



# COFA Islander Programs

## Facebook Live

Office of Medicaid Eligibility Policy  
Medicaid Programs Division  
June 15, 2021

# Introduction and roles

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- ▶ Advisory Committee members

- ▶ Doresty Daniel
- ▶ Driskell Jack

- ▶ Health Care Authority

- ▶ Ariel Pyrtek, COFA Islander programs manager
- ▶ Dianne Baum, Management analyst
- ▶ Roz Leon Guerrero, COFA Islander programs manager

# What we'll cover today

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- ▶ Washington Apple Health (Medicaid) restoration
- ▶ Apple Health and managed care plans overview
- ▶ Scenarios
- ▶ Resources
- ▶ Q&A session

# Medicaid restoration

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The Consolidated Appropriations Act, 2021, (Sec. 208) restored Medicaid benefits for individuals from the Republic of Palau, The Federated States of Micronesia and the Republic of the Marshall Islands.

- ▶ Prior to the passing of this legislation, COFA islanders were limited in their ability to receive Apple Health.
  - ▶ Children and pregnant individuals were and continue to be eligible for Apple Health.
- ▶ HCA is updating the eligibility system to allow COFA islanders to receive Medicaid as qualified non-U.S. citizens exempt from the 5-year bar.



# COFA Islander programs transition

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Individuals enrolled in COFA Islander Health Care who are:

- ▶ Under age 65 and without Medicare will transition to Apple Health for Adults on July 1.
- ▶ Age 65 and older or have Medicare must apply for Apple Health via [washingtonconnection.org](https://www.washingtonconnection.org).

# COFA Islander programs transition

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When COFA Islander Health Care ends, the COFA card remains active for three months. The COFA card may:

- ▶ Be used to pay bills for services received when an individual had COFA Islander Health Care.
- ▶ Not be used for bills related to services received while on Apple Health.

Contact HCA for assistance if:

- ▶ Additional funds are needed or
- ▶ A bill is received after three months

# Apple Health transition

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An application is required to determine if an individual is eligible for Apple Health.

- ▶ COFA islanders must meet all eligibility criteria for Apple Health, including income limits, Social Security Number (SSN) requirements and Washington residency.
- ▶ COFA islanders who have been terminated from or denied COFA Islander Health Care are encouraged to update their Washington Healthplanfinder applications.



# Transition preparation

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- ▶ Before the system implementation there are a few things COFA islanders can do to prepare. They can:
  - ▶ Ensure their Washington Healthplanfinder application is up to date. This includes addresses, household members and income.
  - ▶ Submit a new application in Washington Healthplanfinder or Washington Connection.
  - ▶ Designate an Authorized Representative.
  - ▶ Check with their providers to see which managed care plans they accept.



# Apple Health and Managed Care Plans Overview

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**COFA Islander**  
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# MAGI-based Apple Health

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Most individuals eligible for Apple Health apply for coverage online at [wahealthplanfinder.org](http://wahealthplanfinder.org).

- ▶ These Apple Health programs are referred to as MAGI-based medical programs.
- ▶ MAGI-based Apple Health programs eligibility includes income limits, household size, and residency.

You may qualify for ...

## 2021 Income Eligibility Table, Washington Apple Health (Medicaid)

	Single Person	2-Person Household	3-Person Household	4-Person Household	5-Person Household	6-Person Household	7-Person Household	8-Person Household
<b>Apple Health for Adults</b> (adults age 19 up to age 65)	<b>\$1,482</b> monthly \$17,775 yearly	<b>\$2,004</b> monthly \$24,040 yearly	<b>\$2,526</b> monthly \$30,305 yearly	<b>\$3,048</b> monthly \$36,570 yearly	<b>\$3,570</b> monthly \$42,836 yearly	<b>\$4,092</b> monthly \$49,101 yearly	<b>\$4,614</b> monthly \$55,366 yearly	<b>\$5,136</b> monthly \$61,631 yearly
<b>Apple Health for Pregnant Women</b>	N/A	<b>\$2,875</b> monthly \$34,492 yearly	<b>\$3,624</b> monthly \$43,481 yearly	<b>\$4,373</b> monthly \$52,470 yearly	<b>\$5,122</b> monthly \$61,460 yearly	<b>\$5,871</b> monthly \$70,449 yearly	<b>\$6,620</b> monthly \$79,438 yearly	<b>\$7,369</b> monthly \$88,427 yearly
<b>Apple Health for Kids</b> (free for children up to age 19)	<b>\$2,308</b> monthly \$27,692 yearly	<b>\$3,122</b> monthly \$37,453 yearly	<b>\$3,935</b> monthly \$47,214 yearly	<b>\$4,748</b> monthly \$56,975 yearly	<b>\$5,562</b> monthly \$66,736 yearly	<b>\$6,375</b> monthly \$76,497 yearly	<b>\$7,189</b> monthly \$86,258 yearly	<b>\$8,002</b> monthly \$96,019 yearly
<b>Apple Health for Kids with premium</b> (\$20 monthly premium per child; \$40 family maximum)	<b>\$2,845</b> monthly \$34,132 yearly	<b>\$3,847</b> monthly \$46,163 yearly	<b>\$4,850</b> monthly \$58,194 yearly	<b>\$5,853</b> monthly \$70,225 yearly	<b>\$6,855</b> monthly \$82,256 yearly	<b>\$7,858</b> monthly \$94,287 yearly	<b>\$8,860</b> monthly \$106,318 yearly	<b>\$9,863</b> monthly \$118,349 yearly
<b>Apple Health for Kids with premium</b> (\$30 monthly premium per child; \$60 family maximum)	<b>\$3,403</b> monthly \$40,830 yearly	<b>\$4,602</b> monthly \$55,222 yearly	<b>\$5,802</b> monthly \$69,614 yearly	<b>\$7,001</b> monthly \$84,005 yearly	<b>\$8,200</b> monthly \$98,397 yearly	<b>\$9,400</b> monthly \$112,789 yearly	<b>\$10,599</b> monthly \$127,181 yearly	<b>\$11,798</b> monthly \$141,573 yearly

Source: [hca.wa.gov/assets/free-or-low-cost/19-003.pdf](https://hca.wa.gov/assets/free-or-low-cost/19-003.pdf)



# Non-MAGI Apple Health

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Non-MAGI Apple Health refers to programs administered by the Department of Social and Health Services (DSHS).

- ▶ Individuals who are age 65 years or older, have a blindness or a disability, or need Long-Term Services and Supports (LTSS), apply for Apple Health coverage online at [washingtonconnection.org](https://www.washingtonconnection.org) or submit a paper application.
- ▶ Eligibility criteria varies for each program and is based on household size, income, and resources.



# Apple Health next steps

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Individuals enrolled in Apple Health will:

- ▶ Receive a ProviderOne Services card.
  - ▶ If a COFA islander had Apple Health in the past, it is still valid. They will not receive a new card.
- ▶ Enroll in a plan with a Managed Care Organization (MCO).
- ▶ Receive a letter with their Apple Health Welcome booklet link to view online. A paper copy may be requested.

# ProviderOne Services Card

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Each person in the household enrolled in Apple Health will have their own Services card. Replacements may be requested online at [waproviderone.org/client](https://waproviderone.org/client).

- ▶ The number can also be viewed electronically on the WAPlanfinder mobile app.
- ▶ The ProviderOne client number is needed to receive health services.



# Managed Care enrollment process

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- ▶ Non-MAGI individuals will receive:
  - ▶ Notice of enrollment in a health plan and instructions on how to change plans.
  - ▶ Enrollment Handbook with information about Apple Health and managed care.
- ▶ Earlier Enrollment – Newly eligible individuals are enrolled in managed care plans effective the first of the current month.

# Managed Care enrollment process











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## ▶ What to expect:

- ▶ Once COFA islanders are enrolled in a managed care plan, their MCO will contact them with some initial health questions.
- ▶ Responding to these questions allow the MCO to assist COFA islanders with coordination of necessary health care services.



## Integrated managed care regions

	Greater Columbia		Thurston-Mason
	King		Salish
	North Sound		Great Rivers
	Pierce		Southwest Washington
	Spokane		North Central

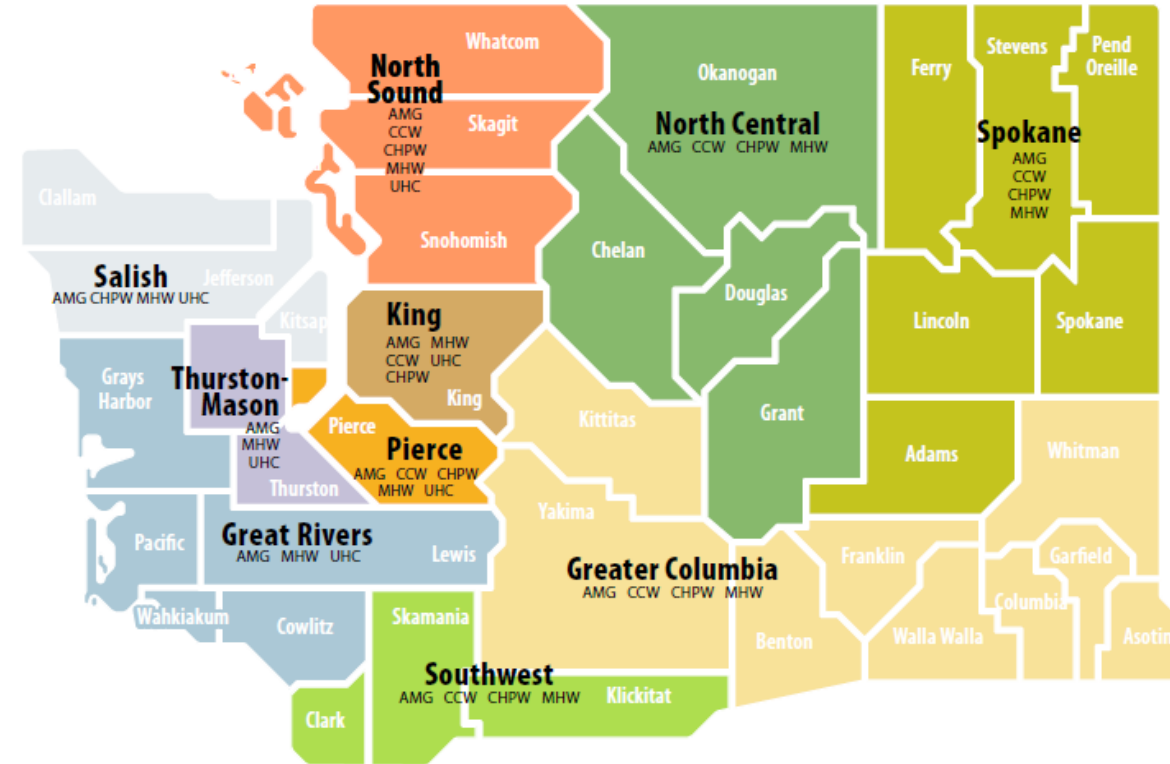


Apple Health Foster Care (statewide)<sup>†</sup>

## Health plans offered

AMG	–	Amerigroup Washington
CCW	–	Coordinated Care of Washington
CHPW	–	Community Health Plan of Washington
MHW	–	Molina Healthcare of Washington
UHC	–	UnitedHealthcare Community Plan

## Apple Health managed care Service area map - July 2021



# What is Integrated Managed Care (IMC)?

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Integrated managed care is also referred to as whole-person care. Managed care organizations (MCO) coordinate and pay for both physical health and behavioral health services.

- ▶ Behavioral health services include mental health and substance use disorder treatment services.

For more information on behavioral health recovery visit [hca.wa.gov/health-care-services-and-supports/behavioral-health-and-recovery](https://hca.wa.gov/health-care-services-and-supports/behavioral-health-and-recovery)

# Working with MCOs

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Individuals may contact their MCO for help and questions with:

- ▶ Translation services
- ▶ Coverage of their Primary Care Provider (PCP)
- ▶ Assistance finding a covered specialist
- ▶ How to use the MCO website
- ▶ Any other questions or assistance individuals may require

# Changing plans

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Apple Health enrollees may change their plans monthly. Managed care plans can be changed by:

- ▶ Phone: 1-800-562-3022
- ▶ Online: [waproviderone.org/client](http://waproviderone.org/client)
- ▶ [WAPlanfinder](#) Mobile app
- ▶ Online: [wahealthplanfinder.org](http://wahealthplanfinder.org)

The changes are effective the following month.

## Application

[Report a Change](#)

[Create Another Application](#)

## Account

[View Current Eligibility Results](#)

[Submit a Document](#)

[View 1095 Form](#)

## Help

### Household Coverage Summary

Shop and compare plans so that you get the best plan that fits your needs.

[Shop for Current Plans](#)

### Current Coverage Summary

#### WASHINGTON APPLE HEALTH COVERAGE

Washington Apple Health (except Alien Emergency Medical) includes dental coverage.

**Bernard Samples**

✓ Enrolled

[Washington Apple Health](#)

Start Date	End Date	Renewal Date
10/01/2021	09/30/2022	09/30/2022

[Molina Healthcare of Washington, Inc. - Washington Apple Health](#)

Molina Healthcare of Washington, Inc.

Keep This Plan

To change your provider or facility, contact your health insurance company.

Filter by

Sort by: Plan Name

5 Total managed care plans found



Amerigroup Washington, Inc.  
- Washington Apple Health

PLAN DETAILS

Contact Us [\(800\) 600-4441](#)

[Consumer Rating](#)

[Star Rating](#)

[More Information on this plan](#)

Pick This Plan



Community Health Plan of  
Washington - Washington  
Apple Health

PLAN DETAILS

Contact Us [\(800\) 440-1561](#)

[Consumer Rating](#)

[Star Rating](#)

[More Information on this plan](#)

Pick This Plan



Coordinated Care of  
Washington - Washington  
Apple Health

PLAN DETAILS

Contact Us [\(877\) 644-4613](#)

[Consumer Rating](#)

[Star Rating](#)

coordinated care.

Coordinated Care of  
Washington - Washington  
Apple Health

PLAN DETAILS

Contact Us [\(877\) 644-4613](#)

[Consumer Rating](#)

[Star Rating](#)



Molina Healthcare of  
Washington, Inc. -  
Washington Apple Health

PLAN DETAILS

Contact Us [\(800\) 869-7165](#)

[Consumer Rating](#)

[Star Rating](#)

Molina Healthcare of  
Washington, Inc. -  
Washington Apple Health

PLAN DETAILS

Contact Us [\(800\) 869-7165](#)

[Consumer Rating](#)

[Star Rating](#)

# Managed care plan selection



**COFA Islander**  
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# Scenarios

# Scenario one

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Julie had COFA Islander Health Care until July 1 when she transitioned to Apple Health. She goes to the pharmacy on July 16 to get her prescriptions.

*What information does she provide?*

Since Julie has Apple Health beginning in July, she will provide her managed care card and ProviderOne Services card or tell her pharmacist she has Apple Health.



# Scenario two

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Julie had COFA Islander Health Care until June 30. On July 10, she received a bill for her January hospital stay.

*Can she use her Apple Health to cover this bill?*

No. Julie had COFA Islander Health Care in January. Her COFA card is active until September 30. Once she confirms her insurance plan paid their part, she uses her COFA card to pay the balance.

# Scenario three

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George moved to Washington in July 2021 and wants healthcare coverage. He is 49, does not have Medicare and is not working. His cousin told him about COFA Islander Health Care and on August 25 he submits his Washington Healthplanfinder application.

*What is the outcome of this scenario?*

George is eligible for Apple Health. Since he applied in August, his coverage will begin August 1. He can select a managed care plan or have one assigned for him.

# Scenario four

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Rebecca has COFA Islander Health Care, and her children have Apple Health. She transitions to Apple Health on July 1.

*Which managed care plan will she have when she enrolls in Apple Health?*

She will have the same managed care plan as her children. She will need to ask her doctors if they accept Apple Health and the plan her family has.

# Scenario five

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Rebecca's spouse, Steve, had employer sponsored insurance and could not get COFA Islander Health Care.

*Is Steve eligible for Apple Health?*

He may be eligible if he meets other requirements such as income and residency. Having other insurance does not disqualify adults from Apple Health.

# Scenario six

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Sam is 72 and applied for Apple Health with DSHS. His monthly income of \$342 is from Social Security and his resources are \$2800 in savings. He is denied non-MAGI Apple Health because he has too many resources.

*How can Sam have healthcare coverage?*

Sam may be eligible for COFA Islander Health Care. He can apply through Washington Healthplanfinder.

# Scenario seven

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Mary is 57, has Medicare and \$897 Social Security income. She needs help with her premium and heard that there may be an Apple Health program that can help.

*Where does Mary apply for Apple Health?*

Mary applies for Apple Health on [washingtonconnection.org](https://www.washingtonconnection.org). She is approved for Medicare Savings Program and has her Part A and Part B premiums, deductibles and copayments covered.

# Scenario eight

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Julie is 27, single, and works at the casino making \$4000 per month. She applied for Apple Health because she heard it was restored for COFA islanders.

*What is the outcome of this scenario?*

Julie is not eligible for Apple Health because she is over the income limit. While Apple Health has been restored to COFA islanders, they must meet all eligibility requirements.

# Scenario nine

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Jack was in the hospital in April and did not have insurance. Jack applied for Apple Health in July and is approved effective July 1. He selects a managed care plan and receives his cards.

*How can Jack cover his hospital stay?*

Jack requests retroactive medical coverage for the month of April. HCA reviews and approves his request. Jack calls the hospital and provides his ProviderOne Services Card to cover his hospital stay.





# Resources

**COFA Islander**  
**Health Care**

# Transition to Apple Health



## Transition to Apple Health (Medicaid)


The Health Care Authority (HCA) is working with state and federal partners to plan the transition of COFA Islander programs to Apple Health coverage for individuals from the Federated States of Micronesia, the Republic of Palau, and the Republic of the Marshall Islands.

COFA islanders seeking coverage now should continue applying for COFA Islander programs through [Washington Healthplanfinder](#) until the transition is complete.

### More information

- [Apple Health for COFA Islanders](#) | [Chuukese](#) | [Kosraean](#) | [Marshallese](#) | [Palauan](#) | [Pohnpeian](#) | [Yapese](#)
- [Apple Health restoration for COFA Islanders](#) | [Chuukese](#) | [Kosraean](#) | [Marshallese](#) | [Palauan](#) | [Pohnpeian](#) | [Yapese](#)

COFA Islander program questions?

Send us an email 

- ▶ For more information and outreach materials on COFA Islander programs and Medicaid transitions visit:

[hca.wa.gov/COFA](https://hca.wa.gov/COFA)



# Resources

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- ▶ Find free or low-cost health coverage brochure at [hca.wa.gov/assets/free-or-low-cost/19-003.pdf](https://hca.wa.gov/assets/free-or-low-cost/19-003.pdf)
- ▶ Welcome to Washington Apple Health client benefits booklet at [hca.wa.gov/ah-client-booklets](https://hca.wa.gov/ah-client-booklets)
- ▶ **Website:** [hca.wa.gov/cofa](https://hca.wa.gov/cofa)
- ▶ **Email:** [COFAQuestions@hca.wa.gov](mailto:COFAQuestions@hca.wa.gov)
- ▶ **Phone:** 1-800-547-3109

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## Subscription Topics

- Apple Health (Medicaid) programs and eligibility
- General information and updates ⓘ
- COFA Islander programs ⓘ



# COVID-19

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- ▶ Check with the plan for coverage options for COVID-19 testing, treatment and vaccines.
- ▶ Health Resources & Services Administration (HRSA) has a provider reimbursement program for the testing and treatment of uninsured individuals.
- ▶ Information about novel coronavirus (COVID-19) can be found at [hca.wa.gov/coronavirus](https://hca.wa.gov/coronavirus) and view vaccination updates at [hca.wa.gov/covid-vaccine](https://hca.wa.gov/covid-vaccine).

# Stay connected!



**HCA** Washington State Health Care Authority ✓  
20 hrs · 🌐

HCA is working with state and federal partners to plan the transition of COFA Islander programs to Washington Apple Health (Medicaid). COFA islanders seeking coverage now should continue applying for COFA Islander programs through Washington Healthplanfinder. Learn more: [hca.wa.gov/cofa](http://hca.wa.gov/cofa)



**COFA Islander Health Care**



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Washington State Health Care Authority



# Q&A session

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