

Affordable Coverage for Workers with Disabilities



Apple Health for Workers with Disabilities (HWD) is an affordable, low-cost health care coverage option for people with disabilities who want to work and save more of their earnings.

DO I QUALIFY FOR COVERAGE?

You might qualify for affordable health care through HWD if you...

- Meet federal disability requirements.
- Work part-time, full-time, or are self-employed.
- Are a U.S. citizen or have a qualifying immigration status.
- Live in Washington.
- Are at least 16 years old.

WHAT SERVICES DOES HWD COVER?

- General primary care, including dental services, vision care, and prescriptions.
- Behavioral health services, including mental health and substance use disorder treatment.
- While enrolled, you can put your earnings into a separate account that will not be counted when determining eligibility for other Apple Health programs.

HOW MUCH WILL I PAY?

- Your premium will never be more than 7.5% of your income, no matter what you earn.
- There is no income or resource limit to qualify for HWD, so you can earn and save more.
 - American Indian and Alaska Native residents will have a \$0 premium.



Learn more at
hca.wa.gov/hwd

Washington State
Health Care Authority





HOW DO I APPLY?

Online Application

Apply online at washingtonconnection.org.

Paper Application

Print out and complete an application at hca.wa.gov/classic-health-care-application.

Mail to the Department of Social and Health Services (DSHS)

DSHS Home and Community Services
P.O. Box 45826, Olympia, WA, 98504 - 5826

HOW LONG WILL I HAVE COVERAGE?

If you lose your job while enrolled in Apple Health HWD...

- You will keep your coverage if you pay your monthly premium and have a job when you renew coverage.
- Coverage renews once a year, so you have flexibility if you lose your job and need to find another.

WHEN DOES MY COVERAGE START?

Coverage begins the first of the month you choose to pay your premium.

Watch for your first premium invoice in the mail.



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