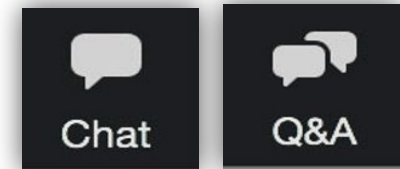


Welcome

- ▶ Today's webinar includes closed captions (CC) available in English and Spanish.
 - ▶ To access CC in **English**: <https://us.ai-live.com/CaptionViewer/Join/thirdparty?iFrame=1&sessionId=USCNWS0202A>
 - ▶ To access CC in **Spanish**: <https://us.ai-live.com/CaptionViewer/Join/thirdparty?iFrame=1&sessionId=USZLWS1802A>
- ▶ Chat and reactions are disabled for this webinar to avoid distractions.
- ▶ Questions
 - ▶ Please hold questions until the end of the presentation.
 - ▶ Submit questions into the Q&A feature. We will do our best to answer during the Q&A.
 - ▶ Any questions not addressed during the webinar will be compiled and made available in a frequently asked questions document posted on the Apple Health Expansion webpage.
- ▶ Presentation slides and the recording will be available on the Apple Health Expansion webpage.
 - ▶ Based on previous requests, translated slides will be available in Amharic, Arabic, Cambodian, Chinese, Russian, Spanish, Tagalog, Ukrainian, and Vietnamese.
- ▶ All mentioned resources and links are available at the end of the presentation.



Note: This webinar will be recorded and posted online.



Apple Health Expansion Informational Webinar

February 2, 2024



Presented by HCA and HBE

▶ Washington State Health Care Authority (HCA)

▶ Apple Health Expansion

- Host: Becky Carrell
Deputy Director, Medicaid Programs Division

▶ Washington Health Benefit Exchange (HBE)

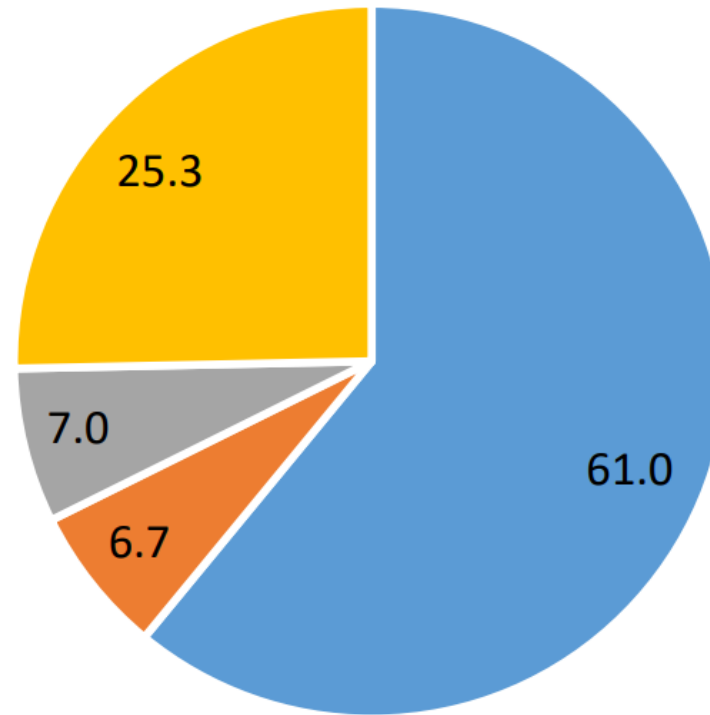
▶ Qualified Health and Qualified Dental Plan Expansion & 1332 Waiver

- Panelist: Genny Arredondo
Interim Associate Director of Outreach
- Panelist: Joan Altman
Director of Government Affairs & Strategic Partnerships

Background

Who is uninsured in Washington?

- ▶ 25% of the 410,000 uninsured people are undocumented in Washington.

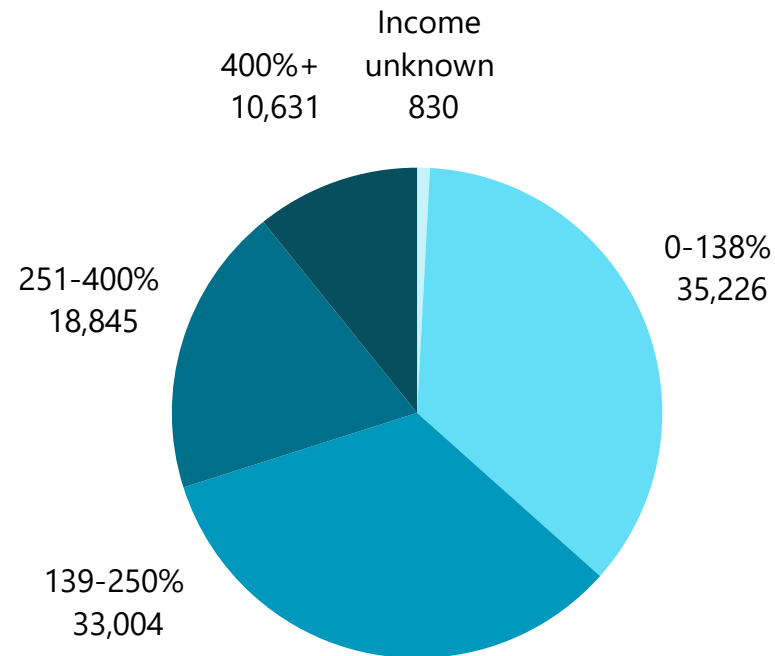


■ US-born Citizen ■ Naturalized Citizen ■ Legal Immigrant ■ Undocumented Immigrant

Data Source: Office of Financial Management based on American Community Survey 2021 1-year PUMS with OFM adjustment for Medicaid enrollment.

Population of uninsured individuals who are undocumented by household income

- ▶ About one third of Washington's uninsured, undocumented population earns under 138% of the federal poverty level (FPL).



Top access challenges



Current Immigrant Health Care coverage

- ▶ Individuals enrolled in Medical Care Services, Apple Health for Pregnant Individuals, After-Pregnancy Coverage, and Apple Health for Kids will remain in those full scope programs:
- ▶ As individuals age out of pregnancy coverage or the Apple Health for Kids program, their eligibility is redetermined and if they are eligible for another program they are enrolled.
- ▶ This process applies to Apple Health Expansion if they meet eligibility requirements and there is space available.



Current Immigrant Health Care coverage

Currently, various Apple Health (Medicaid) programs serve individuals not qualified for federally subsidized coverage because of their immigration status.

- ▶ Medical Care Services (MCS)
- ▶ Alien Emergency Medical (AEM)
- ▶ Apple Health for Pregnant Individuals
- ▶ After-Pregnancy Coverage (APC)
- ▶ Apple Health for Kids

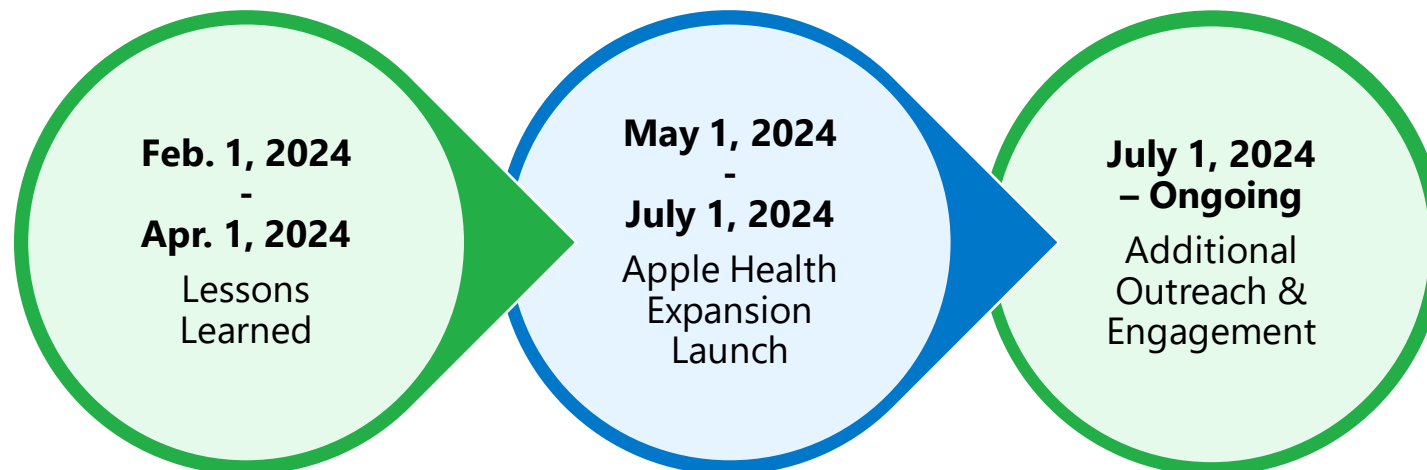


Current Immigrant Health Care coverage

Program	Citizen or National	Lawful Permanent Residents (age 19 and over)	Lawful Permanent Residents (under age 19)	Refugees, Asylees, Victims other humanitarian entrants	Lawfully Present Immigrants	Undocumented Immigrants
Health Insurance Premium Tax Credits & Cost Sharing Reductions	Eligible	Eligible	Eligible	Eligible	Eligible	Not Eligible
Washington Apple Health for Adults (ages 19 – 64)	Eligible	Eligible	Not Applicable	Eligible	Not Eligible	Not Eligible
Washington Apple Health for Pregnant Individuals (ages 19 – 64)	Eligible	Eligible	Not Applicable	Eligible	Eligible	Eligible
Washington Apple Health for Kids (ages 1 - 18)	Eligible	Not Applicable	Eligible	Eligible	Eligible	Eligible
Alien Emergency Medical	Not Eligible	Eligible	Not Applicable	Not Eligible	Eligible	Eligible

Two coverage expansions

- ▶ Qualified Health Plan and Qualified Dental Plan Expansion
 - ▶ Launched November 1, 2023
- ▶ Apple Health Expansion
 - ▶ Coverage begins July 1, 2024



Apple Health Expansion program

Background of Apple Health Expansion

2022

- ▶ Legislature provided funding to operationalize this program and directed HCA to prepare to implement Apple Health Expansion.

2023

- ▶ Legislature directed HCA to develop a program providing equivalent Medicaid health care coverage to uninsured adults who are ineligible for other federal assistance. The proviso directed the agency to implement on July 1, 2024.
 - ▶ Program funding was not at the level requested.
 - ▶ Recognize there are more immigrant community members who would be enrolled for this program than funding can support.



Program Goals



Create a program that is like Apple Health (Medicaid) Integrated Managed Care.



Provide coverage to as many eligible individuals as possible.

What is Integrated Managed Care?

- ▶ Managed care
 - ▶ Delivery system organized to manage cost, utilization, and quality.
 - ▶ Contracted arrangements between HCA and managed care organizations (MCOs) that accept a set per member, per month (capitation) payment
- ▶ Integrated Managed Care is a program that is designed to meet the physical and behavioral health needs of its clients.
- ▶ Over 2 million Washingtonians are enrolled in Apple Health. About 85% of them are enrolled in managed care.

Apple Health Expansion – covered services

This expansion is intended to mirror the federally funded Apple Health program to the extent possible.

- ▶ Physical and behavioral health services administered by a managed care organization (MCO) and dental services will be covered directly by Apple Health.
- ▶ Nonemergency medical transportation and interpreter services will be available.
- ▶ The pharmacy benefit will be substantially equivalent but is based on the coverage in Public Employee Benefits Board (PEBB).
 - ▶ Preferred drugs on the Apple Health Expansion Preferred Drug List may be different than Apple Health managed care.
 - ▶ Apple Health Expansion does not qualify for federal drug rebates or existing Apple Health supplemental rebates.



Apple Health Expansion – eligibility

- ▶ Individuals may be eligible if they:
 - ▶ Are a Washington resident age 19 or older,
 - ▶ Have countable income under 138% of the federal poverty level,
 - ▶ Do not qualify for other Apple Health programs based on immigration status,
 - ▶ Are not pregnant or did not have a pregnancy end in the last 12 months, and
 - ▶ Are not eligible for federal advance premium tax credits through the individual market or federally funded medical assistance programs.



What is the most you can make to qualify?

Household size	Single person	2-person household	3-person household	4-person household	5-person household	6-person household	7-person household
Monthly income limit	\$1,677 monthly	\$2,268 monthly	\$2,859 monthly	\$3,450 monthly	\$4,042 monthly	\$4,633 monthly	\$5,224 monthly

*The income standards listed in the example are subject to change annually every April.

What documents do I need?

- ▶ Gather as much of this information as you can for each person applying:
 - ▶ Legal name
 - ▶ Birth date
 - ▶ Social Security numbers (if you have one)
 - You can still apply if you do not have one
 - ▶ [Immigration status*](#) (if any)
 - ▶ [Income information*](#)
 - ▶ Current health insurance (if any)
 - ▶ Add all members of your household, even if they are not applying. This way, you can get the best health plans and savings for your situation.

***Source:**

1. HCA Citizenship and immigration status guide: hca.wa.gov/assets/free-or-low-cost/citizenship_alien_status_guide.pdf
2. Washington Healthplanfinder “How to report income”: wahealthplanfinder.org/us/en/tools-and-resources/how-to/how-report-income.html

Who is eligible?



- ▶ Jovani is 52
- ▶ He does not have an immigration status that qualifies him for a federally funded Apple Health program
- ▶ He makes \$1500 a month
- ▶ He may be eligible for Apple Health Expansion
- ▶ **Next Step:**
Complete an application at wahealthplanfinder.org

Who is eligible?



- ▶ Corina is 35
- ▶ She is lawfully present and has not met the 5-year bar
- ▶ There are 2 people in her household
- ▶ She makes \$2700 a month
- ▶ She may be eligible for a QHP - with tax credits
- ▶ **Next Step:**
Complete an application at [wahealthplanfinder.org](https://www.wahealthplanfinder.org)

Who is eligible?



- ▶ Ramon and Jasmine are 26
- ▶ Neither of them have an immigration status
- ▶ There are 4 people in their household
- ▶ They make \$2800 a month
- ▶ They may be eligible for Apple Health Expansion, while children could be eligible for AH for kids
- ▶ **Next Step:**
Complete an application at wahealthplanfinder.org

Who is eligible?



- ▶ Gloria is 72
- ▶ She does not have an immigration status
- ▶ There are 2 people in her household
- ▶ She makes \$1500 a month
- ▶ She may be eligible for Apple Health Expansion
- ▶ **Next Step:**
Complete an application at [washingtonconnection.org](https://www.washingtonconnection.org)

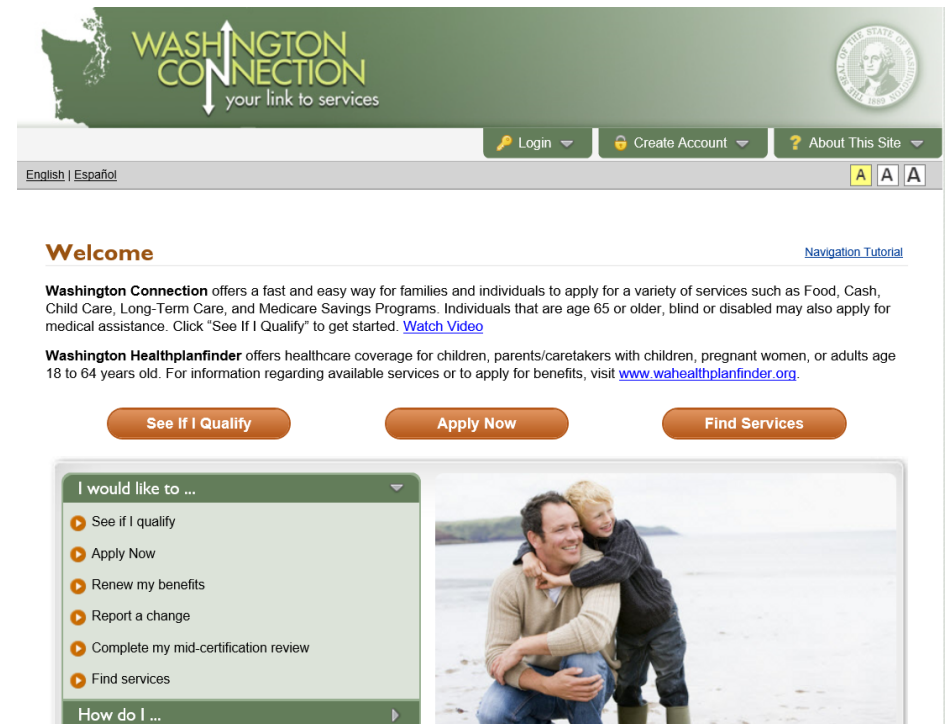
Enrollment options: age 19-64

- ▶ Enroll in coverage for:
 - ▶ Adults ages 19 to 64
 - ▶ Children
 - ▶ Parents or caretakers with children
 - ▶ Pregnant or applying for someone who is pregnant
- ▶ Online at Washington Healthplanfinder
- ▶ Download WAPlanfinder mobile app
- ▶ Phone: 1-855-923-4633
- ▶ Paper application
- ▶ In person through HBE navigator

The screenshot shows the Washington Healthplanfinder website. At the top, there is a navigation bar with 'Home', 'En Español', and a search bar containing 'E.g. How do I renew my cover'. Below this is the 'washington healthplanfinder' logo with the tagline 'click, compare, covered'. A 'Sign In' button is visible in the top right. Below the logo, there are links for 'GET COVERAGE', 'CURRENT CUSTOMERS', and 'HELP CENTER'. A dark banner below the navigation bar reads 'Need to make a change? Find out if you qualify for special enrollment.' The main content area is divided into two columns. The left column is titled 'What would you like to do today?' and contains a list of actions: 'Sign In to Your Account', 'Report Changes', 'Free or Low-Cost Apple Health', 'Renew Your Coverage', 'Apply Now', 'Browse and Compare Plans', 'Frequently Asked Questions', and 'Make a Payment'. The right column is titled 'Find Health Coverage Now' and contains text about Washington Apple Health, a 'See if you can enroll' button, and a section titled 'Care for How You're Living' with a 'Get Virtual Help' button. At the bottom, there are three columns of links: 'Get Financial Help' (Free or low-cost coverage through Washington Apple Health, Learn More >), 'Update Your Information' (Report a change in income, address and other details, Report a Change >), and 'Submit Documents' (Submit from your account or use the mobile app, Submit Documents >).

Enrollment options: age 65+

- ▶ Enroll in coverage for:
 - ▶ Adults age 65 or older
 - ▶ Individuals who are blind or disabled
 - ▶ Those who need long-term services and supports
- ▶ Online at Washington Connection
- ▶ Phone: 1-877-501-2233
- ▶ Paper application
- ▶ In person at DSHS Community Services Office (for aged, blind or disabled coverage)
- ▶ In person at DSHS Home and Community Services Office (for long-term services and supports coverage)



The screenshot shows the Washington Connection website. At the top, there is a green header with the Washington state map logo, the text "WASHINGTON CONNECTION your link to services", and the official seal of the State of Washington. Below the header is a navigation bar with "Login", "Create Account", and "About This Site" buttons. A language selector shows "English | Español" and accessibility icons. The main content area features a "Welcome" message with a "Navigation Tutorial" link. Two paragraphs of text describe the services: "Washington Connection" for food, cash, and long-term care; and "Washington Healthplanfinder" for healthcare coverage. Below the text are three orange buttons: "See If I Qualify", "Apply Now", and "Find Services". A dropdown menu is open under "I would like to ..." with options: "See if I qualify", "Apply Now", "Renew my benefits", "Report a change", "Complete my mid-certification review", and "Find services". A "How do I ..." dropdown is also visible. To the right of the dropdown is a photograph of a man and a child on a beach.

Enrollment Transitions

Individuals enrolled in AEM

- Individuals enrolled in Emergency Services (AEM) will transition to Apple Health Expansion on July 1st.

QHP transition to Apple Health Expansion

- Individuals who purchase a plan on the Exchange who are eligible for Apple Health Expansion on July 1 will be transitioned to the new program.
- HCA and HBE will work together on outreach to these individuals.
- Mirrors process for someone with a change of income or eligibility enrolled in a QHP today, who becomes eligible for Apple Health.

Privacy

Privacy

- ▶ HCA is required under law and HIPAA to maintain the privacy of its clients' information.
- ▶ There are a limited number of reasons where HCA may use and disclose information.
 - ▶ This includes determining eligibility for Apple Health coverage.
- ▶ A full list of these disclosures is listed in our privacy policies.

Privacy

- ▶ The privacy policies listed below are provided to clients on a yearly basis. We do not share information with any immigration agency.
- ▶ Learn more about privacy practices and rights and responsibilities:
 - ▶ HCA notice of privacy practice
 - ▶ hca.wa.gov/about-hca/hca-notice-privacy-practices
 - ▶ Washington State Health Care Authority Notice of Privacy Practices
 - ▶ hca.wa.gov/assets/free-or-low-cost/40-460EN.pdf
 - ▶ Health Care Coverage Rights and Responsibilities
 - ▶ hca.wa.gov/assets/free-or-low-cost/18-003.pdf

Public Charge

- ▶ The U.S. Citizenship and Immigration Services (USCIS) processes immigration and naturalization applications and receipt of Medicaid benefits when an individual applies for Legal Permanent Residence in the US.
 - ▶ Establishes policies regarding immigration services .
- ▶ Only benefit considered for the public charge test is long-term care, such as a nursing facility.

Public Charge resources

- ▶ Learn more about public charge:

- ▶ USCIS resources

- uscis.gov/green-card/green-card-processes-and-procedures/public-charge/public-charge-resources

- ▶ HCA information

- hca.wa.gov/about-hca/news/announcements/most-apple-health-medicaid-coverage-will-not-count-against-you-public-charge-test

Confidentiality and safety

- ▶ HCA, Department of Social and Health Services (DSHS), and HBE are committed to client privacy.
- ▶ We will **NOT** share information about clients with anyone unless authorized by the client themselves.



Language access and interpreter services

- ▶ HCA provides language access services including:
 - ▶ Translation services available in 15 languages.
 - ▶ Additional languages available upon request.
 - ▶ Over the phone interpreters (OPI) are available in 217 languages.
 - ▶ Video remote interpreting (VRI) is available in 22 languages.
 - ▶ Sign language interpreters including:
 - ▶ American Sign Language (ASL), Spanish Sign Language, Russian Sign Language (RSL), Ukrainian Sign Language (USL), Vietnamese Sign Language, Cambodian Sign Language (CBDSL), and Mexican Sign Language (LSM).
- ▶ Learn more about language access online at hca.wa.gov/about-hca/language-access.

Outreach & Community Engagement

- ▶ **Partnering with HBE and the DSHS**
 - ▶ HCA is developing outreach materials that will be translated and added to an outreach toolkit.
 - ▶ Feedback on what to include is encouraged.
- ▶ **Temporary Community Engagement Advisory Committee**
 - ▶ Expanding to community-based organizations, individuals with lived experience.
 - ▶ Getting community feedback and developing outreach review process.



Qualified Health Plan (QHP) & Qualified Dental Plan (QDP) Expansion

Started Nov. 1, 2023

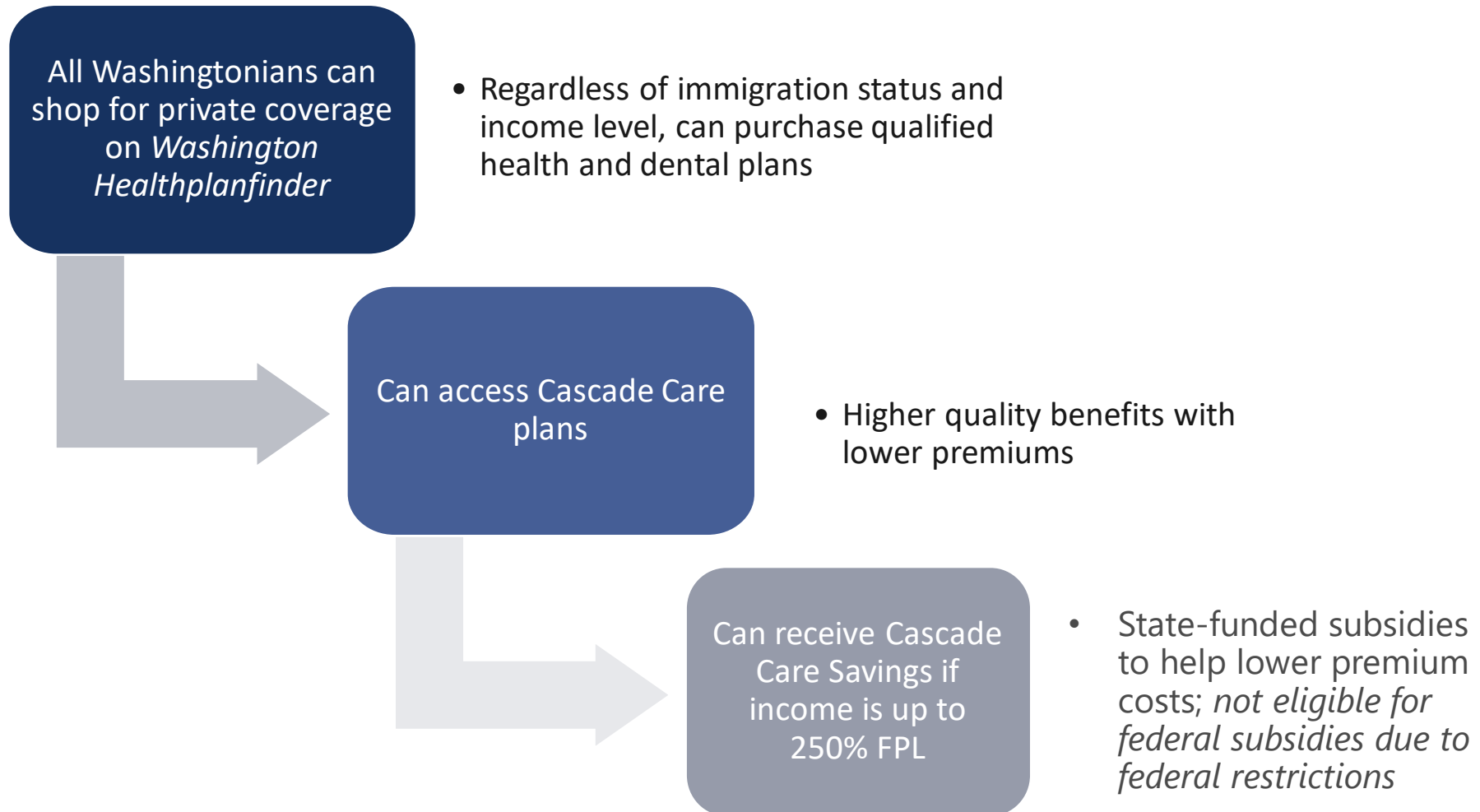


Nov. 1, 2023



July 1, 2024

New Expansion - Started Nov. 1, 2023 for 2024 coverage



Qualified Health and Dental Plan Expansion



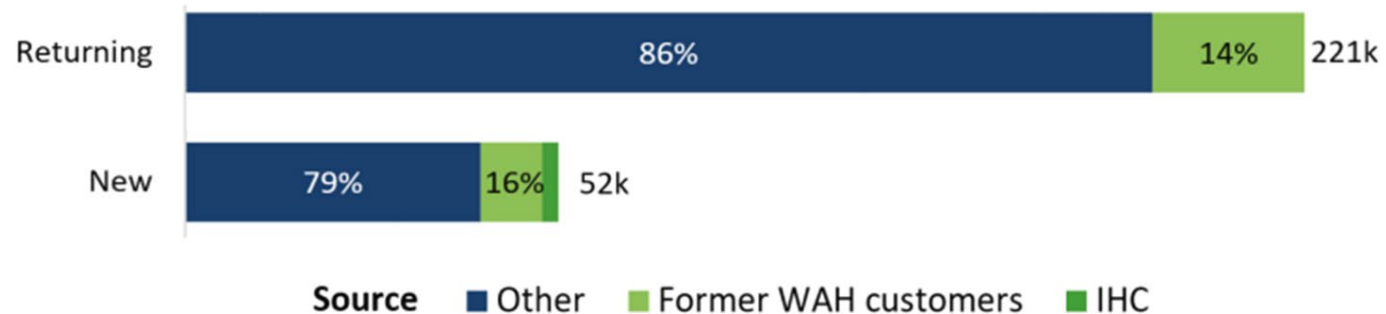
- The Exchange can offer this coverage expansion through Washington Healthplanfinder because the federal government approved a first-in-kind 1332 waiver.
- More information about the 1332 waiver (including link to prior webinar on the topic) is available at:
<https://www.wahbexchange.org/about-the-exchange/what-is-the-exchange/legislation/1332-waiver-information/>
- In the Spring, the Exchange will be hosting a public forum (as required under the waiver), to solicit feedback about the waiver and the impact it is having in Washington.

New Expansion – Launch Toplines

- Nearly 25,000 applied for coverage through *Washington Healthplanfinder* since Nov. 1
 - ~2,200 signed up for QHP coverage
 - Average monthly net premium (after state subsidies applied): \$210
- Chart below from: [2024 Open Enrollment Preview Report](#)
- Additional aggregate, demographic information about the IHC population (FPL, Age, Sex, Race, Ethnicity, Language, Geography) coming soon.

Approximately 41,000 customers selected a QHP after losing Apple Health (WAH), and 2,200 customers selected plans under the newly implemented Immigrant Health Coverage (IHC) expansion (4% of new customers).

Origins of QHP customers



Thank you Assisters & CBOs!

Organization	Activities	Languages Served
Indian American Community Services	Community Presentations; posters & fliers; Social media campaign; Newsletter campaign	Punjabi, Hindi, Telugu, Gujarati, Tamil, Malayalam, Marathi
Pacific County Immigrant Support	1:1 Enrollment support; Enrollment events; Community tabling events; Posters & fliers; Social media campaign; Mailchimp email campaign; Ads in Chinook Observer & Willapa Harbor Herald; Promotoras	Spanish, Laotian
Pacific Islander Health Board of WA	Social media campaign; FB Live with trusted community leaders; Info booths & tables at community events & festivals	Marshallese, Chuukese, Yapese, Pohnpeian, Palauan, Samoan, Fijian
Mother Africa	Virtual education sessions; Social media campaign; Provider outreach; Partner outreach	Swahili, Portuguese, French, Arabic, Dari, Amharic, MaiMai
Empower Next Generation	Tabling at community events; Bi-weekly in-person events for Immigrant Health workgroups; Weekly virtual events; email campaign; Podcast interviews in Spanish & English; Radio campaign; Partner outreach; daily PSAs; In-language videos	Mixteco Bajo; Mixteco Alto; Nahuatl, Zapoteco, Mam, Spanish

CBO Outreach Stipends (cont'd)

Organization	Activities	Languages Served
Pierce County Project Access	Social media campaign; Email campaign; Clinic & partner education; In-person outreach with partners; mobile enrollment events; Mailings to community list (6k+ reach)	Spanish, Korean, Vietnamese, Ukrainian, Tagalog, Cambodian, Swahili
Latinos en Spokane	Digital ads (FB, Instagram, mass emails, website updates with weekly feedback and information); Weekly radio ads; TV ads utilizing existing media relationship; Community presentations	Spanish
Ireta P'urepecha	Bi-weekly discussions on community online radio; Social media live videos in-language with community leaders; Community events; Fliers at community meetings	Mixteco Alto, Mixteco Bajo, P'urepecha, Triqui, Kichwa, Zapoteco, Yucateco, Mam, Spanish
Haitian Community Development of PNW	Flier distribution at community events; Community forums; Social media campaign; Social media videos with community members	Haitian Creole, French

Still Time to Create an Account and Sign-Up!

- Can create an account in Healthplanfinder anytime (without signing up for coverage)
- Most sign-up activity occurs during the annual open-enrollment period (Nov. 1 – Jan. 15)
- But there are also limited opportunities (special enrollment periods) that people can use to sign-up after open-enrollment.
- People up to 250%FPL, who are not already enrolled in a silver or gold cascade care plan, still have an opportunity to enroll.
- To find out if a customer qualifies for a special enrollment period, you can contact local assister or the Customer Support Center.

Enroll anytime and save more with Cascade Care Savings

A special enrollment period and savings are available for eligible individuals and families earning up to 250% of the federal poverty level (FPL) with Cascade Care Savings.

For households up to 250% FPL
(Use the table below to see if you qualify)



Save even more with Cascade Care Savings, a state subsidy that lowers your monthly costs

More covered services with lower out-of-pocket expenses



Only available on Washington Healthplanfinder

What is Cascade Care Savings?

Cascade Care Savings is a state subsidy that can help lower your monthly cost of health insurance. Those that qualify, are able to enroll in a health plan year round. To be eligible for these savings, you must select a Cascade Care Silver or Gold plan.

Cascade Care Plans are offered by all carriers in all Washington counties.

Does your income qualify you for Cascade Care Savings?

The table on the right provides the maximum amount a household can earn to qualify for the Cascade Care Savings subsidy.

Persons in family/household	Income per month	Income per year
1	\$3,038	\$36,450
2	\$4,108	\$49,300
3	\$5,179	\$62,150
4	\$6,250	\$75,000
5	\$7,321	\$87,850
6	\$8,392	\$100,700
7	\$9,463	\$113,550
8	\$10,533	\$126,400

**For families/households with more than eight persons, add an additional \$12,850 per person/year. (This table is applicable for the 2024 plan year and is updated yearly.)*



Phone: **1-855-923-4633**
TTY/TDD: **1-855-627-9604**

Visit our website at
wahealthplanfinder.org

Partner Toolkit

Available in 31 languages

- Basics of Health Coverage Guide
- User's Guide to Key Terms
- Cost-Sharing Reductions One-Pager

Available in 7 languages

- Enrollment Guide for Navigators

Partner Toolkit page:

<https://www.wahbexchange.org/partners/partners-toolkit/basics-of-health-coverage/#accordion-58ac928c97-item-3ce519466c>

Immigrant Health Coverage

- Social Media Posts
- Images
- Flyer
- Videos
- Brochure
- FAQs
- Acceptable Documents List for Manual ID Proofing Handout

Immigrant Health Coverage materials:

<https://www.wahbexchange.org/partners/partners-toolkit/immigrant-health-coverage/>

Available Outreach Materials

Frequently Asked Questions (FAQ)

Frequently Asked Questions

COST OF HEALTH INSURANCE | **CHOOSING A PLAN**

Frequently Asked Questions

ENROLLMENT

How long will it take?
The application can take about 1 hour.

Expanding Access to Health Insurance to All (including immigrants who are undocumented!)

Starting this November, everyone who lives in Washington state will have the opportunity to buy health and dental insurance through *Washington Healthplanfinder*, regardless of immigration status.

Sign up by Dec. 15 for health insurance that begins Jan. 1, 2024.

ELIGIBILITY, IMMIGRATION STATUS, AND SAFETY

Key terms

Premium: Each member pays a monthly fee called a premium. The price of your premium depends on your health insurance plan.

Deductible: Your health insurance starts helping to pay your bills after you "meet your deductible" amount. All plans pay for preventive care before your deductible has been met. *Cascade Care* plans pay for more services before your deductible has been met. These services include:

- Preventative care
- Primary care doctor visit to treat illness or injury
- Mental health services
- Generic prescription
- Urgent care, when you need care right away but aren't having an emergency like a heart attack.

Co-pay and Coinsurance: These are costs you pay when you go to the doctor. Your co-pay is a fixed amount (\$1-\$50). Your coinsurance is a percentage of the service cost. Your health insurance plan pays for the rest of your visit.

Who is eligible?
If you live in the state of Washington, you can buy health insurance through *Washington Healthplanfinder*, even if you are an immigrant who is undocumented. You do not need US citizenship, a green card, or other immigration papers.

Will getting health insurance affect my immigration status or citizenship application?
Getting health insurance does not affect immigration status or citizenship applications for you, your family, or anyone who lives with you.

Will getting health insurance make me a "public charge"?
Applying for or receiving health insurance, and receiving financial assistance to pay for the insurance, does not make someone a "public charge". This means it won't affect immigration status or citizenship applications for you, your family, or anyone who lives with you.

I am undocumented. Is my information safe?
Your safety is important to us. Your information will not be used for immigration enforcement.

Federal and state laws protect the privacy of people who apply for health insurance through *Washington Healthplanfinder*. Information about immigration status will be used only to determine eligibility for coverage and not for immigration enforcement.

What is health insurance?
Health insurance is an agreement you make with an insurance company. The insurance company agrees to pay for some or all of your health care costs.

Health Insurance Terms
Premium
Each member pays a monthly fee called a premium. The price of your premium depends on your health insurance plan.

What health insurance plans are available?
There are three levels of health insurance plans available through *Washington Healthplanfinder*: Bronze, Silver, and Gold. The amount your health insurance costs depends on the plan you choose.

Services available before your deductible is met
All plans pay for preventive care before your deductible has been met. These services include:

- Preventative care
- Primary care doctor visit to treat illness or injury
- Mental health services
- Generic prescription
- Urgent care, when you need care right away but aren't having an emergency like a heart attack.

How do I sign up?

Call
1-855-923-4633
TTY/TDD: 1-855-627-9604
Hours: 7:30 AM to 5:30 PM
Help available in over 200 languages.

Connect
Make an appointment with a trusted resource in your community.

Visit
Find a health care navigator or broker to help you online at wahealthplanfinder.org. Click on the Get Support button.

Health Insurance Open to Everyone!

Everyone who lives in Washington state can buy health and dental insurance through *Washington Healthplanfinder*.

All immigration statuses welcome!
This program is for all, regardless of documentation.

Your safety is important to us:

- Getting health insurance does not affect immigration status or citizenship applications for you, your family, or anyone who lives with you.
- Your personal information is not used for immigration enforcement purposes.
- Information about your immigration status is used only to determine what health insurance plans you are eligible to buy.

Tri-fold Brochure

Flyer

Opening Health Insurance to Everyone!

NEW! Buying health insurance is now easier for undocumented immigrants.
Starting this November, everyone who lives in Washington will have the ability to buy health and dental insurance through *Washington Healthplanfinder*, regardless of immigration status.

Everyone can sign up starting Nov. 1, 2023
Sign up by Dec. 15th for health coverage that begins Jan. 1, 2024. Open Enrollment ends Jan. 15, 2024.

Get help with your monthly insurance payment
Discounts for low-income earners

You might qualify for *Cascade Care Savings*, which means the state of Washington will pay for part of your health insurance. If your household income is within the ranges below, you may qualify.

\$36,450 single individual	\$49,300 family of 2	\$62,150 family of 3	\$75,000 family of 4	\$87,850 family of 5	\$100,700 family of 6
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Your safety matters to us.

- Enrolling does not affect immigration status or citizenship applications for you, your family, or anyone who lives with you.
- Federal and state laws protect the privacy of people who apply for health insurance through *Washington Healthplanfinder*. Information about immigration status will be used only to determine eligibility for coverage and not for immigration enforcement.

Need help? 3 ways to get FREE assistance with enrollment

CALL
Customer Support Center
Toll Free: 1-855-923-4633
TTY/TDD: 1-855-627-9604
Hours: 7:30 am to 5:30 pm
Help is available in over 200 languages.

VISIT
our website
Bit.ly/WaHealthplanfinder
or scan the QR code with your camera

CONNECT
with a local professional!
Contact me November 1 to enroll!

**Navigators and Brokers can help you understand financial help available, answer questions about health insurance, and help you shop for plans. If you don't know whether someone is certified to assist you, call the Washington Healthplanfinder Customer Support Center at 1-855-923-4633.*

Services available before your deductible is met

All plans pay for preventive care before your deductible has been met.



Cascade Care plans pay for more services before your deductible has been met. These services include:



Preventative care



Primary care doctor visit to treat illness or injury



Mental health services

How do I sign up?

Call



1-855-923-4633
TTY/TDD: 1-855-627-9604
Hours: 7:30 AM to 5:30 PM

Help available in over 200 languages.

Connect



Make an appointment with a trusted resource in your community.



Find a health care navigator or broker to help you online at wahealthplanfinder.org. Click on the Get Support button.

Health Insurance Open to Everyone!

Everyone who lives in Washington state can buy health and dental insurance through *Washington Healthplanfinder*.



All immigration statuses welcome! This program is for all, regardless of documentation.

Your safety is important to us:

Available in the following languages:

- Albanian
- Amharic
- Arabic
- Burmese
- Cambodian (Khmer)
- Chinese
- Dari
- French
- Hindi
- Korean
- Laotian
- Pashto
- Portuguese
- Punjabi
- Romanian
- Russian
- Somali
- Spanish
- Swahili
- Tagalog Thai
- Tigrinya
- Ukrainian
- Vietnamese

Expanding Access to Health Insurance to All (including immigrants who are undocumented!)

Starting this November, everyone who lives in Washington state will have the opportunity to buy health and dental insurance through *Washington Healthplanfinder*, regardless of immigration status.

Sign up by Dec. 15 for health insurance that begins Jan. 1, 2024.



ELIGIBILITY, IMMIGRATION STATUS, AND SAFETY

Key terms

Premium: Each member pays a monthly fee called a premium. The price of your premium depends on your health insurance plan.

Deductible: Your health insurance starts helping to pay your bills after you "meet your deductible" amount. All plans pay for preventive care before your deductible has been met. **Cascade Care plans** pay for more services before your deductible has been met. These services include:

- Preventative care
- Primary care doctor visit to treat illness or injury
- Mental health services
- Generic prescriptions
- Urgent care, when you need care right away but aren't having an emergency like a heart attack.

Co-pay and Coinsurance: These are costs you pay when you go to the doctor. Your co-pay is a fixed amount (\$1-\$50). Your co-insurance is a percentage of the service cost. Your health insurance plan pays for the rest of your visit.

Who is eligible?

If you live in the state of Washington, you can buy health insurance through *Washington Healthplanfinder*, even if you are an immigrant who is undocumented. You do not need US citizenship, a green card, or other immigration papers.

Will getting health insurance affect my immigration status or citizenship application?

Getting health insurance does not affect immigration status or citizenship applications for you, your family, or anyone who lives with you.

Will getting health insurance make me a "public charge"?

Applying for or receiving health insurance, and receiving financial assistance to pay for the insurance, does not make someone a "public charge". This means it won't affect immigration status or citizenship applications for you, your family, or anyone who lives with you.

I am undocumented. Is my information safe?

Your safety is important to us. Your information will not be used for immigration enforcement. Federal and state laws protect the privacy of people who apply for health insurance through *Washington Healthplanfinder*. Information about immigration status will be used only to determine eligibility for coverage and not for immigration enforcement.

Opening Health Insurance to Everyone!

NEW! Buying health insurance is now easier for undocumented immigrants.

Starting this November, everyone who lives in Washington will have the ability to buy health and dental insurance through *Washington Healthplanfinder*, regardless of immigration status.

Everyone can sign up starting Nov. 1, 2023

Sign up by Dec. 15th for health coverage that begins Jan. 1, 2024. Open Enrollment ends Jan. 15, 2024.



Get help with your monthly insurance payment

Discounts for low-income earners

You might qualify for Cascade Care Savings, which means the state of Washington will pay for part of your health insurance. If your household income is within the ranges below, you may qualify.

\$36,450 single individual	\$49,300 family of 2	\$62,150 family of 3	\$75,000 family of 4	\$87,850 family of 5	\$100,700 family of 6
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Your safety matters to us.



Enrolling **does not** affect immigration status or citizenship applications for you, your family, or anyone who lives with you.

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Need help? 3 ways to get FREE assistance with enrollment

<p>CALL</p> <p>Customer Support Center Toll Free: 1-855-923-4633 TTY/TDD: 1-855-627-9604</p> <p>Hours: 7:30 am to 5:30 pm Help is available in over 200 languages.</p>	<p>VISIT</p> <p>our website wahealthplanfinder.org</p> <p>or scan the QR code with your camera</p>	<p>CONNECT</p> <p>with a local professional*</p> <div style="border: 1px solid black; width: 100px; height: 100px; margin: 0 auto;"></div> <p>Contact me November 1 to enroll!</p>
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*Navigators and Brokers can help you understand financial help available, answer questions about health insurance, and help you shop for plans. If you don't know whether someone is certified to assist you, call the Washington Healthplanfinder Customer Support Center at 1-855-923-4633.



Social Media

所有移民均可购买
健康保险
Washington Healthplanfinder

即使是
无证移民

1月15日
前参保

了解详情



Mọi người ở Washington
đều có thể mua bảo hiểm y tế tại
Washington Healthplanfinder

Bắt đầu từ 1 tháng 11

Bất kể tình
trạng nhập cư

Tìm hiểu thêm



Todas las personas
en Washington
pueden comprar un seguro médico
en Washington Healthplanfinder

A partir del 1 de noviembre

Sin importar su
estatus migratorio

Entérese



Все жители штата
Washington
могут приобрести медицинскую
страховку через Washington
Healthplanfinder

С 1 ноября

Независимо от
иммиграционного статуса

Узнайте
подробности



بإمكان كافة المهاجرين
شراء التأمين الصحي
من Washington Healthplanfinder
حتى الأشخاص الذين
لا يحملون وثائق

قم بالتسجيل بحلول
15 كانون الثاني (يناير)

تعرف على المزيد



Усі іммігранти можуть придбати
медичне страхування через
Washington Healthplanfinder

Навіть
незадокументовані особи

Зареєструйтеся
до 15 січня

Дізнайтесь подробиці



Additional Immigrant Health Coverage Resources

- Immigrant Health Coverage Landing Page: <https://www.wahealthplanfinder.org/us/en/health-coverage/who-can-sign-up/immigrants.html>
 - Over 100k unique visitors
- Immigrants page with Public Charge Information: <https://www.wahealthplanfinder.org/us/en/tools-and-resources/health-care-education/health-care-options-for-immigrants.html>
- List of Acceptable Documents for Manual ID Proofing: <https://www.wahbexchange.org/content/dam/wahb-e-assets/partners/immigrant-health-coverage/materials/id-proofing/Identity%20Proofing%20Handout.pdf>
 - *Coming in and creating an account and identifying a notification preference (electronic or paper) is the best way to ensure that upcoming outreach reaches interested customers in a timely manner*

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Resources



GovDelivery

Subscribe and stay connected!

Subscription Topics

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

Select the topic “Apple Health Expansion”

Visit: public.govdelivery.com/accounts/WAHCA/subscriber/new

Resources

Health Care Authority

- ▶ HCA webpage
 - ▶ hca.wa.gov/ah-expansion
- ▶ Email
 - ▶ HCAAppleHealthExpansion@hca.wa.gov



Health Benefit Exchange

- ▶ HBE webpage
 - ▶ wahealthplanfinder.org/us/en/health-coverage/who-can-sign-up/immigrants.html
- ▶ QHP/QDP Expansion 1332 waiver
 - ▶ wahbexchange.org/about-the-exchange/what-is-the-exchange/legislation/1332-waiver-information

Resources

Apply for coverage through:

▶ Washington Healthplanfinder

▶ [wahealthplanfinder.org](https://www.wahealthplanfinder.org)



Nov. 1, 2023



July 1, 2024

Live Q&A



Questions

Apple Health Expansion

- ▶ Email: HCAAppleHealthExpansion@hca.wa.gov

QDP/QHP Expansion & 1332 Waiver

- ▶ Email: ImmigrantCoverage@WAHBExchange.org