

Apple Health and the PHE Unwind: Part 1

Medicaid Eligibility Policy



Topics

The Public Health Emergency (PHE) Overview

Apple Health Renewals

Renewals in Washington Healthplanfinder

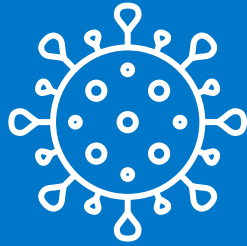
DSHS Renewals

Apple Health Outreach

Apply for Apple Health

Resources





The Public Health Emergency Overview



Background

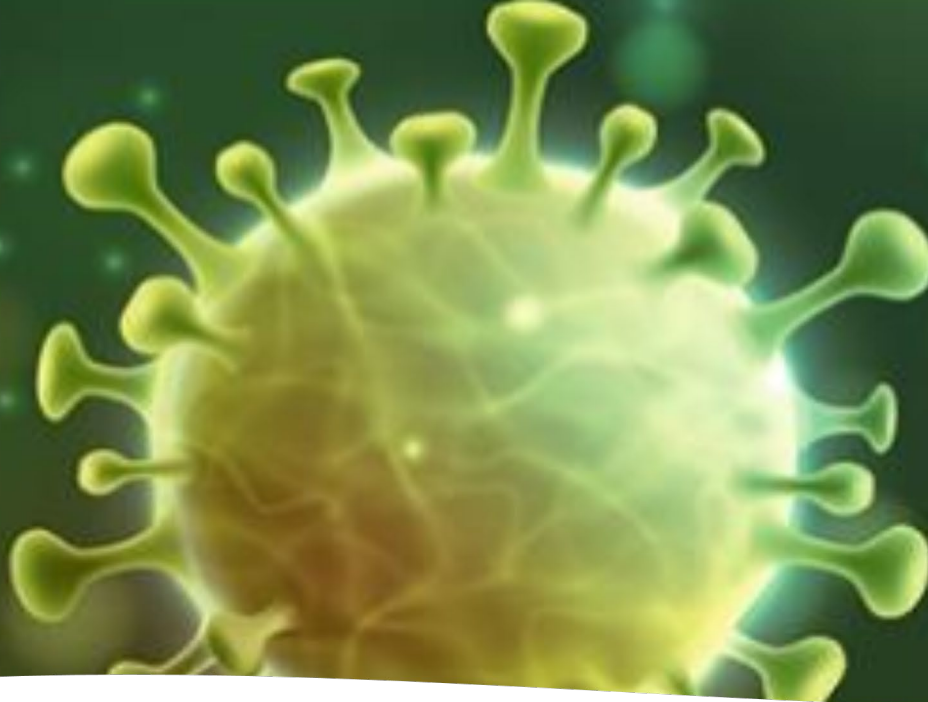
- ▶ Under the provisions of the Families First Coronavirus Response Act (FFCRA), Health Care Authority (HCA) and the Department of Social and Health Services (DSHS) extended coverage for all Apple Health (Medicaid) recipients during the public health emergency (PHE) unless they:
 - ▶ Request closure;
 - ▶ Are no longer a Washington state resident;
 - ▶ Fail to meet citizenship or immigration status; or
 - ▶ Passes away.



Consolidated Appropriations Act

- ▶ The Consolidated Appropriations Act (CAA) passed in late December 2022.
- ▶ The bill separated the continuous enrollment requirement from the PHE.
- ▶ The continuous enrollment requirement ends March 31, 2023.
- ▶ HCA and DSHS start “unwinding” April 1, 2023.





Public Health Emergency

- ▶ Health and Human Services (HHS)* provided states with 60 days' notice on February 27, 2023.
- ▶ The PHE will expire May 11, 2023.

*Source: https://f.datasrvr.com/fr1/621/80970/PHE_Extension.HHS_letter_to_Governors.pdf

Apple Health Renewals



Renewals during the PHE

- ▶ During the PHE, HCA, and DSHS continued to attempt to renew coverage.
- ▶ HCA and DSHS suspended terminations for not renewing and instead extended eligibility by three months at a time.
- ▶ HCA and DSHS are gradually resuming renewal processes starting in April 2023 for clients due for renewal May 31, 2023.
- ▶ Terminations of coverage for not renewing resume May 31, 2023.



Renewals and certification periods

- ▶ Renewal of Apple Health eligibility is required at least once every twelve months except for:
 - ▶ Apple Health medically needy spenddown
 - ▶ Alien Emergency Medical (AEM) which is approved for a specific period to cover the emergency only.
 - ▶ After-Pregnancy Coverage (APC) which offers up to 12 months of coverage after the pregnancy ends.
 - ▶ Individuals turning 19 or 65 within the next 12 months
 - ▶ Individuals receiving Supplemental Security Income (SSI)
 - ▶ Children in foster care or receiving adoption support



Other coverage options

- ▶ Individuals terminated from Apple Health have other coverage options:
 - ▶ Washington Healthplanfinder offers coverage of Qualified Health Plans with financial help to lower their premiums
 - ▶ Enroll in Medicare via Special Enrollment Period
 - ▶ Employer-sponsored insurance (ESI): an individual's termination from Apple Health is a qualifying event that may allow them to enroll in ESI outside of their employer's annual enrollment period. Individuals should contact their human resources office.
 - ▶ Classic Apple Health or Long-Term Services and Supports through DSHS



Renewals in Washington Healthplanfinder



Renewals in WA Healthplanfinder

- ▶ Most individuals on Apple Health apply for or renew coverage through Washington Healthplanfinder. This includes:
 - ▶ Most children (DSHS manages coverage for children with a disability)
 - ▶ Adults 18-64, without Medicare
 - ▶ Pregnant individuals now or in the last 12 months
 - ▶ Parents and caretaker relative
- ▶ Washington Healthplanfinder attempts to auto-renew an individual's coverage 60 days prior to the end of their renewal end date.



Apple Health automatic renewal

- ▶ When coverage can be auto-renewed, the individual:
 - ▶ Is renewed for a new certification period.
 - ▶ Receives a Washington Apple Health Renewal - Review Only pre-populated notification, Washington Apple Health Renewal – Review Only (EE008), a pre-populated letter that summarizes their household composition, tax filing status, and other application-related information.
 - ▶ Reviews the notification for incorrect information.
 - ▶ Reports changes online, over the phone or by returning the signed form via mail or fax.



Apple Health auto-renewal



Washington Health Benefit Exchange
PO Box 657
Olympia WA 98507

JANE SIMPSON
742 EVERGREEN TER
SEATTLE WA 98125

08/03/2022

Application ID:
0000000

Washington Apple Health Renewal - Review Only

Dear Jane Simpson,

Please review your attached application. Based on this information you previously reported, the Washington Apple Health coverage for the following individuals was **renewed automatically**:

	Begin Date	End Date
Jane Simpson	12/01/2014	09/30/2023
John Simpson	07/05/2015	09/30/2023
Jordan Simpson	07/25/2018	09/30/2023

If the information on your attached account information is still correct, **you do not need to do anything**.

If any of this information is incorrect, update your account:

- Online <http://www.wahealthplanfinder.org>
 - From your dashboard under "Quick Links," click on "Report a Change in Income or Household" to make any necessary changes to your application.

- ▶ This letter informs the individual that they have been auto-renewed and will continue receiving Apple Health coverage as long as all the information listed is accurate.



Apple Health Manual Renewal

- ▶ When coverage cannot be auto-renewed, the individual:
 - ▶ Receives a pre-populated letter that summarizes their household composition, tax filing status, and other application-related information, titled *Response Required: Apple Health Renewal*.
 - ▶ **Must take action to stay insured.** To be considered for Apple Health coverage beyond the current certification period or other coverage through Washington Healthplanfinder, a renewal must be completed.



JANE SIMPSON
742 EVERGREEN TER
SEATTLE WA 98125

06/05/2023

Application ID:
0000000

Response Required: Apple Health Renewal

Dear Jane Simpson,

Coverage for the individual(s) listed below will end unless you take action to complete the renewal for:

- Jane Simpson

If you do not complete your renewal by 07/31/2023, the health care coverage for the individuals listed above will end on 07/31/2023. You may be eligible for other coverage if your income has increased or if you believe you no longer qualify for Apple Health. You must complete your renewal to see if you qualify.

Some individuals received extended Apple Health coverage during the COVID-19 pandemic. This special temporary extension is ending.

To avoid a gap in coverage, complete your renewal by doing one of the following:

- Online [wahealthplanfinder.org](https://www.wahealthplanfinder.org)
 - From your dashboard under "Quick Links," click on "Update My Application and Renew My Coverage" to make any necessary changes to your application.
- Call 1-855-WAFINDER (855-923-4633)
- You can also make changes on the attached application, sign, and return:
 - By Mail: Washington Healthplanfinder
PO Box 946
Olympia WA 98507
 - By Fax: 1-855-867-4467

Renewing by mail or fax may delay processing. If you need language assistance services, large-print service, or help completing the renewal, call 1-855-923-4633 (TTY: 1-855-627-9604).

Renewal notice

- ▶ In this Washington Healthplanfinder notice, the individual must take action to renew.
- ▶ The due date is 07/31/23.
- ▶ This letter provides 4 ways to complete the action required.
- ▶ Contact phone number is displayed at the bottom of the page.



WA Healthplanfinder renewals

- ▶ If an individual takes action to renew and no longer qualifies, Apple Health terminates either April 30, 2023 (if they did their renewal before April 20) or May 31, 2023.
- ▶ On May 10, 2023, Washington Healthplanfinder sends the “Washington Apple Health Termination” notice to individuals who have not taken action to renew their coverage.
- ▶ Terminations for not renewing resume May 31, 2023.
- ▶ Individuals have 90 days after their coverage ends to complete their renewal and be reinstated, if eligible.



MAGI Termination Notice



Washington Health Benefit Exchange
PO Box 657
Olympia WA 98507

ELLE WOODS
742 EVERGREEN TER
SEATTLE WA 98125

05/10/2023

Application ID:
00000000

Washington Apple Health Termination

Dear Elle Woods,

Your Washington Apple Health coverage for the individuals listed below will end on 05/31/2023.

Name	Reason
Elle Woods	You have not completed your renewal for Washington Apple Health.

You must complete your renewal by 05/21/2023 or coverage for the individuals listed above will end.

Even if you no longer qualify for Washington Apple Health, complete your renewal to see if you qualify for other coverage.

Reconsideration

We will reconsider this decision if you complete your renewal within 90 days of the date coverage ends. If the renewal is not completed within 90 days, you will need to reapply for coverage:

- Online: www.wahealthplanfinder.org
- Call: 1-855-WAFINDER (1-855-923-4633)
- Mail or Fax: print and return a paper application from <https://www.hca.wa.gov/assets/free-or-low-cost/18-001P.pdf>

- ▶ Individuals that were not automatically renewed and must take action will receive this letter if they have not completed their renewal by the 10th of the month.
- ▶ The action needed, due date, contact information and how to complete the action are highlighted.



Apple Health renewals at age 19

- ▶ The month before a tax dependent turn 19, the system attempts to auto-renew Apple Health coverage.
- ▶ If they meet all other eligibility requirements including household income, tax dependents of the primary applicant will be renewed to Apple Health for Adults.
- ▶ Adult tax dependents can still apply on their own if they choose.
- ▶ Individuals who are 19 years old or older and are not the spouse or tax dependent of the primary applicant must still apply on their own.



Apple Health for Adults: Age 65+ or Medicare



Washington Health Benefit Exchange
PO Box 657
Olympia WA 98507

JANE SIMPSON
742 EVERGREEN TER
SEATTLE WA 98125

05/05/2023

Application
ID: 0000000

A message for individuals who are Medicare eligible or 65 and older.

Dear Jane Simpson,

What is happening?

You or someone in your household has received extended Apple Health coverage due to the COVID-19 public health emergency (PHE). This special temporary extension is now ending.

How does this change affect you?

We recently extended Apple Health through 05-31-2023. This is the last extension.

You or someone in your household is Medicare eligible or 65 and older and no longer eligible for Apple Health through Washington Healthplanfinder. We will tell you in another letter when coverage ends. Coverage may remain open while eligibility is redetermined for another Apple Health program.

What should you do?

You may qualify for other Apple Health coverage or help paying for Medicare premium(s). Apply with the Department of Social and Health Services (DSHS):

- Online at washingtonconnection.org
- Call 1-877-501-2233
- Print and return a paper application, for aged, blind, disabled or long-term care coverage (HCA 18-005): hca.wa.gov/assets/free-or-low-cost/18-005.pdf

For questions about Medicare or Medicare enrollment, contact the Statewide Health Insurance Benefits Advisors (SHIBA) at 1-800-562-6900, visit <http://insurance.wa.gov/shiba>, or call 1-800-MEDICARE (1-800-633-4227) which is open 24/7.

What if you already receive Medicare?

The Health Care Authority (HCA) has been paying your Medicare premium(s). If you no longer qualify for an Apple Health program, your Medicare premiums will no longer be paid.

What happens if you do not take action?

- ▶ Some individuals stayed on Apple Health for Adults even after they turned 65 or became Medicare eligible.
- ▶ A special letter will be sent to those individuals about coverage options.
- ▶ Sent in April, May, and June to provide next steps on coverage. Individuals may:
 - ▶ Apply at DSHS for non-MAGI/Classic coverage.
 - ▶ Enroll in Medicare after losing Medicaid.



Helena Carter
742 Evergreen Ter
Seattle, WA 98125

07/03/2023

Subject: Response required Apple Health renewal

Dear Helena,

You received extended Apple Health (Medicaid) coverage during the COVID-19 pandemic. This special temporary extension is now ending. **You must take action to see if you are eligible to keep getting Apple Health or other health coverage.**

If you do not respond by August 7, 2023, Apple Health coverage will end August 31, 2023.

Review the information below and do one of the following:

- Answer all questions and make any changes if necessary. Mail the form to:
 - Health Care Authority
 - PO Box 45531
 - Olympia, WA 98504-5531
- Call the Apple Health customer service at 1-855-682-0798. Have the requested information below gathered and ready to give over the phone.
- Submit via email to Apple@hca.wa.gov.
- Fax form to 1-866-841-2267.

If you have any questions, need help, or need language assistance services or large-print, call 1-855-682-0798 or email AskMAGI@hca.wa.gov.

Name	Helena Carter	Client ID	0000000
Physical address	742 Evergreen Ter		
Mailing address (if different)	Seattle WA 98125		
Phone number	5558675309	Alternative phone	
Preferred written language		Preferred spoken language	

Citizenship or immigration status for Helena Carter:



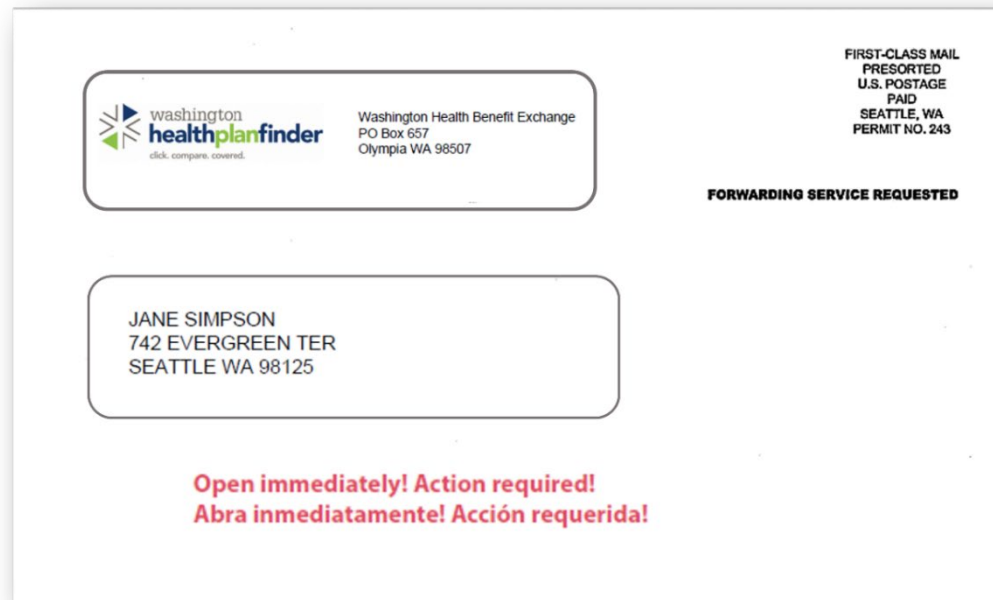
ProviderOne extensions

- ▶ Individuals that had their coverage continue in ProviderOne only, will receive this notice and should respond to the Health Care Authority.
- ▶ For more information, see page 17 of the Washington Apple Health External Guide to Unwinding from the PHE available at hca.wa.gov/phe.



Enhanced envelope from Washington Healthplanfinder

- ▶ Notices sent by Washington Healthplanfinder will have this updated envelope to individuals who receive correspondence via USPS:
 - ▶ Response Required: Apple Health Request for Information
 - ▶ Response Required: Apple Health Renewal



DSHS Renewals



Renewals with DSHS

- ▶ Individuals on Apple Health apply for or renew coverage with DSHS. This includes individuals:
 - ▶ Age 65 and older;
 - ▶ With a disability or blindness; or
 - ▶ Eligible for Medicare.
- ▶ This also includes:
 - ▶ Medicare Savings Programs
 - ▶ Healthcare for Workers with Disabilities
- ▶ Renewals with DSHS are also called “eligibility reviews.”



Resuming Classic eligibility reviews

- ▶ Individuals with a review end date of May 31, 2023, will be the first to go through the review process.
- ▶ DSHS will mail the Eligibility Review (ER) form on April 12, 2023.
- ▶ If they do not submit an ER by May 21, 2023, or are not otherwise renewed, DSHS mails a termination notice.
- ▶ Coverage ends May 31, 2023, if an individual does not submit or complete an ER.



Eligibility review letter

KENNEWICK CSO
PO BOX 11699
TACOMA WA 98411-6699



Phone #
TTY/TDD # 800-209-5446
Toll Free # 877-501-2233

Client ID # 00000000

10/13/22

JANE SIMPSON
742 EVERGREEN TERRACE
SEATTLE WA 98125

Dear JANE SIMPSON

You may have been receiving continued health care coverage due to the public health emergency. You must respond to this notice if you want continued health care coverage after the COVID-19 public health emergency ends.

We need to find out if you can still receive the following benefits

- Cash
- Food
- Health Care Coverage
- Tailored Supports for Older Adults
- Working Family Support

Please **complete, sign and return the enclosed form to us by 11/15/22.** You will stop getting your benefits on 11/30/22 if we do not get the form back.

- ▶ DSHS Eligibility Review letters include the individuals local CSO mailing address.
- ▶ This notice includes action required, due date, information needed and contact information.



DSHS HCS or DDA Notice

HOLGATE HCS
PO BOX 45826
OLYMPIA WA 98504-5826



Phone # 206-341-7600
TTY/TDD # 206-626-5710
Toll Free # 800-346-9257

Client ID # 00000000

11/13/22

JANE SIMPSON
742 EVERGREEN TER
SEATTLE WA 98125

Dear JANE SIMPSON

You may have been receiving continued health care coverage due to the public health emergency. You must respond to this notice if you want continued health care coverage after the COVID-19 public health emergency ends.

Please complete, sign, date, and return the enclosed eligibility review form within 15 days of receiving this letter.

We need the form to see if you can continue receiving medical and Long Term Care (LTC) services after 12/31/22. If you need more time, call me at the number listed below.

A friend, relative, or advocate may help you complete this form.

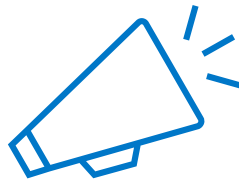
Please provide the following information with your completed and signed Eligibility Review form:

- Proof of income.
- Proof of resources.
- Proof of housing costs.
- Proof of health insurance premiums and unpaid medical bills.

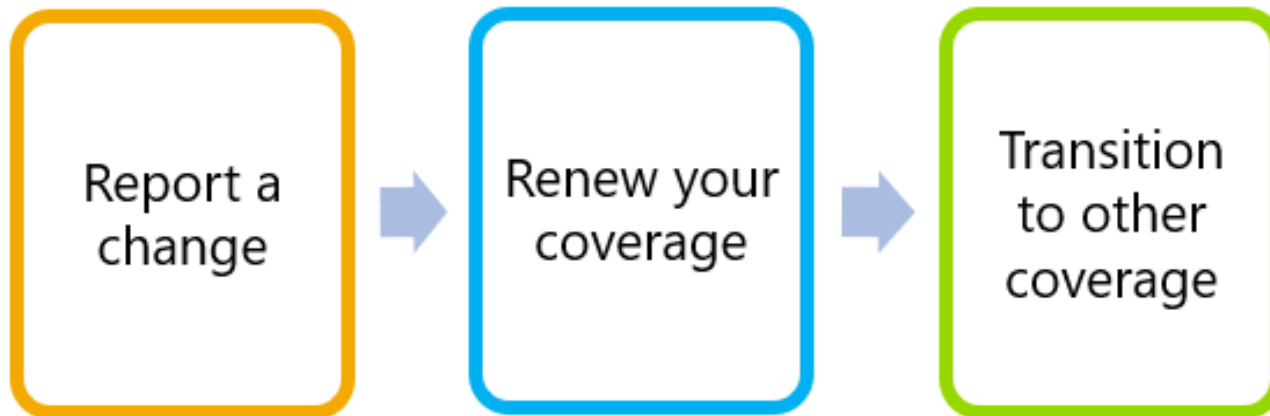
- ▶ This notice is an example of a Home and Community Services (HCS) and Developmental Disabilities Administration (DDA) Eligibility Review notice.



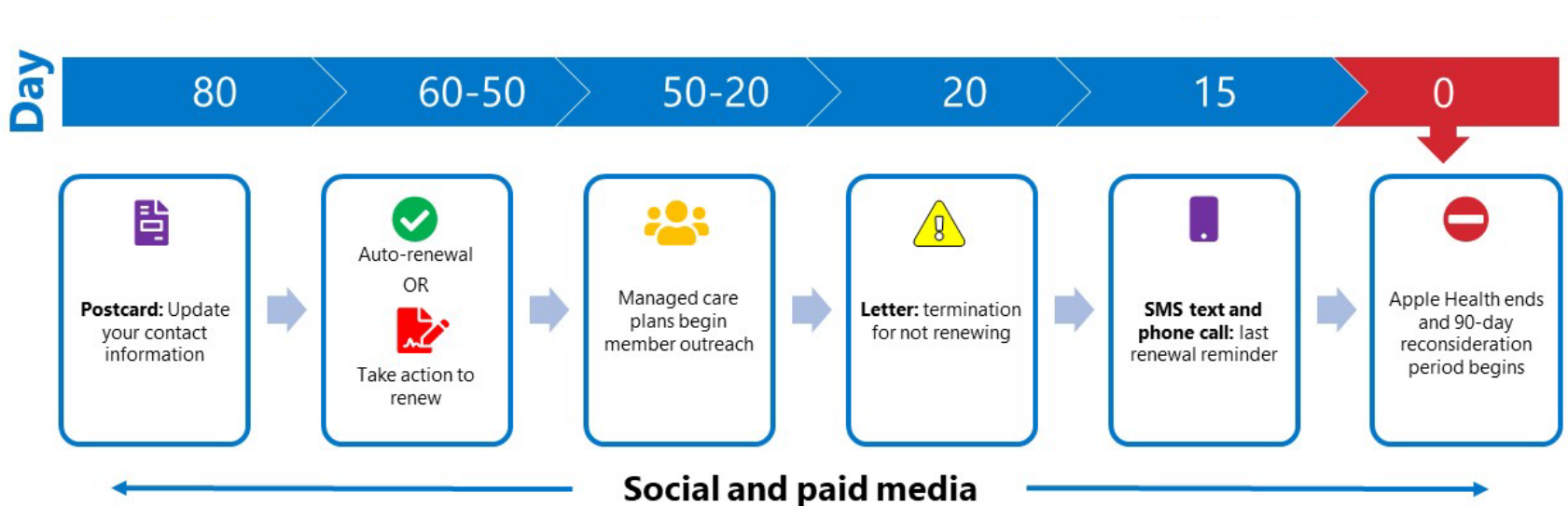
Apple Health Outreach





Outreach



MAGI renewal campaign



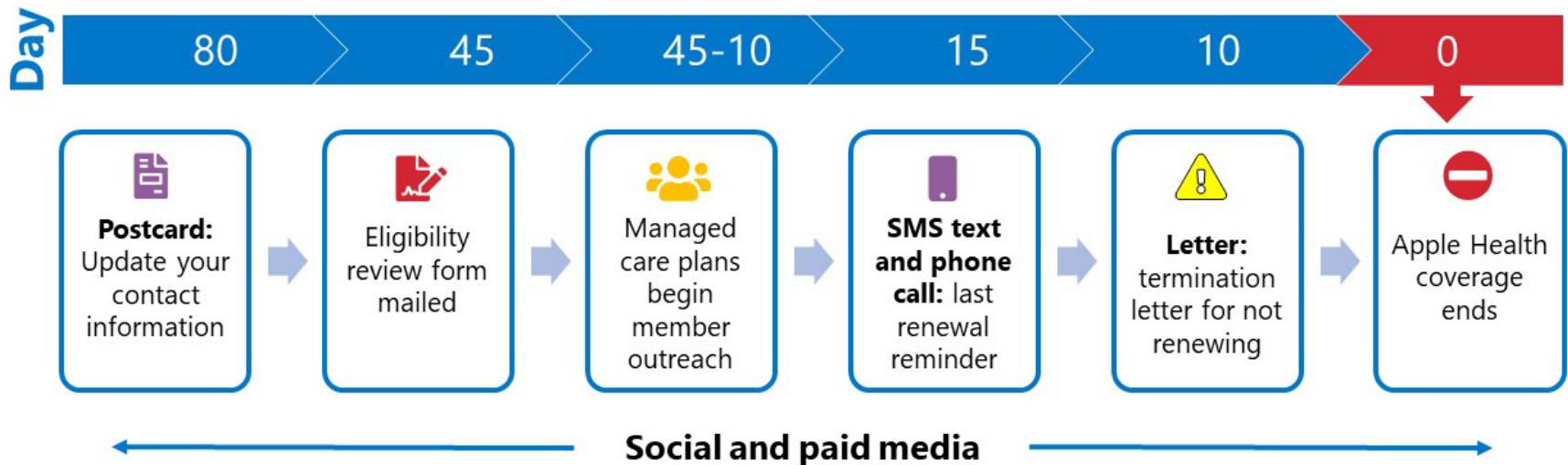
 Contact information postcard urges clients to update their address and phone number


 Clients not auto-renewed get a letter to take action to stay insured


 Clients who have not yet renewed are sent a termination letter



Classic renewal campaign



 Contact information postcard urges clients to update their address and phone number

 Clients are mailed eligibility review form

 Clients who have not submitted an eligibility review are sent a termination letter



Contact information postcards

- ▶ HCA and DSHS recognize individuals may not have updated their contact information.
- ▶ In the month before the individual begins their renewal process, HCA will mail a postcard to individuals to collect their current contact information, so they get important notices.
- ▶ One postcard goes to clients getting coverage through Washington Healthplanfinder and a similar version to clients getting coverage through the DSHS Community Services Division.



Postcards – continued

- ▶ Postcards translated into these languages:
 - ▶ Spanish
 - ▶ Vietnamese
 - ▶ Somali
 - ▶ Russian
 - ▶ Laotian
 - ▶ Korean
 - ▶ Chinese
 - ▶ Cambodian
- ▶ Individuals may also report their updated information through their managed care organization (MCO).



WA Healthplanfinder postcard

Important news!



Washington Apple Health (Medicaid) renewals are starting soon. It's time for Apple Health clients to make sure their phone number, email, and mailing address are correct to get important updates about Apple Health coverage.

Update your contact information one of the following ways:

- If you are enrolled in managed care, contact your plan:
 - Amerigroup: 1-800-600-4441
 - Community Health Plan of Washington: 1-800-440-1561
 - Coordinated Care: 1-877-644-4613
 - Molina: 1-800-869-7165
 - UnitedHealthcare: 1-877-542-8997
- Login to your Washington Healthplanfinder account at wahealthplanfinder.org
- Call Washington Healthplanfinder at 1-855-923-4633
- Email askmedicaid@hca.wa.gov with your name, date of birth and updated information



DSHS postcard

Important news!



Washington Apple Health (Medicaid) eligibility reviews are starting again! It's time for Apple Health clients with Department of Social and Health Services (DSHS) to make sure their phone number, email, and mailing address are correct to get important updates about Apple Health coverage.

Update your contact information with DSHS one of the following ways:

- If you are enrolled in managed care, contact your plan:
 - Amerigroup: 1-800-600-4441
 - Community Health Plan of Washington: 1-800-440-1561
 - Coordinated Care: 1-877-644-4613
 - Molina: 1-800-869-7165
 - UnitedHealthcare: 1-877-542-8997
- Login to Washington Connection at washingtonconnection.org.
- Email AHUpdateMyInfo@hca.wa.gov with your name, date of birth, and updated information.
- Call Apple Health customer service at 1-800-562-3022.



HCA 19-0091 (3/23)



Updating client information

- ▶ Help clients update their contact information to ensure they do not miss letters or notifications about their coverage.
- ▶ Visit hca.wa.gov/report-a-change for more information.

Update my income or address (report a change)

Learn how to report changes for Apple Health (Medicaid) coverage for Modified Adjusted Gross Income (MAGI) or Classic Medicaid.

On this page

- [When do I report a change?](#)
- [What types of changes do I report?](#)
- [How do I report a change for Apple Health \(Medicaid\) coverage?](#)
- [How do I report a change for Classic Medicaid coverage?](#)

When do I report a change?

Individuals enrolled in Apple Health (Medicaid) coverage should report changes within 30 days.



PHE Unwind campaign graphics

- ▶ HCA is sharing our PHE unwind campaign graphics in preparation for the end of the PHE.
 - ▶ These graphics are intended to create visual recognition for Apple Health (Medicaid) clients and stakeholders for PHE unwind communications.
 - ▶ Information about how to use this image can be found in the [End of PHE communication toolkit](#)*



*Source: hca.wa.gov/assets/free-or-low-cost/end-of-phe-communications-toolkit.pdf



Apple Health Ambassador program

- ▶ Apple Health Ambassador Program is a volunteer effort designed to raise awareness around actions that need to be taken by individuals to stay insured by:
 - ▶ Sharing culturally and linguistically competent messaging to individuals and community partners.
 - ▶ Strengthening community engagement and collaboration within the community.
- ▶ Interested community members and/or organizations can contact AHEligCovid19@hca.wa.gov.
- ▶ Check out hca.wa.gov/ambassadors for more information!



MCO outreach

- ▶ The five managed care plans (MCOs) will be conducting outreach activities to ensure their members continue to be insured.
- ▶ MCOs will have the ability to report to HCA updated contact information received directly from the individual.
- ▶ If an individual is no longer eligible for Apple Health, the MCO can do outreach to connect them to other coverage, such as a qualified health plan.



Washington Apple Health Guide to Unwinding from the PHE

What happens to Apple Health (Medicaid) eligibility starting in 2023 as Washington State Moves ForWARD

Version 2: Released 03/10/2023



Unwinding guide

- ▶ In early 2022, HCA published an external guide and communications toolkit.
- ▶ The guide provides detailed information on unwinding activities.
- ▶ Updated version released March 10th.
- ▶ Available at hca.wa.gov/phe.



Apply for Apple Health!



Apply for MAGI Apple Health

- ▶ Adults age 19-64, children, parents/caretakers, or pregnant individuals, apply for Apple Health:
 - ▶ **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 - hca.wa.gov/health-care-application (HCA 18-001P).
 - ▶ **In-person:** At no additional cost, a local [Health Benefit Exchange Navigator*](#) can help you apply for health coverage.



*Source: wahealthplanfinder.org/HBEWeb/Annon_DisplayBrokerNavigatorSearch.action?brokerNavigator=NAV

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:** dshs.wa.gov/office-locations.
- ▶ Interpreter services are available.

*Source: 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



Upcoming webinar

▶ **Apple Health and PHE unwind: Part 2**

▶ March 23, 2023 | 10:00 a.m. – 11:00 a.m.

▶ Topics include:

- ▶ Apple Health Programs
- ▶ Post-eligibility reviews
- ▶ Scenarios
- ▶ Resources

▶ Register online at

https://us02web.zoom.us/webinar/register/WN_c8s02q73TLmvkHt6Bxup1g



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



Unwind resources

▶ Unwinding data

- ▶ hca.wa.gov/assets/free-or-low-cost/apple-health-phe-unwind-enrollment-data.pdf

▶ Apple Health MAGI Medicaid paper application

- ▶ hca.wa.gov/health-care-application

▶ Apple Health Classic Medicaid paper application

- ▶ hca.wa.gov/assets/free-or-low-cost/18-005.pdf

▶ HCA Stakeholder Training & Education

- ▶ hca.wa.gov/stakeholder-training

▶ HCA Area Representatives

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

Questions

