 12 month coverage	★ Pregnancy ends	☀ Enrolles in APC											☀ APC ends

12 months continuous eligibility

# Scenario Three – on Apple Health

## Sydney's Profile

- Sydney is pregnant and a non-citizen. She applies for and enrolls in Apple Health for pregnant individuals on June 1, 2022.
- Her estimated due date is December 2022.
- Based on her estimated due date, Sydney will receive Apple Health for pregnant individuals through the end of December 2022 and will automatically enroll in APC the month following (January 2023) for 12 months of continuous eligibility.



# Scenario Four – New to Apple Health

## Jennifer's Profile

- Jennifer is a non-citizen who applies for Apple Health in October 2022.
- She answers "yes" to having had a pregnancy end in July of 2022 and attests to \$0 for income.
- Jennifer will qualify for APC because she had a pregnancy end within 12 months and is under 193% FPL.
- APC will begin October and coverage will be for 10 months through the end of July of 2023

Year	2022						2023						
Month	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul
Postpartum 60 days coverage	★ Pregnancy ended			▼ Not eligible for AH									
After-Pregnancy Coverage (APC) 12 month coverage	★ Pregnancy ended			☀ APC begins									☀ APC ends

10 months of continuous eligibility

# System Update

# Pregnancy Questions

## Answer questions about your household

\*Required Field

This information is used to determine eligibility for household members applying for coverage:

\* Carol Brady \* Mike Brady

Are all the members listed above U.S. citizens (including naturalized or derived citizens) or U.S. nationals? \*

Yes

No

Are any of the members listed above currently incarcerated? \*

Yes

No

Have any of the members listed above used tobacco products regularly in the past 6 months? Vape and e-cigarette products are not included. \*

Your answer will not be used to check your eligibility for Apple Health, tax credits or other savings programs.

Yes

No

Do any members seeking coverage have health insurance that is not Washington Apple Health (Medicaid) and not from Washington Healthplanfinder? If this other health insurance is ending within 60 days, you do not need to report it. \*  
Note: Select 'Yes' to see health insurance types you need to report.

Yes

No

Are all the members listed above residents of the state of Washington? \*

Yes

No

Is any household member on this application pregnant or had a pregnancy in the previous 12 months? \*

Yes

No

Check the box for any household member who is pregnant or has been pregnant in the last 12 months.

Carol Brady

Mike Brady

Is this household member currently pregnant? \*

Yes

No

Due Date \*

E.g. MM/DD/YYYY

Number of babies expected \*

E.g. 1

Has this household member had a past pregnancy in the last 12 months? \*

Yes

No

- ▶ Under the 'Answer questions about your household'. Pregnancy details will now be captured:
  - ▶ Regardless of sex assigned at birth in *Washington Healthplanfinder*.
  - ▶ For all household members aged 12 and older.

# Pregnancy Questions

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- ▶ An individual will be screened for Apple Health for Pregnant people and After-Pregnancy Coverage when answering the following question:
  - ▶ Is any household member on this application pregnant or had a pregnancy in the previous 12 months?

Is any household member on this application pregnant or had a pregnancy in the previous 12 months? \* ⓘ

Yes	No
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When an individual selects the field level help question mark, this wording will appear:

- ▶ Select 'Yes' if someone in your household is pregnant with an expected due date or was pregnant with in the last 12 months.

# Pregnancy and APC Questions

- ▶ Additional questions are displayed once “yes” is chosen such as:
  - ▶ Person who is pregnant
  - ▶ Due date
  - ▶ Number of babies

Is any household member on this application pregnant or had a pregnancy in the previous 12 months? \* ⓘ

Yes No

Check the box for any household member who is pregnant or has been pregnant in the last 12 months.

Carol Brady

Mike Brady ←

Is this household member currently pregnant? \*

Due Date \* ⓘ ←

Number of babies expected \*

Has this household member had a past pregnancy in the last 12 months? \* ⓘ

Yes No

E.g. MM/DD/YYYY

E.g. 1

Yes No

# Field Level Help Text

- ▶ When an individual selects the field level help question mark, this wording will appear:

Check the box for any household member who is pregnant or has been pregnant in the last 12 months.

Carol Brady  
Is this household member currently pregnant? \*

Due Date \* ⓘ

Number of babies expected \*

Has this household member had a past pregnancy in the last 12 months? \* ⓘ

What date did the pregnancy end? \* ⓘ

▶ Provide the date that the pregnant household member expects to give birth. If you are unsure, provide your best guess.

▶ Household members who had a pregnancy end for any reason in the last 12 months may qualify for Washington Apple Health After-Pregnancy Coverage.



# Change Reporting or Renewal

- ▶ When an individual previously reported a pregnancy end date and reports a change or completes a renewal, the following questions appear.

Is any household member on this application pregnant or had a pregnancy in the previous 12 months? \*

Yes  No

Check the box for any household member who is pregnant or has been pregnant in the last 12 months.

Carol Brady  
You previously reported:

- Carol Brady has a due date of 05/15/2022 with 1 baby expected.

Do you need to make any updates to this information? \*

Yes  No

Is this household member currently pregnant? \*

Yes  No

What date did the pregnancy end? \*

E.g. MM/DD/YYYY

▶ Check the box for any household member who is currently pregnant or has been pregnant in the last 12 months.

- ▶ Do you need to make any updates this information? – if 'Yes' is selected additional questions appear
- ▶ Is this household member currently pregnant? – if no is selected
  - ▶ What date did the pregnancy end?

# Change Report Question

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- ▶ The change report pregnancy related question has been updated.
- ▶ When an individual answers 'Yes', *Washington Healthplanfinder* navigates to the additional household information page and the updated question for pregnancy will be defaulted as 'Yes'.

Someone in my household has become pregnant or had a pregnancy in the previous 12 months.

[ Yes ] No

# Correspondence Updates

- ▶ The Apple Health renewals (EE008) and the Apple Health Renewal Action Required (EE009) correspondence has been updated to include the following:

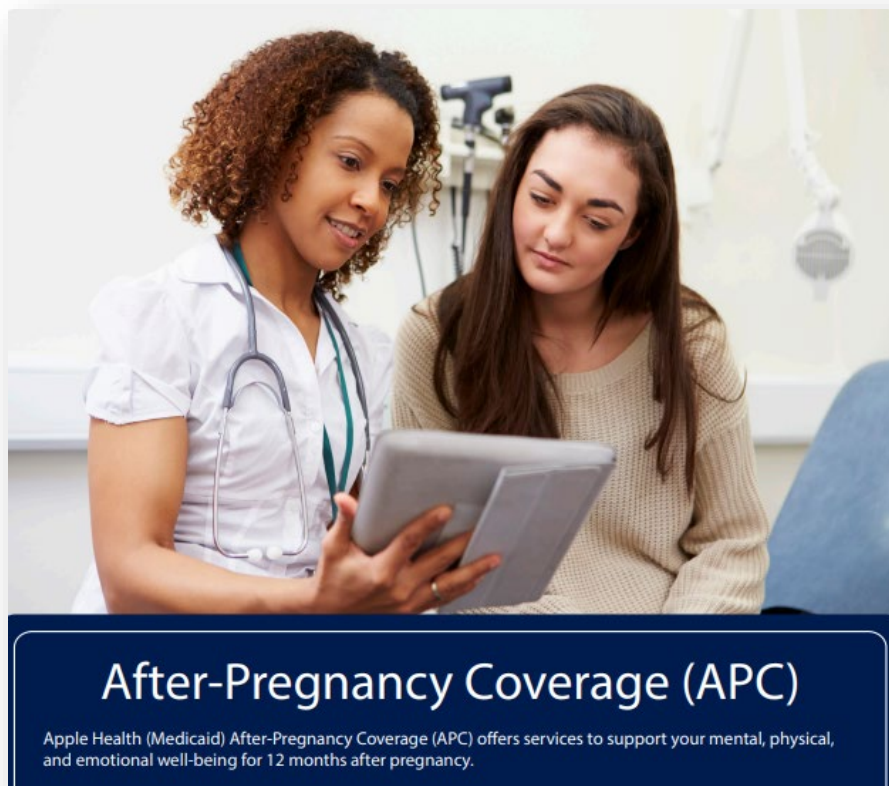
<p>Does any household member regularly use tobacco products?*</p> <p>(Do not list members that only use vape and e-cigarette products.)</p>	N	
<p>Is any household member currently pregnant?</p> <p>Due date: _____</p> <p>Number of babies expected: _____</p>	N	
<p>Was any household member previously pregnant in the last 12 months?</p> <p>Last day of pregnancy: _____</p>	Y	
<p>Does any household member have other health insurance? Do not include Washington Apple Health (Medicaid) or other coverage found through Washington Healthplanfinder.</p> <p>If yes, provide the following:</p> <p>Name of insurance company: _____</p> <p>Policy holder name: _____</p> <p>Policy holder date of birth: _____</p> <p>Policy holder group number: _____</p> <p>Policy number: _____</p> <p>Who is covered: _____</p> <p>Date this insurance ends: _____</p>	N	

# Resources

# Resources

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- ▶ We are currently working on social media posts about APC.
  - ▶ Radio ads
  - ▶ Twitter, Facebook and Instagram
  - ▶ Posters
- ▶ Check out our current flyer.



Source: [19-0076 522 After-Pregnancy Coverage \(APC\).pdf](#)

# Resources

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- ▶ Pregnant Individuals Eligibility webpage
  - ▶ [hca.wa.gov/apple-health-pregnant-individuals](https://hca.wa.gov/apple-health-pregnant-individuals)
- ▶ After-Pregnancy Coverage webpage
  - ▶ [hca.wa.gov/apc](https://hca.wa.gov/apc)
- ▶ HCA Stakeholder Training & Education webpage
  - ▶ [hca.wa.gov/stakeholder-training](https://hca.wa.gov/stakeholder-training)