

Apple Health and the PHE Unwind: Part 2

Medicaid Eligibility Policy

March 23, 2023



Topics

Part 1 Webinar Overview

Post-eligibility Reviews (PERs)

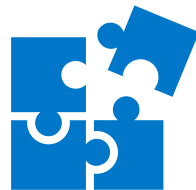
Apple Health (Medicaid) Programs Reminders

Scenarios

How to Apply

Resources

Part 1 Webinar Overview



Overview

- ▶ Topics discussed in part 1 were:
 - ▶ The Public Health Emergency (PHE) Overview
 - ▶ Apple Health Renewals
 - ▶ Renewals in Washington Healthplanfinder
 - ▶ DSHS Renewals
 - ▶ Apple Health Outreach
 - ▶ Apply for Apple Health
 - ▶ Resources
- ▶ Check out the PHE Unwind: Part 1 webinar! by visiting [the HCA Stakeholder and education webpage](#)*.

*hca.wa.gov/stakeholder-training

Post-Eligibility Reviews



Post-eligibility Review

- ▶ What is Post-eligibility review (PER)?
 - ▶ PER is the verification process completed by HCA staff when the attestation of income is not compatible with information obtained through cross-matches and the cross-match shows the individual may not be eligible.
- ▶ Income is described as not reasonably compatible with federal and state cross-matches when:
 - ▶ The income an individual attested to is below the Apple Health standard, but the data sources indicate the income is above the Apple Health standard.

PER Process

- ▶ When HCA is unable to verify income with third party sources, a letter is sent to the primary applicant requesting at least 60 days of income verification.
- ▶ This letter is sent to only the primary applicant and any Authorized Representative who have permission to receive letters on the applicant's behalf.

Post-Eligibility Review

- ▶ Post-eligibility reviews (PERs) for Modified Adjusted Gross Income (MAGI) individuals resume April 1, 2023.
- ▶ Individuals may have a PER if they:
 - ▶ Apply or renew on or after April 1, 2023; and
 - ▶ The information attested to is not compatible with data sources.
- ▶ Washington Healthplanfinder will use the newly designed PER notice. The PER notice requests individuals to verify income and deductions.
- ▶ Apple Health may terminate if an individual does not respond to a PER.

JANE SIMPSON
 742 EVERGREEN TER
 SEATTLE WA 98125

04/03/2023

Application ID:
 0000000

Response Required: Apple Health Request for Information

Dear Jane Simpson,

We are requesting information to verify eligibility for Apple Health.

Individual name	Information needed	Documents due by
All household members	Household income	04/18/2023

If you have questions about this letter or need more time to provide this information, call the Health Care Authority (HCA) at **1-855-682-0798**.

If we do not receive this information by the due date, you or other individuals in your household could lose or be denied coverage.

Provide proof of your household income and deductions for each household member. We need one form of verification for each income source. Refer to the table below. **If you do not have any income, you must still respond.**

Type of income	Acceptable forms of verification
<ul style="list-style-type: none"> No income 	<ul style="list-style-type: none"> Letter showing employer name and last day worked; or Call to provide information over the phone
<ul style="list-style-type: none"> Earned income (income from a job, including tips and commission) 	<ul style="list-style-type: none"> Full copy of all wage stubs for the last 60 days; or Letter signed and dated by employer to include tips, weekly hours worked, hourly wage, and pay frequency
<ul style="list-style-type: none"> Self-employment income Rental income Farming income 	<ul style="list-style-type: none"> A complete copy of your most recent tax return including all schedules and attachments if it is a good representation of your current income for the full year; or

▶ Response Required: Apple Health Request for Information (EE005).

▶ Individuals who apply or renew may need to respond to this post-eligibility review notice or other requests for information.

PER Process

- ▶ Individuals are given 15 days to provide the requested information.
- ▶ The information can be submitted by:
 - ▶ Online: wahealthplanfinder.org
 - ▶ Mobile app: WAPlanfinder
 - ▶ Email: Apple@hca.wa.gov
 - ▶ Fax: (855) 867-4467
 - ▶ Mail: Health Care Authority, PO Box 45531, Olympia WA 98504
- ▶ HCA grants additional time upon request.

PER Process

- ▶ During a PER, HCA eligibility staff check third-party sources, such as the state's Employment Security Department, prior to requesting verification.
- ▶ After the due date, HCA eligibility staff will check to see if the requested proof of income was received and use the information provided to determine eligibility.
- ▶ This may mean an individual could be eligible for a different program (including a premium-based program).
- ▶ If the requested information is not provided or verified income is over the standard, Apple Health coverage terminates.

Reapplying following a PER

- ▶ When coverage closes as a result of a PER, individuals have the option to reapply for Apple Health. However, self-attestation of income and deductions may not be accepted if data sources are not compatible.
- ▶ Apple Health eligibility will be in "pending" status, which means individuals need to provide before eligibility is determined.
- ▶ Washington Healthplanfinder sends an "Important Deadline to Submit Information" (EE001) letter for proof of income and deductions.
- ▶ HCA eligibility staff will process the application after the due date.

DEMARCO LUIGI
321 MAPLE ST
AUBURN WA 98092

03/03/2023

Application ID:
0000000

Important Deadline to Submit Information

Dear Demarco Luigi,

Act now! We need more information about one or more household members.

You or others in your household still need to send one or more document copies to prove your eligibility for coverage or financial help. If we do not get these documents by the dates below, you or other individuals in your household could lose or be denied coverage, or have changes to the financial help you may be getting.

Washington Apple Health - Verification Needed

Individual Name	Verification Pending	Documents Due By
Demarco Luigi	Household Income	03/18/2023

Documents to Submit

Some examples of documents that can be used to verify your eligibility for a Qualified Health Plan or Washington Apple Health are:

Proof of Citizenship:

- U.S. Passport or U.S. Passport Card
- Enhanced Driver's license or Enhanced State ID. (must say "enhanced")
- Certificate of Naturalization
- Official U.S. county Birth Certificate

▶ This is an example of a letter requesting information following reapplication.

▶ The table displays what is needed for verification purposes.

Proof of Social Security Number or Meeting an Exception:

- Update your application with the missing Social Security number or submit the Social Security card
- Receipt of a pending Social Security number application
- Declaration of being part of a well-established religion which objects to receiving a Social Security number
- For Washington Apple Health clients, call 1-855-682-0798 if you need help applying for a Social Security number

Proof of Income and Deductions:

Provide proof of the total household income and deductions for everyone on your application for the last 60 days, such as:

- Payroll statements for the last 60 days
- Complete copy of most recent income tax return
- The most recent three month self-employment profit and loss document
- Recent receipts or statements showing payment of reported deductions

Proof of Lawful Presence:

- Permanent Resident Card (Form I-551)
- Refugee Travel Document (Form I-571)
- Valid foreign passport with I-94 stamp of admission
- Visa with I-94 stamp of admission

Proof of Non-Incarceration Status:

- Declaration of Non-Incarceration Form, available at <https://www.wahealthplanfinder.org/us/en/current-customers/manage-your-customers/how-submit-documents.html>.

Proof of Tribal Membership:

Any official document issued by a federally recognized tribe that shows the individual is a member of that tribe, such as:

- Tribal Membership or Enrollment Card
- Certificate of Indian Blood (that specifies membership or enrollment)

▶ This is the second page of a letter requesting information following reapplication.

▶ It provides examples of the types of verification an individual can submit.

Apple Health Program Reminders



CHIP and HWD Premiums

- ▶ Premium requirements resume July 2023 for Apple Health for workers with Disabilities (HWD) and Apple Health for Kids with Premiums (also known as the Children's Health Insurance Program or CHIP).
- ▶ Individuals active on those two programs in July 2023 will have a premium to pay.
- ▶ Individuals who are American Indian or Alaskan Native do not have a premium requirement.
- ▶ Terminations of coverage occur after:
 - ▶ 3 months of non-payment for CHIP
 - ▶ 4 months of non-payment for HWD

Apple Health for Workers with Disabilities (HWD)

- ▶ Apple Health for Workers with Disabilities (HWD) allows working individuals with disabilities to purchase medical coverage by paying a monthly premium.
- ▶ Premiums are based on their income
- ▶ Individuals are eligible when they:
 - ▶ Meet federal disability requirements
 - ▶ Are employed, full or part-time. This includes self-employment.
- ▶ View the [HWD flyer](#) * for more information

*[Apple Health for Workers with Disabilities \(HWD\) \(wa.gov\)](#)

HWD Postcard



Important news!

Monthly premiums are starting again for the Apple Health for Workers with Disabilities program (HWD). Premiums were paused during the COVID-19 pandemic which started in March 2020.

- Premiums are based on your current information. Contact us at 1-800-871-9275 if your income has changed since the last time you applied for or renewed your HWD coverage.
- Billing notices begin again in late July 2023. Carefully review the July notice for information about when premiums are due.

- ▶ On June 1, 2023, HCA will mail a postcard to households receiving HWD advising of premiums restarting.
- ▶ First payment is due August 15.

CHIP Postcard



Important news!

Monthly premiums are starting again for Apple Health for Kids with Premiums, also known as **Children's Health Insurance Program (CHIP)**. Premiums were paused during the COVID-19 pandemic which started in March 2020.

- Premiums are based on current information. Login at [wahealthplanfinder.org](https://www.wahealthplanfinder.org) or call 1-855-923-4633 if income has changed since the last Apple Health application or renewal.
- Billing notices begin in June 2023 and payments are due July 15, 2023.

HCA 19-0074 (3/23)

- ▶ On May 15, 2023, HCA will mail a postcard to households receiving CHIP advising of premiums restarting.
- ▶ First payment is due July 15.

Apple Health for Adults, Medicare and Age 65+

- ▶ During the PHE, some individuals receiving Apple Health for Adults who became Medicare eligible or turned 65 years old had their coverage extended in Washington Healthplanfinder.
- ▶ These individuals should complete a renewal for their Apple Health for Adults in either May, June, or July. To get continued coverage, they:
 - ▶ Should apply at DSHS for non-MAGI/Classic coverage.
 - ▶ Can enroll in Medicare since they will lose Apple Health.
- ▶ HCA will send a special FAQ notice to these clients.

Medicare Savings Programs

- ▶ Medicare Savings Programs (MSP) help low-income individuals with:
 - ▶ Medicare premiums and
 - ▶ Medicare deductibles, copayments and coinsurance
- ▶ To qualify, an individual must have or be eligible for Medicare Part A and have income and resources below a certain threshold.
- ▶ The resource limits for MSP was eliminated starting January 1, 2023.

After-Pregnancy Coverage (APC)

- ▶ 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 be eligible for APC when they apply for coverage within 12 months of their last pregnancy.
- ▶ Learn more at hca.wa.gov/apc.

Alien Emergency Medical (AEM)

- ▶ AEM is a program for individuals who do not meet citizenship or immigration status requirements and have a qualifying emergency such as:
 - ▶ Emergency room care, inpatient admission or outpatient surgery
 - ▶ Cancer treatment
 - ▶ Dialysis treatment
 - ▶ Anti-rejection medication for a post-organ transplant
 - ▶ COVID-19 testing or treatment

Source: [Alien Emergency Medical \(AEM\) process - Oct 2017 update \(wa.gov\)](#)

Supporting Medical Documents

- ▶ Emergency room care:
 - ▶ Emergency room treatment notes
 - ▶ Completed hospital claim form (UB04)
- ▶ Inpatient stay:
 - ▶ History and physical
 - ▶ Discharge summary
 - ▶ UB04
- ▶ Outpatient surgery:
 - ▶ Emergency room treatment notes
 - ▶ Operative notes
 - ▶ UB04
- ▶ Cancer treatment:
 - ▶ Current treatment plan
 - ▶ Pathology report (if available)
- ▶ Dialysis:
 - ▶ Current flow charts
- ▶ Anti-rejection medication:
 - ▶ Current physician/provider notes, including required medications
- ▶ COVID-19 testing & treatment:
 - ▶ Proof of COVID-19 test
 - ▶ Treatment notes

Scenarios



Scenario 1 – MAGI Renewal

- ▶ Manuel is on Apple Health for Adults with a review end date of May 31, 2023. Washington Healthplanfinder attempts to auto-renew his coverage in early April.
- ▶ Washington Healthplanfinder checks electronic data sources, which show income is reasonably compatible for Apple Health eligibility.
- ▶ The auto-renewal process was successful. Manuel has Apple Health coverage for another year and receives a “Washington Apple Health Renewal - Review Only” notice.

Scenario 2 – MAGI Renewal

- ▶ Lena is on Apple Health for Adults with a renewal end date of May 31, 2023.
- ▶ Washington Healthplanfinder could not auto-renew her coverage in early April 2023. Lena receives a “Response Required: Apple Health Renewal” notice and must take action to renew her coverage.
- ▶ She responds by completing her renewal using the WAPlanfinder mobile app. She reports income under the limit and is renewed for another year.
- ▶ Lena may have to respond to a post-eligibility review letter by providing proof of income and deductions.

Scenario 3 – Classic Apple Health

- ▶ Ahmed became Medicare eligible during the PHE and moved to Classic Apple Health with DSHS. He is approved through May 31, 2023.
- ▶ DSHS mails him an Eligibility Review (ER) notice on April 12, 2023, which he submits through Washington Connection.
- ▶ After DSHS staff process the ER, his coverage remains the same. His new renewal date is May 2024.

Scenario 4 – Classic Apple Health

- ▶ Denae is on Classic Apple Health with DSHS with a review date of July 31, 2023. She turned 65 during the PHE and was approved SSI-related Apple Health with DSHS.
- ▶ After receiving her ER in the mail, Denae completes her review via Washington Connection. She reports working part-time at a pet store and Social Security retirement.
- ▶ DSHS staff approve her for a medically needy spenddown.
- ▶ HWD staff reach out to the client about enrolling in HWD since she is working.

Scenario 5 – Medicare Savings Program

- ▶ Hugo is on a Medicare Savings Program (MSP) with a review date of June 30, 2023.
- ▶ On May 5, DSHS staff review his case. His only income is Social Security of \$850 a month.
 - ▶ Does Hugo need to report his assets/resources to DSHS?
- ▶ No, Hugo does not need to provide resources to DSHS. As of January 2023, there is no asset/resource test for MSP. DSHS staff renew his MSP through June 30, 2024.

Scenario 6 – PER

- ▶ On May 1, Jess renews their Apple Health for Adults through April 30, 2024. Their self-attested income with Amazon is not reasonably compatible with data sources.
- ▶ On May 15, HCA staff conducts a PER. They verify Jess' income using the wage stubs uploaded to the Washington Healthplanfinder document center.
- ▶ Jess remains eligible for Apple Health.

Scenario 7 – PER

- ▶ Rose completes her Apple Health renewal and attests to income at \$500 a month from her job, but the crossmatch with Employment Security Department (ESD) shows it to be \$1200 a month.
 - ▶ No PER is needed because the cross-match completed with the data sources find income is below the Apple Health income standard.
- ▶ Rose remains on Apple Health.

Scenario 8 – PER

- ▶ Jake reports his income, is \$1400 a month from his job, but the ESD crossmatch shows income to be \$2500 a month.
- ▶ HCA staff conduct a PER using the wage stubs Jake provided via email, which shows his income is over the Apple Health standards.
- ▶ Jake's Apple Health coverage ends, and he enrolls in a Qualified Health Plan.

Scenario 9 – Post-Partum Ends

- ▶ On August 23, 2023, Yevgeniya reports in Washington Healthplanfinder that her pregnancy ended a year ago on July 10, 2022, and that she is not currently pregnant.
- ▶ Apple Health After-Pregnancy Coverage ends August 30, 2023.
- ▶ Based on her current income, her coverage changes to Apple Health for Adults effective September 1st, 2023.

Scenario 10 – AEM

- ▶ Katie is receiving cancer treatment and she was approved for AEM through December 2022. Her coverage has been extended and her new review end date is June 2023.
- ▶ In May 2023, Washington Healthplanfinder attempts to renew Katie's coverage, and she is sent an information request letter regarding AEM medical evidence.
 - ▶ Does Katie need to submit current cancer treatment notes to maintain her Apple Health coverage?
- ▶ Yes. Katie needs to take action. She submits her current cancer treatment notes, which are reviewed by HCA clinical staff. Her AEM coverage is approved.

Scenario 11 – AEM

- ▶ Stew is 72 and needs dialysis, but he does not have insurance. His friend Sally told him about AEM, but he does not know where to apply.
 - ▶ Where does Stew apply for AEM?
- ▶ Since Stew is over the age of 65, he applies for AEM with the Department of Social and Health Services (DSHS).
 - ▶ Stew receives a request letter for supporting medical evidences which he takes to his dialysis center.
 - ▶ The dialysis center faxes the current flow charts to DSHS. After a clinical review, Stew is approved for AEM and receives dialysis treatment.

Scenario 12 – Apple Health for Adults

- ▶ Minh turned 65 in June 2022 and has been enrolled in Apple Health for Adults since May 2020. His current renewal date is July 2023.
- ▶ In June, he receives a special FAQ notice sent from Washington Healthplanfinder that provides information on how to apply for other coverage.
- ▶ Minh applies for Classic Apple Health via Washington Connection but needs help with his Medicare application.
- ▶ Minh uses the information on the FAQ notice to call SHIBA for help with Medicare. They tell him he can sign up for Medicare now through February 2024.



How to Apply



Apply for MAGI Apple Health

- ▶ Adults age 19-64, children, parents/caretakers, or pregnant individuals, apply for Apple Health AEM:
 - ▶ **Online:** Go to wahealthplanfinder.org - 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

Apply for Classic Apple Health

- ▶ Individuals age 65 or older, have blindness or a disability, or need Long-Term Services and Supports (LTSS), apply for Classic Apple Health coverage:
 - ▶ **Online:** Go to washingtonconnection.org- select the "Apply Now" button.
 - ▶ **Paper:** Submit an [Application for Aged Blind Disabled or Long-Term Services and Support \(HCA 18-005\)](#)*.
 - ▶ **Phone:** Request an application by calling 1-877-501-2233.
 - ▶ **In-person:** [local community services office](#)**.
- ▶ Interpreter services are available.

*dshs.wa.gov/office-locations

**hca.wa.gov/free-or-low-cost-health-care/forms-and-publications?combine=18-005&field_free_topic_tid=All&field_free_document_type_value=1=All&sort=filename%20ASC

Resources



Unwind Resources

- ▶ **Apple Health eligibility during the unwind:**
 - ▶ AHEligCovid19@hca.wa.gov
- ▶ **Apple Health and the PHE:**
 - ▶ hca.wa.gov/phe
- ▶ **Apple Health Guide to Unwinding from the PHE:**
 - ▶ hca.wa.gov/assets/free-or-low-cost/external-guide-to-ah-post-phe.pdf
- ▶ **End of PHE communications toolkit:**
 - ▶ hca.wa.gov/assets/free-or-low-cost/end-of-phe-communications-toolkit.pdf
- ▶ **HCA reference guides:**
 - ▶ hca.wa.gov/health-care-services-supports/apple-health-medicaid-coverage/reference-guides

Resources

- ▶ **Pregnant Individuals eligibility webpage:**
 - ▶ hca.wa.gov/apple-health-pregnant-individuals
- ▶ **After-Pregnancy Coverage webpage:**
 - ▶ hca.wa.gov/apc
- ▶ **Request the APC social media toolkit:**
 - ▶ Email: social@hca.wa.gov
- ▶ **HCA Stakeholder Training & Education**
 - ▶ hca.wa.gov/stakeholder-training
- ▶ **HCA Area Representatives**
 - ▶ hca.wa.gov/assets/free-or-low-cost/area_representatives.pdf

Resources

▶ Statewide Health Insurance Benefits Advisors (SHIBA)

- ▶ Website: insurance.wa.gov/about-shiba-services
- ▶ Phone: 800-562-6900; TDD: 360-586-0241.

▶ Medicare

- ▶ [medicare.gov/basics/get-started-with-medicare/sign-up](https://www.medicare.gov/basics/get-started-with-medicare/sign-up)

▶ HCA MSP webpage

- ▶ hca.wa.gov/medicare-savings-program

▶ HCA MSP flyer

- ▶ hca.wa.gov/assets/free-or-low-cost/22-500.pdf

Questions

