



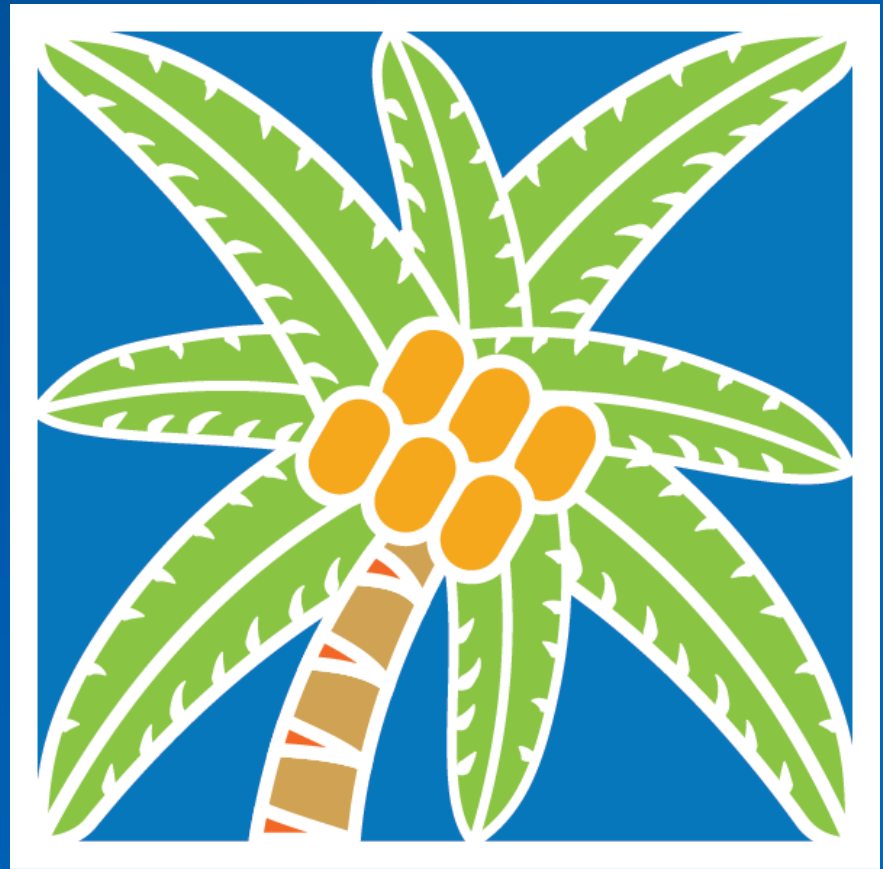
COFA Islander Health Care

Office of Medicaid Eligibility and Policy
Medicaid Eligibility and Customer Supports
February 2020

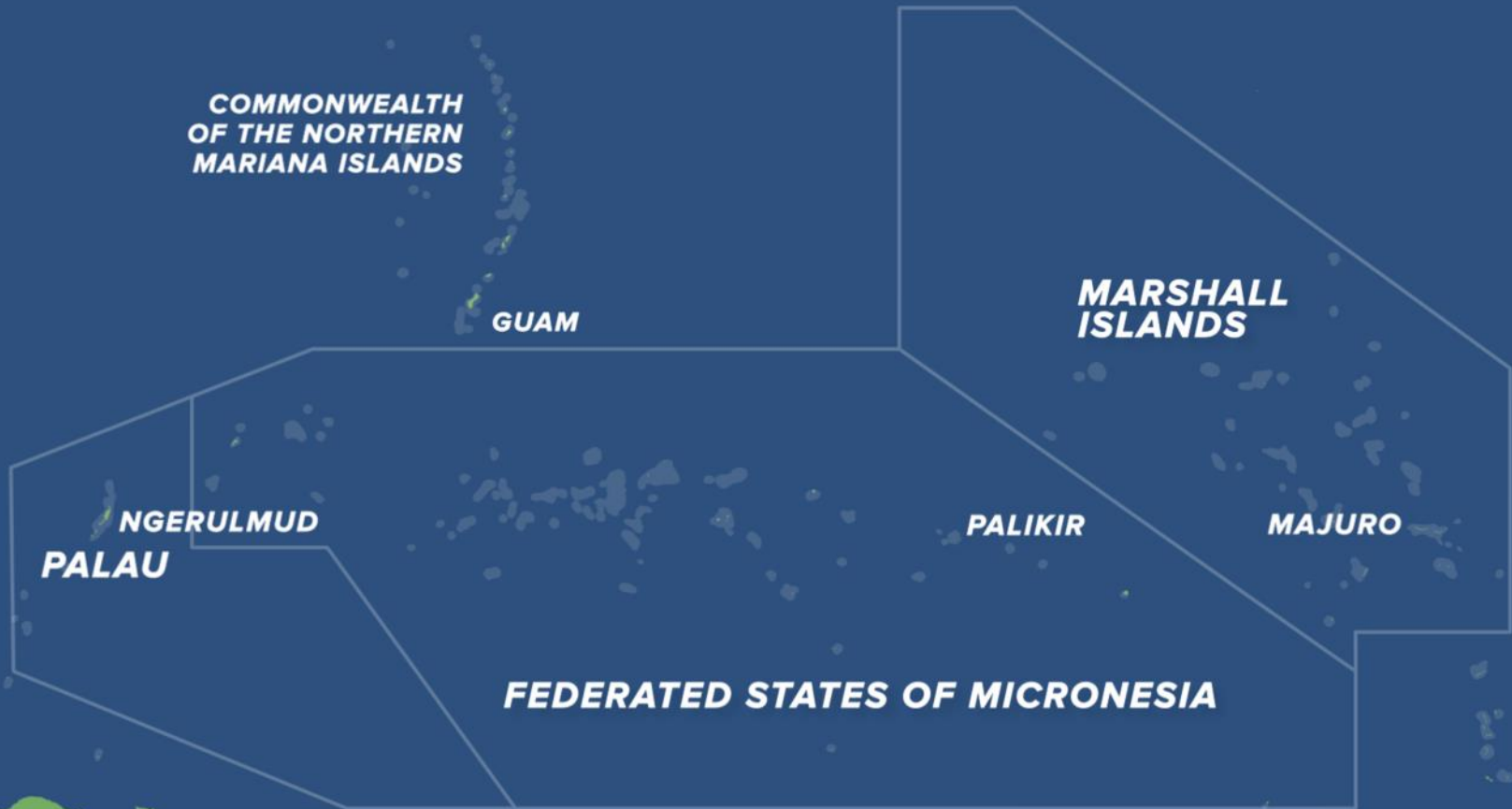
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Overview



**COFA Islander
Health Care**



Program Basics



COFA Islander Health Care

Eligibility

COFA islanders who have income less than 133% of the Federal Poverty Level (FPL) and are:

- Washington residents
- Enrolled into a silver level Qualified Health Plan with tax credits
- Ineligible for other federal or state medical assistance programs

Apple Health and COFA islanders

COFA islanders may be approved for:

- Alien Emergency Medical (AEM). COFA islanders can enroll in AEM and COFA Islander Health Care concurrently.
- Medical Care Services (MCS). MCS is a DSHS program for individuals approved for ABD cash/ HEN. COFA islanders cannot have both MCS and COFA Islander Health Care.
- Apple Health Pregnancy Medical. COFA Islander Health Care will end when individual report a due date in Washington Healthplanfinder. They can choose which program they would like to enroll in.

**Special
Enrollment
Periods**



**COFA Islander
Health Care**

Special Enrollment Period (SEP)

In 2019, the Washington Health Benefit Exchange approved an exceptional circumstance for individuals newly identified as eligible for premium assistance sponsorship.

The Health Care Authority is the sponsor for those enrolled in COFA Islander Health Care. This SEP can only be requested by the sponsor.

Newly Eligible SEP

To be considered for this SEP:

- Complete an application at wahealthplanfinder.org
- Contact the Health Care Authority:
 - Email: COFAQuestions@hca.wa.gov
 - Phone: 1-800-547-3109

Program staff will review the application and confirm COFA Islander Health Care eligibility and request a newly eligible SEP.

Application Process

An individual can submit an application for coverage via:

- Online: wahealthplanfinder.org
- Mobile application: [WAPlanfinder](#)
- Phone: 1-855-923-4633
- [Paper Application](#)

**Advanced
Premium Tax
Credits**



**COFA Islander
Health Care**

Advanced Premium Tax Credits

In order to qualify for COFA Islander Health Care individuals must take the maximum Advanced Premium Tax Credit (APTC), which is based on an individuals anticipated income.

When individuals receive APTC they must:

- File taxes for the year they received tax credits
- File taxes with their spouse, if applicable
- Use their 1095-A to complete Internal Revenue Service (IRS) form 8962

1095-A form

Form 1095-A		Health Insurance Marketplace Statement		<input type="checkbox"/> VOID	OMB No. 1545-2232
Department of the Treasury Internal Revenue Service		<p>▶ Do not attach to your tax return. Keep for your records. ▶ Go to www.irs.gov/Form1095A for instructions and the latest information.</p>		<input type="checkbox"/> CORRECTED	2019
Part I Recipient Information					
1 Marketplace identifier	2 Marketplace-assigned policy number	3 Policy issuer's name			
4 Recipient's name		5 Recipient's SSN	6 Recipient's date of birth		
7 Recipient's spouse's name		8 Recipient's spouse's SSN	9 Recipient's spouse's date of birth		
10 Policy start date	11 Policy termination date	12 Street address (including apartment no.)			
13 City or town	14 State or province	15 Country and ZIP or foreign postal code			
Part II Covered Individuals					
A. Covered individual name	B. Covered individual SSN	C. Covered individual date of birth	D. Coverage start date	E. Coverage termination date	
16					
17					
18					
19					
20					
Part III Coverage Information					
Month	A. Monthly enrollment premiums	B. Monthly second lowest cost silver plan (SLCSP) premium	C. Monthly advance payment of premium tax credit		
21 January					
22 February					
23 March					
24 April					
25 May					
26 June					
27 July					
28 August					
29 September					
30 October					
31 November					
32 December					
33 Annual Totals					

Individuals enrolled in a qualified health plan in 2019 will receive a 1095-A Health Insurance Marketplace Statement.

Reconciliation & Tax Filing Process

Form **8962** **Premium Tax Credit (PTC)** OMB No. 1545-0074
 Department of the Treasury Internal Revenue Service **2019** Attachment Sequence No. 73
 Name shown on your return Your social security number

You cannot take the PTC if your filing status is married filing separately unless you qualify for an exception (see instructions). If you qualify, check the box

Part I Annual and Monthly Contribution Amount

1 Tax family size. Enter your tax family size (see instructions) **1**

2a Modified AGI. Enter your modified AGI (see instructions) **2a**

b Enter the total of your dependents' modified AGI (see instructions) **2b**

3 Household income. Add the amounts on lines 2a and 2b (see instructions) **3**

4 Federal poverty line. Enter the federal poverty line amount from Table 1-1, 1-2, or 1-3 (see instructions). Check the appropriate box for the federal poverty table used. a Alaska b Hawaii c Other 48 states and DC **4**

5 Household income as a percentage of federal poverty line (see instructions) **5** %

6 Did you enter 401% on line 5? (See instructions if you entered less than 100%.)
 No. Continue to line 7.
 Yes. You are not eligible to take the PTC. If advance payment of the PTC was made, see the instructions for how to report your excess advance PTC repayment amount.

7 Applicable Figure. Using your line 5 percentage, locate your "applicable figure" on the table in the instructions **7**

8a Annual contribution amount. Multiply line 3 by line 7. Round to nearest whole dollar amount **8a**

b Monthly contribution amount. Divide line 8a by 12. Round to nearest whole dollar amount **8b**

Part II Premium Tax Credit Claim and Reconciliation of Advance Payment of Premium Tax Credit

9 Are you allocating policy amounts with another taxpayer or do you want to use the alternative calculation for year of marriage (see instructions)?
 Yes. Skip to Part IV, Allocation of Policy Amounts, or Part V, Alternative Calculation for Year of Marriage. No. Continue to line 10.

10 See the instructions to determine if you can use line 11 or must complete lines 12 through 23.
 Yes. Continue to line 11. Compute your annual PTC. Then skip lines 12-23 No. Continue to lines 12-23. Compute your monthly PTC and continue to line 24.

Annual Calculation	(a) Annual enrollment premiums (Form(s) 1095-A, line 33A)	(b) Annual applicable SLCSP premium (Form(s) 1095-A, line 33B)	(c) Annual contribution amount (line 8a)	(d) Annual maximum premium assistance (subtract (c) from (b), if zero or less, enter -0-)	(e) Annual premium tax credit allowed (smaller of (a) or (d))	(f) Annual advance payment of PTC (Form(s) 1095-A, line 33C)
11 Annual Totals						
Monthly Calculation	(a) Monthly enrollment premiums (Form(s) 1095-A, lines 21-32, column A)	(b) Monthly applicable SLCSP premium (Form(s) 1095-A, lines 21-32, column B)	(c) Monthly contribution amount (amount from line 8b or alternative marriage monthly calculation)	(d) Monthly maximum premium assistance (subtract (c) from (b), if zero or less, enter -0-)	(e) Monthly premium tax credit allowed (smaller of (a) or (d))	(f) Monthly advance payment of PTC (Form(s) 1095-A, lines 21-32, column C)
12 January						
13 February						
14 March						
15 April						
16 May						
17 June						
18 July						
19 August						
20 September						
21 October						
22 November						
23 December						
24 Total premium tax credit. Enter the amount from line 11(e) or add lines 12(e) through 23(e) and enter the total here						24
25 Advance payment of PTC. Enter the amount from line 11(f) or add lines 12(f) through 23(f) and enter the total here						25
26 Net premium tax credit. If line 24 is greater than line 25, subtract line 25 from line 24. Enter the difference here and on Schedule 3 (Form 1040 or 1040-SR), line 9, or Form 1040-NR, line 65. If line 24 equals line 25, enter -0-. Stop here. If line 25 is greater than line 24, leave this line blank and continue to line 27						26

Part III Repayment of Excess Advance Payment of the Premium Tax Credit

27 Excess advance payment of PTC. If line 25 is greater than line 24, subtract line 24 from line 25. Enter the difference here **27**

28 Repayment limitation (see instructions) **28**

29 Excess advance premium tax credit repayment. Enter the smaller of line 27 or line 28 here and on Schedule 2 (Form 1040 or 1040-SR), line 2, or Form 1040-NR, line 44 **29**

For Paperwork Reduction Act Notice, see your tax return instructions. Cat. No. 37784Z Form **8962** (2019)

- Individuals that received APTC are required to reconcile their tax credits with the IRS.
- IRS form 8962 must be completed and filed with IRS form 1040.

Out-of-Pocket Costs



**COFA Islander
Health Care**

Out-of-Pocket Costs

Individuals enrolled in COFA Islander Health Care receive a cost sharing card from Navia Benefit Solutions to pay for out-of-pocket costs, which include:

- Copays
- Deductibles
- Co-insurance
- Prescriptions

Out-of-Pocket Costs

The card cannot be used to pay:

- Insurance premiums
- Charges not covered by insurance
- Out-of-network providers
- Non-medical items

COFA islanders will receive monthly bills for their premiums, which are for their records only. Premiums are paid by HCA directly to the insurance carrier.

Cost Sharing Card



- There are two styles of the same cost sharing card.
- The card has a \$300 monthly limit.
- At the beginning of the next month, the card is refilled.
- Contact HCA during the month if additional funds are needed.



Cost Sharing Scenario

Scenario one

Susie went to the doctor and filled her prescriptions. She used her cost sharing card and spent a total of \$200 in March.

How much will be added to her card for April?

\$200.00 will be added. HCA will always deposit up to the maximum monthly amount of \$300. In this case, she had \$100 remaining, therefore \$200 was added to equal \$300.

Cost Sharing Scenario

Scenario two

Jean has COFA Islander Health Care and needs to get his medicine. The prescription is covered by his insurance and will cost \$25.00. He already had medical bills totaling \$300 this month (maximum amount) and cannot wait.

How can he pay for his prescription?

He can contact HCA and request additional funds or if it is the weekend, he can use his own funds and get reimbursed.

Scenarios



**COFA Islander
Health Care**

Scenarios

Scenario one: “I got a bill for my premiums”

Maple enrolled in a silver level QHP and is approved for COFA Islander Health Care. She received a bill from her insurance plan for her monthly premium and is concerned because she has an appointment next week.

Should she pay her bill?

No. HCA pays the insurance premiums directly to the carriers for individuals enrolled in COFA Islander Health Care. The bill is for her records only.

Scenarios

Scenario two: “I got a bill from my doctor”

Maple enrolled in a silver level QHP and is approved for COFA Islander Health Care. She went to the hospital and gave them her insurance information and later received a bill for \$225.00.

What steps should she take?

Maple should take the following steps:

1. Confirm that her insurance plan has paid their part of the bill.
2. Use the cost sharing card for the patient responsibility.

Scenarios

Scenario three: “Can I go to the dentist?”

Barry is selecting his silver level QHP in Washington Healthplanfinder in May 2020. He needs to go to the dentist and sees that he can also choose a qualified dental plan.

Can Barry get dental insurance?

Yes, he can, however he will be responsible for the dental premiums and out-of-pocket costs. Dental insurance is not covered by COFA Islander Health Care.

Scenarios

Scenario four: “I had Washington Apple Health Pregnancy medical and it ended.”

Oak had Washington Apple Health Pregnancy Medical and had her baby in July. She renews her medical coverage, but it will end in September. She wants to keep free insurance after the Apple Health ends.

Can she enroll in COFA Islander Health Care?

Yes, if she continues to meet all eligibility requirements, including enrolling in a silver level QHP. She will be granted a special enrollment period to enroll in a QHP due to the end of her Apple Health.

Scenarios

Scenario five: “My doctor says I don’t have COFA.”

Oak enrolled in a QHP that starts 09/01 and is approved for COFA Islander Health Care. She goes to the doctor on 09/04 and tells her doctor she has COFA, but the doctor says she doesn’t have insurance.

What are her next steps?

1. Tell her doctor which QHP she chose. COFA Islander Health Care is not insurance; it is a program that pays for the QHP and out-of-pocket costs.
2. If her doctor tells her that her insurance plan is not active, call HCA for assistance.

COFA Dental



**COFA Islander
Dental Care**

COFA Islander Dental Care

Engrossed Senate Bill 5274 was passed by the legislature to give COFA islanders who are also Washington residents dental benefits under a qualified dental plan.

The dental benefits will begin January 2021 (open enrollment 2020).

COFA Islander Dental Care

To qualify for COFA Islander Dental Care, an individual must be enrolled in COFA Islander Health Care or have Medicare and:

- Be a COFA islander and a Washington resident;
- Have countable income under 133% of the Federal Poverty Level (FPL).

Resources



**COFA Islander
Health Care**

Resources

- **COFA Islander Website**
hca.wa.gov/cofa
- **Email**
COFAQuestions@hca.wa.gov
- **Phone number**
1-800-547-3109
- **1095A Tax Form Webpage** – wahbexchange.org/1095A
- **Form correction request** – wahbexchange.org/current-customers/your-1095-a-statement/1095-a-correction-requests/