



Apple Health (Medicaid) Eligibility & COVID-19

Medicaid Eligibility and Policy
Medicaid Eligibility and Community Support
May 5, 2020
Updated: 11.20.2020

Topics

- COVID-19 Updates
- Self-Attestation
- Change of Circumstances & Income Reporting
- Alien Emergency Medical (AEM)
- Apple Health Terminations
- Renewals for Apple Health
- Washington Apple Health for Kids with Premiums or Children's Health Insurance Program (CHIP) Premiums
- Apple Health for Worker's with Disabilities (HWD) Premiums
- Resources

COVID-19 Updates

Temporary Changes

In response to the public health emergency surrounding the outbreak of COVID-19, the Health Care Authority (HCA) is taking steps to ensure individuals maintain continuity of their Apple Health (Medicaid) coverage.

Federal and state authorities continue to provide guidance on how to respond to the COVID-19 emergency. As HCA receives clarifications, updated guidance will be shared with stakeholders and community partners.

Temporary Changes

HCA encourages you to stay informed as policies change rapidly.

Visit the HCA Stakeholder and Education web page and select [COVID-19 eligibility and enrollment](#) to stay informed.

Subscribe to [HCA GovDelivery](#) to receive important updates on Apple Health eligibility.

Individuals Quarantined in Washington

If an individual was visiting Washington state, became sick and is now quarantined here, they may qualify for coverage and treatment for COVID-19.

Call HCA at 1-800-562-3022.

Self-Attestation

Self-Attestation

Individuals can self-attest to their income and resources when applying, renewing, or reporting a change of circumstances for their Apple Health coverage.

- Applications can be approved based on attestation of income, resources, and available electronic verification systems.
- Renewals can be processed based on attestation of income, resources and available electronic verification systems.
- HCA will accept attestation for individuals who have applied for retro coverage and are unable to provide verification due to COVID-19.

Change of Circumstances & Income Reporting

Change of Circumstances

Individuals will not lose Apple Health coverage or have a decrease in benefits during the emergency unless they move out of state or request termination.

This includes individuals who had Apple Health as of March 18, 2020 and new enrollees.

During the emergency period, individuals who are active on Apple Health should continue to report any income changes.

Change of Circumstances

During the COVID-19 emergency period, individuals should continue to report the following:

- Pregnancy due date
- Change of address
- Household size
- Income changes

Income Reporting

CARES Act – Income and Medical Eligibility

Federal Benefits		
Relief	Benefit	Is this income countable for Medicaid?
Stimulus Checks All tax payers earning under \$75,000 single/\$150,000 joint payer per year	\$1,200 Individual \$2,400 joint filers \$500 for each child (under 17)	No. This income is not countable.
Federal Pandemic Unemployment Insurance Additional unemployment benefits	\$600/week in increased benefits until July 31.	No. This income is not countable.
Expanded and extended unemployment benefits	Includes people who have exhausted their state unemployment. Adds news workers and other covered groups (like – gig economy, self-employed etc.)	Yes. This income is countable.

New Apple Health Applicants

Individuals who are submitting a new Washington Healthplanfinder application should report all countable income including the expanded and extended unemployment benefits.

The stimulus check and the federal pandemic unemployment insurance of \$600 per week should not be reported when submitting an Apple Health application.

If an individual does not want Apple Health, contact the [Washington Healthplanfinder](#) for assistance.

Alien Emergency Medical (AEM)

Background

AEM is a program for individuals who have a qualifying medical emergency and do not meet the citizenship requirements, or are qualified individuals who have not met the 5 year bar.

Emergency room visits, inpatient hospital stays, outpatient surgery, dialysis, cancer treatment and antirejection medications may be considered a qualifying emergency. See WAC [182-507-0115](#).

AEM

Due to the COVID-19 pandemic, the Health Care Authority has filed [an emergency rule](#) WAC 182-507-0115 to include the following:

- The assessment and treatment of COVID-19 provided in any outpatient setting, such as office, clinics, mobile, and non-hospital based settings.

This includes the telemedicine, online, or telephonic services.

AEM

When determined to be medically necessary, medications, medical supplies and follow-up visits may be covered while waiting for COVID-19 results, or following a positive COVID-19 test.

Following discharge from an inpatient admission due to COVID-19 two follow-up visits in any setting including but not limited to office or other outpatient settings, will be covered.

AEM

The [AEM fax cover sheet](#) includes COVID-19 in the section under Applying for Coverage.

AEM TO BE IMAGED

Fax

To: MEDS	From:
Fax: 1-866-841-2267	Hospital/Facility:
Phone: 1-800-562-3022	Phone:
Re: AEM Application	
Number of pages(including fax cover sheet):	

Client Information:

Name:	
Washington Healthplanfinder ID:	ACES ID:
Date(s) of Service:	

Applying for Coverage:

- Hospital Emergency Room
- Hospital Inpatient Treatment
- Outpatient Surgery
- COVID-19 Outpatient Treatment / Testing
- Cancer Treatment
- Dialysis
- Anti-rejection Medications

Documents Included (Check all that apply):

- UB04
- History & Physical
- Discharge Summary
- Cancer Treatment Plan/ Pathology Report
- Dialysis Flow Charts/ Current Treatment Plan
- Anti-rejection Medication Treatment Plan

Comments:

Verification Requests

Individuals who request additional time to provide verification due to circumstances related to COVID-19 may be granted an additional 30 days to provide verification.

Individuals who require additional time and keep in contact with HCA may request additional time on a case by case basis.

HCA will be flexible with individuals on what types of verification they are able to provide during this time.

Verification Requests

Eligibility workers will continue to verify individuals who have an unverified citizenship or immigration status and/or a missing or unverified social security number per federal regulations.

Reasonable opportunity periods will be granted consistent with federal regulations.

Scenarios

Scenario one (Telehealth/Telemedicine)

Sarah currently doesn't have health insurance, but thinks she has COVID-19. She has a telehealth appointment with her clinic's doctor. He orders a COVID-19 test, and after the appointment, the clinic's navigator helps Sarah to apply for AEM.

[What are the next steps in the process?](#)

The process for AEM remains the same. Sarah and her navigator will submit the treatment notes from her appointment with the AEM fax coversheet and mark the COVID-19 section.

Scenarios

Scenario two (Inpatient Hospitalization)

Chris was hospitalized due to COVID-19. After he is discharged the navigator helps him apply for Apple Health. Due to his immigration status he is pending approval for AEM.

[What are the next steps in the process?](#)

The process for inpatient hospitalization for AEM remains the same. Chris and his navigator submit the history and physical, discharge summary and UB04 form with the AEM fax coversheet.

Scenarios

Scenario three (Emergency Department)

Bill goes to the emergency room (ER) because he thinks he has COVID-19. The physician suspects COVID-19, Bill's treated and he is discharged home.

What are the next steps in the process?

The AEM process for emergency department visits remains the same. With the help of his navigator, Bill applies for AEM and submits the UB04 and ER treatment notes with the AEM fax coversheet. In the comments, suspected COVID-19 is added.

Scenarios

Scenario four (Office Visit)

Mary has a doctor's appointment because she thinks she has COVID-19. She is treated for her respiratory symptoms and is referred to the mobile drive thru for COVID-19 testing. She applies for AEM via Washington Healthplanfinder.

What are the next steps in the process?

Mary submits the physician treatment notes with the AEM fax coversheet and makes sure the COVID-19 checkbox is selected.

Terminations

Terminations

Coverage is reinstated for any Apple Health recipient when coverage was closed on or after March 18, 2020 unless the individual has:

- Requested closure;
- Is no longer a Washington State resident; or
- Is deceased.

Most individuals should disregard termination notices dated on or after March 18, 2020 until further notice. Additionally, during this time, individuals are not required to submit requested information to maintain their coverage.

Homeless Individuals

Individuals who are homeless and have been closed for whereabouts unknown will have their coverage reinstated based on their attestation of their current circumstances.

Terminations

Scenario one

Mary's Apple Health was terminated on March 10th due to a reported increase in income. Her coverage will end on March 31st.

Can her Apple Health be reinstated?

No. Although Mary's benefits end on March 31st, action was taken to terminate her coverage before March 18th when the CARES Act went into effect. Her case cannot be reinstated and she would have to reapply if/when her circumstances change.

Terminations

Scenario two

Albert turned 65 on April 1st. His Apple Health was terminated effective April 30th because he is now eligible for Medicare.

Can his Apple Health be reinstated?

Yes. Because Albert's birthday and termination happened after March 18th when the CARES Act went into effect, his Apple Health can be reinstated through the end of the emergency.

Terminations

Scenario three

Karen moved from Washington to Idaho on March 18th. When she called to update her address, her Apple Health coverage was terminated for residency. This action occurred after March 18th when the CARES act went into effect.

Should her coverage be reinstated?

No. Karen is no longer a Washington State resident and should apply for benefits in her new state. The CARES Act allows termination due to residency.

Terminations

Scenario four

On March 19th, Angela called customer service to request termination of her benefits. This change was made after March 18th when the CARES Act went into effect.

Should her coverage be reinstated?

No. Termination of benefits due to client request is an allowable circumstance under the CARES Act. Angela's coverage should not be reinstated.

Renewals

Renewals

HCA will be extending Apple Health coverage to households who have a renewal due in March or April.

Self-attestation is being accepted for non-MAGI applications and renewals.

If an individual was closed in March for no renewal, coverage will automatically be reinstated.

CHIP Premiums

Children's Health Insurance Program (CHIP) Premiums

Premiums for CHIP coverage have been waived. If an individual has been affected by COVID-19, they may request their unpaid CHIP premium be written off if:

- They are unable to pay the CHIP premium; or
- Not currently eligible for CHIP due to past due premium payments.

Individuals can call 1-800-562-3022 to request their premiums to be waived.

HWD Premiums

Apple Health for Worker's with Disabilities (HWD) Premium

Premiums for HWD coverage are waived.

If an HWD recipient had a reduction of income, lost a job or is temporarily furloughed due to the COVID-19 emergency, they may request their unpaid premiums be written off to maintain coverage during the emergency period.

Call 1-800-871-9275

If they are also receiving Long Term Services and Supports (LTSS), contact their Public Benefit Specialist at DSHS Aging and Long-Term Support Administration (ALTSA).

Resources

Resources

- **HCA COVID-19 Updates**

hca.wa.gov/information-about-novel-coronavirus-covid-19

- **HCA Stakeholder Training and Education**

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

- **HCA Area Representatives**

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

- **Alien Emergency Medical**

hca.wa.gov/assets/free-or-low-cost/aem-covid-19.pdf

Apple Health (MAGI) Programs

Individuals applying for Apple Health (MAGI) coverage can submit their applications via:

- Online: www.wahealthplanfinder.org
- Phone: 1-855-923-4633
- Mobile application: [WAPlanfinder](#)
- Paper: [Application for Health Care Coverage \(18-001P\)](#)

Eligibility criteria varies for each program and is based on household size and income (not resources).

Classic Medical Programs

Staff at DSHS determine eligibility for Apple Health programs for individuals who are aged, blind, disabled and long term care.

Applications for these programs can be submitted:

- Online: www.washingtonconnection.org/home/
- Mail: PO Box 11699, Tacoma WA 98411-6699
- Fax: (888) 338-7410
- Phone: DSHS at 1-877-501-2233

Eligibility criteria varies for each program and is based on household size, income, and resources.