



Washington Healthplanfinder Release 7.2 Update

Medicaid Eligibility and Policy
Medicaid Eligibility and Community Support
May 2020

Topics

- System Release Outage
- Language Preferences
- Dashboard Updates
- Plan Selection Updates
- Other Updates
- Correspondence Updates
- Resources

System Release Outage

7.2 System Release Outage

May 2020						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
					29	30

May 2020 System Release is scheduled for the week of the 11th. The system will go down at 8pm PST on Wednesday the 13th and go live tentatively at 9am PST on Thursday, May 14th.

Language Preferences

Braille or Large Print

Braille & Large Print English have been removed from the drop-down list of translated languages and a new question has been added to select an individual's preferred notice format.

- This question is displayed on the Enter your Contact Information Screen.
- The preferred notice format can be edited via the My Profile tab.
- Individuals who previously selected Braille or Large Print have been automatically updated.
- The field level help has been updated for the language preference questions.

Language Preferences

LANGUAGE PREFERENCE

We ask questions about your language preferences to make sure that we can communicate about your coverage. We offer language assistance and disability accommodations at no cost, including free interpreter services for spoken and signed languages. To communicate with someone for free in your language, call our Customer Support Center at 1-855-923-4633 (TTY: 1-855-627-9604). Help is offered in over 200 different languages.

Can you read English? * ?

YES

NO

Can you speak English? * ?

YES

NO

If you require your notices in another format, select from the options below. ?

Select an Option

LANGUAGE PREFERENCE

We ask questions about your language preferences to make sure that we can communicate about your coverage. We offer language assistance and disability accommodations at no cost, including free interpreter services for spoken and signed languages. To communicate with someone for free in your language, call our Customer Support Center at 1-855-923-4633 (TTY: 1-855-627-9604). Help is offered in over 200 different languages.

Can you read English? * ?

YES

NO

Can you speak English? * ?

YES

NO

If you require your notices in another format, select from the options below. ?

Select an Option

Select an Option

Braille

Large Print English

My Profile Updates

Account workers, navigators and brokers have the ability to edit an individual's spoken or written language preference on their account My Profile tab.

Streamlined messaging helps identify if they need large print or braille English.

My Profile Tab

Coverage details

- ACCOUNT HOME
- PAYMENTS
- MY HOUSEHOLD
- DOCUMENT CENTER
- MY PROFILE**

Account Information

USERNAME
JUSTTEST1

PASSWORD

[RESET PASSWORD >](#)
[ACCESS IAM >](#)

EMAIL ADDRESS
JUSTTEST1@FAKEMAIL.COM

Contact Information

HOME ADDRESS
2781 LEMAR LN, CENTRALIA, WA 98531

MAILING ADDRESS
2781 LEMAR LN, CENTRALIA, WA 98531

NOTIFICATION PREFERENCE
PAPERLESS (BY EMAIL)

PHONE NUMBER
(360) 222-2222

ALTERNATE PHONE NUMBER
Add an alternate phone number

Language Preferences

WRITTEN LANGUAGE
ENGLISH

SPOKEN LANGUAGE
ENGLISH

Renewal Information

AUTHORIZATION TO VERIFY TAX RETURN
RENEW TAX CREDITS (EXPIRES 02/19/2022)

[Back to Account Worker Dashboard](#)

LANGUAGE PREFERENCE

We ask questions about your language preferences to make sure that we can communicate about your coverage. We offer language assistance and disability accommodations at no cost, including free interpreter services for spoken and signed languages. To communicate with someone for free in your language, call our Customer Support Center at 1-855-923-4633 (TTY: 1-855-627-9604). Help is offered in over 200 different languages.

Can you read English? *

YES NO

Can you speak English? *

YES NO

If you require your notices in another format, select from the options below.

Braille

AUTHORIZED REPRESENTATIVE

I have an Authorized Representative

- Back
- Finish Later
- Next**

Select next after updating the Language Preference.

My Profile Tab

ACCOUNT HOME | PAYMENTS | MY HOUSEHOLD | DOCUMENT CENTER | MY PROFILE

NOTICE:
Your changes have been saved successfully.

Account Information	Contact Information
USERNAME JUSTTEST1	HOME ADDRESS 2781 LEMAR LN, CENTRALIA, WA 98531
PASSWORD ***** RESET PASSWORD > ACCESS IAM >	MAILING ADDRESS 2781 LEMAR LN, CENTRALIA, WA 98531
EMAIL ADDRESS JUSTTEST1@FAKEMAIL.COM	NOTIFICATION PREFERENCE PAPERLESS (BY EMAIL)
	PHONE NUMBER (360) 222-2222
	ALTERNATE PHONE NUMBER <i>Add an alternate phone number</i>

Language Preferences	Renewal Information
WRITTEN LANGUAGE ENGLISH FORMAT BRAILLE	AUTHORIZATION TO VERIFY TAX RETURN RENEW TAX CREDITS (EXPIRES 02/19/2022)
SPOKEN LANGUAGE ENGLISH	

The banner confirms updates have been saved successfully.

Dashboard Updates

Customer Message Center

The customer Message Center has been updated and moved.

Message Center

Dashboard

Welcome, Villi!
Manage your coverage options, view important messages, and update account settings.

[ACCOUNT HOME](#) | [PAYMENTS](#) | [MY HOUSEHOLD](#) | [DOCUMENT CENTER](#) | [MY PROFILE](#)

We need additional documents to verify your eligibility. [Upload Documents](#)

[Application](#) | [Household Coverage Summary](#)

[Report a Change](#) | [Shop and compare plans so that you get the best plan that fits your needs.](#)

[Create Another Application](#) | [Shop For Plans](#)

The red bubble displays the number of notices the individual has not read.

Customer Message Center

The screenshot displays the Customer Message Center interface. At the top, there is a "Back to Dashboard" button. Below it, the "MESSAGE CENTER" title is shown. A "NOTICE TYPE" dropdown menu is set to "Select an Option". A green "Search" button is located to the right of the dropdown. Below the search bar, there are 5 results listed in a grid. A red arrow points from the "Eligibility Results" message in the main view to the corresponding item in the expanded dropdown menu. The dropdown menu lists various notice types in alphabetical order: Address Update Needed, Complete Your Application, Contact Information Updated, Coverage Options for Adult Dependents, Coverage Termination, Eligibility Decision, Eligibility Results, Email Notices, Enrollment Deadline for Coverage, Important Account Information, Important Deadline to Submit Information, Important Information, Important Tax Return Document, In-Person Help Update, Letter to Employer, Password Expiring, Plan Selection Confirmed, Time to Renew Your Coverage, and Username Reminder.

- The Message Center layout has not changed.
- The Notice Type drop down is now alphabetical.

Account Dashboard

Washington healthplanfinder
dick, compare, covered.

DASHBOARD Sign Out

Message Center

Dashboard

Welcome, Jimbo!
Manage your coverage options, view important messages, and update account settings.

ACCOUNT HOME | PAYMENTS | MY HOUSEHOLD | DOCUMENT CENTER | MY PROFILE

Warning: We need additional documents to verify your eligibility. [Upload Documents](#)

Application

Household Coverage Summary
Shop and compare plans so that you get the best plan that fits your needs. [Shop for Current Plans](#)

Report a Change
Create Another Application

Account

Current Coverage Summary
WASHINGTON APPLE HEALTH COVERAGE

Washington Apple Health eligibility decision is pending for one or more individuals.
Washington Apple Health (except Allen Emergency Medical) includes dental coverage.

Name	Status	Start Date	End Date	Renewal Date
Kimbo Limbo	ENROLLED	01/01/2020	12/31/2020	12/31/2020
Bimbo Limbo	ENROLLED	01/01/2020	09/30/2020	09/30/2020

Help

Find a Broker
Find a Navigator

Account Workers

The navigation menu has replaced the quick links.

The Message Center has moved to the top right corner.

The navigation menu has been sorted by Application, account and help actions.

Verify ID Proofing

Verify ID proofing has moved to the Navigation Bar under Account Worker.

The process for ID proofing remains the same.

The screenshot displays the user dashboard for 'Villit'. At the top, there is a navigation bar with icons for ACCOUNT HOME, PAYMENTS, MY HOUSEHOLD, DOCUMENT CENTER, and MY PROFILE. Below this is a warning banner: 'We need additional documents to verify your eligibility.' with an 'Upload Documents' button. The main content area is divided into sections: 'Application' (with links for 'Report a Change' and 'Create Another Application'), 'Account' (with links for 'View Current Eligibility Results' and 'Submit a Document'), and 'Help' (with links for 'Manage My Navigator' and 'Find a Broker'). A red box highlights the 'Account Workers' menu item, which includes a 'Verify Id Proofing' link. The main content area also shows 'Household Coverage Summary', 'Current Coverage Summary', and details for 'Jane Palau' (enrolled in 'Ambetter Balanced Care 3 (2020)' from 05/01/2020 to 12/31/2020) with a 'Cancel Health Plan' button.

Plan Selection Updates

Multiple Enrollments

Prior to this release, if a family needed different plans, separate applications were required. This release creates the ability for households to enroll in separate plans on a single application.

After completing an application, individuals can group household members based on Washington Healthplanfinder recommended groups or group members based on their specific needs.

While these changes mostly apply to qualified health plans, understanding the new Washington Healthplanfinder flow is important for everyone working in the application system.

Post Eligibility Application - Updates

The post application process has been updated to include:

- The ability to group and enroll household members in separate plans through one application.
- Smart Planfinder as a part of the individual's shopping experience.
- Smart Choice plans based on Smart Planfinder details or shop all available plans in the individuals county.
- A navigation bar to verify status in the process and go back to previous screens.
- ADA support for individuals who rely on screen readers and keyboard navigation to complete their application.

Apple Health Plan Selection

The screenshot displays the Washington Health Plan Finder interface. At the top left is the logo for Washington Health Plan Finder with the tagline "click. compare. covered.". To the right is a progress bar with four steps: "Browse" (checked), "Apply" (checked), "Select" (checked), and "Finalize" (unchecked). Further right are links for "DASHBOARD" and "Sign Out". A "My Plans" button is visible in the top right corner.

The main heading is "Pick a Washington Apple Health Plan". Below this is a "Select Apple Health" dropdown menu. Underneath, there is a question "Who is selecting a plan?" with a "Manage care plans" link. A message states: "These family member(s) qualify for Washington Apple Health. This coverage is free or low-cost. Plan availability is based on where you live. When shopping for a plan, use the Provider and Facility Search to quickly check if your doctor and/or facility is covered."

A section titled "YOU'RE SELECTING A PLAN FOR:" lists four family members, each with a colored circle containing initials and their name and age below:

- FL: Fimbo, 10
- BL: Bimbo, 19
- KL: Kimbo, 45
- JL: Jimbo, 65

A "Shop Plans" button is located at the bottom right of the main content area.

Individuals with Apple Health can start the process of selecting their managed care plan on this screen.

Apple Health Plan Selection

My Plans

Apple Health managed care plans

Here are all Washington Apple Health managed care plans available in your area.

Select Apple Health

Who is selecting a plan?

- Manage care plans

Finalize plan selections

You're selecting a plan for:

- JL** Jimbo, 65
- BL** Simbo, 19

Provider & Facility Search

Filter by

Sort by: Plan Name

5 Total managed care plans found

<p>Amerigroup Washington, Inc. - Washington Apple Health</p> <p>PLAN DETAILS Contact Us (800) 600-4441 Consumer Rating Star Rating</p> <p>More Information on this plan ></p> <p>Pick This Plan</p>	<p>Community Health Plan of Washington - Washington Apple Health</p> <p>PLAN DETAILS Contact Us (800) 440-1561 Consumer Rating Star Rating</p> <p>More Information on this plan ></p> <p>Pick This Plan</p>
<p>Coordinated Care of Washington - Washington Apple Health</p>	<p>Molina Healthcare of Washington, Inc. - Washington</p>

The available plans in an individual's county are displayed.

Apple Health Plan Selection

Confirm your plans

Select Apple Health

Finalize plan selections

Plan Confirmation

Coverage Summary

WASHINGTON APPLE HEALTH

Amerigroup Washington, Inc. - Washington Apple Health

Premium **\$0.00 /month**

JL
Jimbo, 65

KL
Kimbo, 45

FL
Fimbo, 10

BL
Bimbo, 19

COVERAGE DATE:
STARTS 01/01/2020 ENDS 09/30/2020

My Plans

1 Plan(s) Added

WASHINGTON APPLE HEALTH

Amerigroup Washington, Inc.
Amerigroup Washington, Inc. - Washington Apple Health

Premium **\$0.00 /month**

Confirm Plans

Plan Confirmation is the final step to enroll in a managed care plan.

Apple Health Plan Selection

The priority of plan selection has not changed. Individuals enrolled in Apple Health will select their Managed Care Plan (MCP) first.

AI/AN individuals can select either Fee for Service (FFS) or a MCP. The MCP flow allows for separate plan selection or AI/AN and non-AI/AN household members.

Individuals can use the Provider and Facility Search to see which plans cover their doctors/facilities.

Existing Applications

1 My Plans

Health plan shopping options

Based on the information you provided, we recommend you shop with your current group.

Select health plan ^

REVIEW HOW YOU WILL SHOP

Group settings
Group 1
Health profile
Health plans

Select dental plan

Finalize plan selections

SHOP WITH CURRENT **Current Option**

Based on the information you provided, we recommend you shop with your current group.
[Why group shopping?](#)

GROUP 1

BJ
Brad, 40

VS
Victoria, 40

Edit Groups

Continue

Individuals may experience a different post eligibility flow when reporting a change.

Health plan shopping options

Based on the information you provided, we have recommended a shopping option that will save you money and maximize your health benefits.

Select health plan ^

Group settings
Group 1
Health profile
Health plans

Select dental plan

Finalize plan selections

Select the recommended shopping group to receive maximum cost savings.

SELECT HOW YOU WILL SHOP

SHOP WITH CURRENT **Current Option**

Your household will remain in its current shopping group. This may have the following impacts:

- Higher deductible
- Higher out-of-pocket maximum
- Higher costs when visiting doctors

GROUP 1

VS
Victoria, 40

BJ
Brad, 40

Select current option

SHOP AS RECOMMENDED **Better Option**

We will place household members in groups to maximize your out-of-pocket savings. You will shop for a health plan for each group.

- Lower deductible
- Lower out-of-pocket maximum
- Lower costs when visiting doctors

[Why this recommendation?](#)

GROUP 1

VS
Victoria, 40

GROUP 2

BJ
Brad, 40

Select recommended option

Separate Groups

Health plan shopping options

Based on the information you provided, we have recommended a shopping option that will save you money and maximize your health benefits.

Select for Apple Health

Select health plan

Group settings

Group 1
Health profile
Health plans

Group 2
Health profile
Health plans

Select for dental group

Finalize plan selections

REVIEW HOW YOU WILL SHOP

SHOP AS RECOMMENDED

We will place household members in groups to maximize your out-of-pocket savings. You will shop for a health plan for each group.

- ✓ Lower deductible
- ✓ Lower out-of-pocket maximum
- ✓ Lower costs when visiting doctors

[Why this recommendation?](#)

GROUP 1

JP

Jane, 37

GROUP 2

VP

Villi, 40

SHOP FOR A WASHINGTON

BP

Bret, 2

Edit Groups

Continue

Why this recommendation?

When a household has more than one member, individuals may benefit from shopping in groups if they have different:

- Eligibility results
- Health care needs
- Preferred doctors and provider networks

You have options. You can select your current group or edit the groups. You can change your groups before confirming your plans on the "Plan Confirmation" page.

Washington Healthplanfinder has the ability to group and enroll household members in separate plans through one application.

A household may create separate enrollment groups based on different:

- Eligibility results
- Provider or facility needs
- Health care needs

Edit Groups

Health plan shopping options

Based on the information you provided, we have recommended a shopping option that will save you money and maximize your health benefits.

Select for Apple Health

Select health plan

- Group settings
 - Group 1
 - Health profile
 - Health plans
 - Group 2
 - Health profile
 - Health plans

Select for dental group

Finalize plan selections

REVIEW HOW YOU WILL SHOP

Better Option

SHOP AS RECOMMENDED

We will place household members in groups to maximize your out-of-pocket savings. You will shop for a health plan for each group.

- Lower deductible
- Lower out-of-pocket maximum
- Lower costs when visiting doctors

[Why this recommendation?](#)

GROUP 1

JP
Jane, 37

GROUP 2

VP
Villi, 40

SHOP FOR A WASHINGTON APPLE HEALTH PLAN SEPARATELY

ENROLLED

BP
Bret, 2

Edit Groups

Continue

Live Chat

Washington Healthplanfinder has the option to change the suggested groups.

1. Edit groups
2. Drag and drop household members
3. A banner will appear at the top of the screen showing the outcome.

Smart Planfinder

The screenshot shows the 'My Plans' section of the Smart Planfinder tool. On the left is a navigation sidebar with sections: 'Shopping preferences' (containing 'Select for Apple Health', 'Select health plan', 'Group settings', 'Group 1', 'Group 2'), 'Select for dental group', and 'Finalize plan selections'. The main content area is titled 'Let's help you find a health plan' and includes a 'SMART CHOICE' badge, a 'Using this tool' section, and a 'What you will need to get started' section with a list of required information. Below this is a 'Let's get started!' section with a 'GROUP 1' header and a user profile card for 'Jane, 37' with initials 'JP'. A 'Get Plan Recommendations' button is at the bottom right.

After shopping groups are identified, individuals will see the Shopping Preference page.

Individuals select Get Plan Recommendation to use the Smart Planfinder tool and proceed to plan selection.

Dental Plan Shopping

3 My Plans

2020 dental plans

These are all the available dental plans in your area.





Select Apple Health
Select health plan
Select dental plan

You're selecting a dental plan for:
VP
Villi, 40

Who is selecting dental?
Dental plans

Filter By
Sort by: Premium
Provider & Facility Search

5 Total dental plans found

 PREMIUM \$26.37 /month DentaQuest PPO Family High	 PREMIUM \$26.43 /month Dentegra Dental PPO Family Basic Plan
DEDUCTIBLE \$50.00 Adult/ \$85.00 Child ANNUAL BENEFIT LIMIT Unlimited for children / \$1,000 for adults ROUTINE CARE No charge RESTORATIVE CARE 30% -50% Coinsurance after deductible for children / Not a benefit for adults	DEDUCTIBLE \$50.00 Adult/ \$75.00 Child ANNUAL BENEFIT LIMIT Unlimited for children / \$1,000 per adult ROUTINE CARE 0% Coinsurance after deductible for children / 0% Coinsurance after deductible for adult RESTORATIVE CARE 50% Coinsurance after deductible for children / 50% - 100% Coinsurance after deductible for adults
THIS PLAN COVERS PROVIDER & FACILITY <input type="button" value="Add"/> More Information on this plan > <input type="checkbox"/> Compare <input type="button" value="Pick This Plan"/>	THIS PLAN COVERS PROVIDER & FACILITY <input type="button" value="Add"/> More Information on this plan > <input type="checkbox"/> Compare <input type="button" value="Pick This Plan"/>
 PREMIUM \$33.00 /month NON COFA	 PREMIUM \$38.08 /month Delta Dental Individual and Family - Washington Family Plan
DEDUCTIBLE \$15.00 Adult/ \$15.23 Child ANNUAL BENEFIT LIMIT \$45 Adult/Unlimited for Children ROUTINE CARE \$19.20 RESTORATIVE CARE \$18.50	DEDUCTIBLE \$50.00 Adult/ \$85.00 Child ANNUAL BENEFIT LIMIT Unlimited for children / \$1,000 for adults

Finalize plan selections

Live

- There is no grouping for dental plans.
- A provider/facility can be added.
- Up to 3 dental plans can be compared.
- To select the desired dental plan click Pick this plan button.

Confirm your Plans

3 My Plans

Confirm your plans

- Select Apple Health
- Select health plan
- Select dental plan
- Finalize plan selections
- Plan Confirmation

Coverage Summary

HEALTH COVERAGE

GROUP 1 COVERAGE

Ambetter | coordinated care
Ambetter Balanced Care 3 (2020)

Premium **\$382.66 /month**

JP
Jane, 37
COVERAGE DATE:
STARTS 05/01/2020 ENDS 12/31/2020

GROUP 2 COVERAGE

Ambetter | coordinated care
Ambetter Balanced Care 1 (2020)

Premium **\$385.14 /month**

VP
Villi, 40
COVERAGE DATE:
STARTS 05/01/2020 ENDS 12/31/2020

DENTAL COVERAGE

Coverage Total

TAX CREDIT AMOUNT

GROUP 1 TAX CREDIT

JP
Jane, 37
Max tax credit **\$381.66**
Enter tax credit amount
\$ 381.66
Total applied **\$381.66**

GROUP 2 TAX CREDIT

VP
Villi, 40
Max tax credit **\$190.34**
Enter tax credit amount
\$ 190.34
Total applied **\$190.34**

TOTAL MONTHLY PREMIUM

Premium w/tax credit **\$222.23 /month**

Confirm Plans **Live Chat**

Individuals can review health and dental plan selection(s) prior to selecting the Confirm Plans button to complete their selection.

Tax credits will be assigned appropriately to each group (if multiple selected).

Other Updates

Other Customer Account Updates

The following have been updated to reflect an improved Washington Healthplanfinder application.

- The Alien Emergency Medical (AEM) question no longer appears for non-citizens under the age of 19.
- The Date of Residency field no longer appears when adding a new member to an application.
- Individuals are now asked what is their sex assigned at birth.

Gender X Application Update

Currently, the Department of Health and the Department of Licensing offer a third sex/gender.

For the purposes of the Washington Healthplanfinder application, the information on an individual's original birth certificate is needed to screen for all available benefits.

The image shows a screenshot of a web form with two dropdown menus. The first dropdown menu is labeled 'SEX ASSIGNED AT BIRTH *' and has 'MALE' selected. A red arrow points from the information icon next to the label to a tooltip. The second dropdown menu is also labeled 'SEX ASSIGNED AT BIRTH *' and has 'FEMALE' selected. The tooltip contains the following text: 'Sex assigned at birth is used to make sure you receive all the health benefits you might need. For example, if you pick female you may be screened for pregnancy benefits.'

Correspondence Updates

Correspondence Updates

The following have been updated:

- Washington Apple Health Renewal Notice (EE008) –Apple Health with Premiums (CHIP) accurately displays the correct monthly premium.
- To support Multiple Enrollments the following notices have been updated:
 - Enrollment Deadline for Coverage (EE002)
 - Coverage Termination (EE012)
 - Plan Selection Confirmed (EE019)

Paper Application Updates

Full Paper Renewal Application

(Updated R7.2 (May 2020))

Current Application Information

Application ID: <<App ID>>

Review your information below and report any changes you have. For faster processing, complete your renewal online. If you need assistance completing your renewal, call Healthplanfinder at 1-855-923-4633. If you would like to return this form by mail or fax, write your updates in the form below and send it to us.

Primary Applicant's Information – Provide updates in the space provided.

Primary applicant name <<PA Name>>			
Physical address <<Address Line 1>> <<Address Line 2>> <<City>> <<State>> <<Zip>> <<County>>		Mailing address <<Address Line 1>> <<Address Line 2>> <<City>> <<State>> <<Zip>> <<County>>	
Preferred written language <<Language>>		Preferred spoken language <<Language>>	
Format (Braille, Large Print) <<Format>>			
Phone number <<Phone Number>>		Alternative phone <<Phone Number>>	
Email address <<Email address>>		Go paperless? <<Yes/No>>	

Household Members – Verify information and provide updates in the space provided.

Name	DOB	SSN	Requesting coverage?	Relationship to primary applicant	Living with primary applicant
<<Individual>>	<<DOB>>	<<SSN>>	<<Yes/No>>	<<Relationship>>	<<Yes/No>>
Updates for <<Individual>>					

Household Members Continued– Verify information and provide updates in the space provided.

Name	Sex assigned at birth	Race	U.S. citizen	WA resident	Affiliated with a tribe?	If so, what tribe?*
<<Individual>>	<<F/M>>	<<Race>>	<<Yes/No>>	<<Yes/No>>	<<Yes/No>>	<<Tribe>>
Updates for <<Individual>>						

Paper application updates include:

- Braille/Large print
- Sex assigned at birth

Resources

Resources

HCA Training & Education Resources

hca.wa.gov/free-or-low-cost-health-care/apple-health-medicaid-coverage/stakeholder-training-and-education

Cross-agency Desk Aid

hca.wa.gov/assets/free-or-low-cost/customer_support_center_referrals.pdf

HCA Community-Based Specialists

hca.wa.gov/hcacomunitystaff

Contact your local HCA Area Representative

hca.wa.gov/assets/free-or-low-cost/area_representatives.pdf