Short-term enrollment management policies

Apple Health Expansion

Vea la presentación en Español

Washington State
Health Care Authority

Background of Apple Health Expansion

2022

- Legislature provided funding to operationalize this program and directed Health Care Authority (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 community members who would be enrolled for this program than funding can support.

Washington State
Health Care Authority

Eligibility requirements

▶ Individuals may be eligible if they:

> ▶ Are a Washington resident age 19 or older,
>
> ▶ Have countable income at or 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.

Washington State
Health Care Authority

Enrollment cap status

- On June 20, 2024, HCA began enrolling eligible individuals into Apple Health Expansion, with coverage beginning July 2024.

- The enrollment limit for Apple Health Expansion has been met.

- Dates enrollment cap were met

  - Modified Adjusted Gross Income (MAGI) Medicaid – 6/21

  - Classic Medicaid – 7/3

Short-term enrollment policy

- The agency will implement a short-term enrollment management policy. The enrollment management policy requires HCA to randomly select individuals who are ineligible for Apple Health Expansion due to the enrollment cap being met. This includes clients from one of the following three groups.

- Clients who:
  - Submitted a completed application on or after 6/20/2024 and received a denial due to the enrollment cap being met,
  - Were enrolled in Apple Health for Kids, Emergency Medical (AEM), or After-Pregnancy Coverage (APC) who meet eligibility requirements for Apple Health Expansion and their coverage ended after the cap was met, or
  - Are enrolled in a qualified health plan (QHP) through Health Benefit Exchange's 1332 waiver coverage who applied after 4/30/2024.

Share your suggestions!

▶ Your voice matters! HCA is looking for feedback on our short-term enrollment management policy for this new program.

▶ Options to share your feedback:
  ▶ Email hcaapplehealthexpansion@hca.wa.gov
  ▶ Join our virtual community meeting
    ❯ **When**: Monday, 8/26, at 8:30 a.m.
    ❯ **Register**: https://us02web.zoom.us/j/89624678453

Short-term enrollment management policy

- Health Care Authority (HCA) is working on several Apple Health Expansion implementation areas, including:

  - ▶ Ensuring individuals that are approved for Apple Health Expansion stay connected to the program, consistent with current [Apple Health policies](#),

  - ▶ Creating short and long-term enrollment policies for ongoing enrollment, and

  - ▶ The agency will explore long-term enrollment solutions (IT-based waitlist, etc.) and will keep community updated on its progress.

Washington State
Health Care Authority

Option 1:
Reapplication first come, first served

- **Description**
  - Apple Health Expansion openings would be assessed on a quarterly basis (or as determined) and communicated to the public.
  - HCA would do outreach to clients, navigators, community-based organizations, TCEAC or its successor to communicate program availability and when applications would be accepted.

- **Example**
  - Each quarter, HCA updates public announcement and shares via GovDelivery and translated social media (Facebook, X, Instagram) to clients at least two weeks prior to applications being accepted.
  - HCA would communicate available openings for MAGI and Classic Apple Health Expansion programs.
  - Applications would be approved in date order received until program capacity is reached.

Option 1:
Reapplication first come, first served

- Pros
  - Individuals have awareness for when the program has openings and when they can apply for coverage.
- Cons
  - We have already communicated a different short-term enrollment management policy.
  - Repetitious and burdensome to clients.
  - Outreach to individuals may not be effective.
  - Clients may continually apply believing this will increase their chance of selection into the program.
  - Fails to consider the client information is already available or clients transitioning from other programs.
  - Option will undermine trust in communities over time.
  - Operationally challenging and manual workload.

Washington State
Health Care Authority

Option 2:
Eligible Apple Health covered individuals

- Description
  - Clients are transitioned into available openings each month from the following programs if they meet income and immigration requirements for Apple Health Expansion:
    - Emergency Medical (AEM)
    - Clients turning 19 and aging out of state-funded Apple Health for Kids
    - Individuals whose After-Pregnancy Coverage (APC) is ending
    - Individuals who purchased a qualified health plan (QHP) whose income is below or equal to 138% FPL
- Example
  - In December, 50 openings become available in Apple Health Expansion.
  - 50 individuals are randomly selected to transition, including:
    - 20 kids aging out of Apple Health for Kids
    - 15 APC clients after their 12-months of coverage
    - 10 AEM clients based on their application date
    - 5 QHP clients transitioning from their current plan

Washington State
Health Care Authority

Option 2:
Eligible Apple Health covered individuals

- Pros
  - Continuity of coverage for individuals who are already receiving Apple Health coverage.
  - Aligns with current Apple Health policies.*
  - Clients would not need to apply for coverage and would auto-transition into Apple Health Expansion coverage
  - Less burden on clients seeking ongoing coverage.
- Cons
  - We have already communicated a different short-term enrollment management policy.
  - Does not provide access to populations not already covered.
  - There may not be enough space to move all eligible individuals.
  - Operationally challenging and manual workload.

Washington State
Health Care Authority

*WAC 182.504.0125

Option 3: Current short-term policy Random selection of denied applications

- HCA will implement option 3 as the short-term enrollment policy
- Description
  - Randomly select applications previously denied Apple Health Expansion coverage if they meet income and immigration requirements when the program has openings. This includes:
    - AEM,
    - Denied after completing their renewal for the APC program,
    - Children who are turning 19 years old and aging out of their Apple Health for Kids program, and
    - QHP whose income is at or under 138% FPL.
- Example
  - Each month, HCA will identify the number of available Apple Health Expansion program openings and randomly select individuals who were recently denied Apple Health Expansion coverage. After selection, the individual will be approved for a 12 month certification period.

Washington State
Health Care Authority

Option 3: Current short-term policy Random selection of denied applications

- Pros
  - Current short-term enrollment policy that we have already communicated.
  - Less burden on clients to complete an application.
  - Streamlined system support to transition applications.
  - Allows Apple Health and QHP clients the same opportunity for random selection.
  - May help mitigate outreach disparities.
  - Would incentivize individuals to continue to apply (if they haven't already).
- Cons
  - Unable to guarantee a denied client their place on the list until permanent waitlist solution is in place.
  - Fails to account for time spent waiting for random selection.
  - This option does not provide for agency accountability.

Washington State
Health Care Authority

Resources

Web resources

- Client webpage
  - ▶ hca.wa.gov/apple-health-expansion

- Stakeholder webpage
  - ▶ hca.wa.gov/ah-expansion

- Enrollment Cap announcement
  - ▶ hca.wa.gov/ahe-enrollment

- Subscribe to Apple Health Expansion GovDelivery
  - ▶ public.govdelivery.com/accounts/WAHCA/subscriber/new

Questions?

- **Email HCAapplehealthexpansion@hca.wa.gov**

Washington State
Health Care Authority