

Apple Health for Workers with Disabilities

June, 2024

Eligibility Policy Innovation
and Community Support

Topics

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Program requirements

Program overview

- ▶ Apple Health for workers with disabilities (HWD) is a program that supports individuals with disabilities who want to work by not imposing an income or asset test.
- ▶ If an individual is eligible for one of the following programs, they do not need HWD:
 - ▶ Apple Health for adults.
 - ▶ Apple Health for pregnant women.
 - ▶ Supplemental Security Income (SSI) Medicaid.
 - ▶ Medicaid protection under section 1619 (b) of the Social Security Act.

Who qualifies?

- ▶ Individuals qualify who are:
 - ▶ Washington state residents.
 - ▶ Employed full or part time (including self-employment).
 - ▶ No income limit and no test for resources.
 - ▶ Anyone meeting federal disability requirements: Social Security Disability Insurance (SSDI) or approved for [Non-Grant Medical Assistance \(NGMA\)](#).*
- ▶ For more information view [WAC 182-511-1050](#).*

How HWD is different from other programs

Program differences

- ▶ HWD is different from other programs because:
 - ▶ There is no income limit or resource test.
 - ▶ Enrollees pay monthly premiums instead of meeting spenddown liability or participating in the cost of care for long term services and supports.
 - ▶ Enrollees residing in an alternate living facility, such as an adult family home, pay their monthly premium and their room and board.
 - ▶ HWD cases are managed by designated staff.

Program considerations

- ▶ Things to consider when choosing between HWD and other medical programs:
 - ▶ Incurred medical expenses do not reduce HWD premium but they could be used to meet spenddown for Medically Needy (MN) coverage (before enrolling in HWD).
 - ▶ HWD allows earnings above the substantial gainful activity (SGA) level: \$1,550 (disability) and \$2,590 (blindness) and has no test for resources.
 - ▶ If earnings are less than SGA or Title II income has not stopped, then other choices include MN, “institutional” rules, Categorically Needy (CN) rules for Community First Choice (CFC).
 - ▶ Resource limits **would** apply to them.

Program benefits

- ▶ Individuals approved for Apple Health for workers with disabilities will have:
 - ▶ Less out of pocket cost, since premiums cannot exceed 7.5% of total income.
 - ▶ Categorically Needy (CN) Medicaid (non-institutional) coverage for 12 months, if monthly premiums are paid.
- ▶ For more information visit [WAC 182-511-1000](https://www.wa.gov/health-care/wac-182-511-1000).*

Disability requirements

Disability definitions

Two definitions of disability for HWD:

1. Basic Coverage Group (BCG) includes individuals:

- ▶ Who are currently receiving Title II income, e.g., SSDI, DAC (Disabled Adult Child), CDB (Childhood Disability Benefits), DWB (Disabled Widow/Widower Benefits); or
 - ▶ Who have been approved for the NGMA program based on disability determined by Disability Determination Services (DDS).
- ▶ For NGMA, DDS does not look at earnings when completing the determination as is otherwise required when determining initial disability.
- ▶ For more information visit: [WAC 182-511-1150](https://www.wa.gov/leg/wac/wac182-511-1150).*

Disability definitions

2. Medical Improvement Group (MIG) includes those:

- ▶ Previously eligible for HWD as a member of the Basic Coverage Group.
- ▶ Have a 'medically improved disability' as described in section 1902(a)(10)(A)(ii)(XVI)
 - No longer meets the initial disability standard.
 - Continues to have a severe medically determinable impairment.
- ▶ **Note:** MIG definition – 'needs services/supports to continue employment'.

Employment requirements

Employment

- ▶ Individuals must be employed to be eligible for HWD. This includes someone who:
 - ▶ Gets paid for work activity with earnings subject to federal taxes, e.g. taxes taken out of their wages (unless prohibited by law, e.g. some tribal employment, sheltered workshops).
 - ▶ Is self-employed, who maintains business records, license, IRS schedule self employment form.
- ▶ No minimum number of hours or amount of profit is required.
- ▶ For more information: [WAC 182-511-1200](tel:1825111200).*

Self-employment?

Example 1

Mrs. Bell reports she started babysitting for her grandchild while her daughter works. Sometimes the child comes to her home, but usually, she goes to her daughter's home because the child's toys and other items are there. She does not baby sit for anyone else.

She receives about \$20 a week from her daughter. Although a caregiver is a recognized occupation, Mrs. Bell is not holding herself out as a provider of daycare services, nor does she have intent to produce income. **Note:** No minimum number of hours or amount of profit is required.

Is this considered self-employment?

No. Mrs. Bell is not considered self-employed when determining whether she meets the program requirement of employment.

Self-employment?

Example 2

Mr. Lyons, an SSDI recipient, reports that since he needed extra money to meet his rent and food expenses, he started collecting aluminum cans from the street. He redeems them at the recycle center for cash. Sometimes his neighbors or local organizations call him to pick up their cans. He does not file any tax returns, but he thinks he makes about \$200 a month.

Is this considered self-employment?

Yes. Since this is an ongoing, regular activity that includes some third-party collection pickups and was established with the intent of producing income, it is determined that Mr. Lyons is self-employed. To establish and document this eligibility criteria, Mr. Lyons must provide completed IRS forms or legitimate business records as described above.

Self-employment?

Example 3

Mr. Kent reports that he earned some money cutting the lawn for one of his neighbors. His car needed some repairs, and he did not have the money. His neighbor told Mr. Kent that he could cut his lawn for the month of July for \$80. Since he needed the cash to pay for the repair, he decided to cut the lawn. Mr. Kent is not holding himself out as a lawn service.

Is this considered self-employment?

No. This is not an ongoing regular activity nor does Mr. Kent plan to do this activity to make a profit. He only did it to earn enough to pay for the car repair. Therefore, Mr. Kent is not considered to be self-employed when determining whether he meets the program requirement of employment.

Job loss while enrolled

What if employment ends after enrollment?

- ▶ Continued enrollment can be chosen through the current 12-month certification period, if:
 - ▶ Their job loss is the result of a health crisis or involuntary dismissal.
 - ▶ They intend to return to work after health crisis or continue to look for new job.
 - ▶ They continue to pay their monthly premiums.
- ▶ If an individual receiving HWD loses their job during their certification period, it is important for them to notify their HWD worker.

Monthly premiums

Monthly premiums

How much is the monthly premium?

- ▶ We use two calculations to determine the monthly premium amount (the premium is the lesser of these two amounts):
 - ▶ 7.5% of total income, or
 - ▶ The total of:
 - ▶ 50% of unearned income above the SSI standard (CN/MN income standard) of \$943.
 - ▶ 5% of (all) unearned income.
 - ▶ 2.5% of earned income after deducting \$65.

Monthly premiums

What income is counted for the premium?

- ▶ We count only the gross income of the individual receiving HWD.
 - ▶ If two spouses apply, each has their own premium based on their own income.
- ▶ We deduct amounts excluded by federal statute, as indicated in [WAC 182-512-0880](#).*
- ▶ American Indian/Alaska Native (AI/AN) individuals are not required to pay premiums for the HWD program.

Monthly premiums option 1

Income	Calculation	Premium
Unearned	\$1,141	
Earned	\$2,065	
Premium calculation		
Subtract the *MNIL (\$943) from unearned income (\$1,141 - \$943=\$198) Take 50% of the result (.5 x \$198 = \$99) *The MNIL amount is subject to change.	\$198 - 1/2= \$99	\$99
Calculate 5% of unearned income \$1,141 x .05= \$57.00	5% x \$1,141	\$57
Subtract \$65 from gross earned income (\$2065 - \$65 = \$2000) Take 2.5% of the result (.025 x \$2000= \$50)	2.5% x 2,000	\$50
Premium amount (total amounts in premium column)		\$206

Monthly premiums option 2

Income	Calculation	Premium
Unearned	\$1,141	
Earned	\$2,065	
Premium calculation		
Total income	\$3,206	
7.5% of income	$\$3,206 \times .075$	\$240
Compare to Option 1 (previous slide)		\$206
Premium amount (lesser of the two)		\$206

Monthly premiums

How are premiums billed and paid?

- ▶ The Office of Financial Recovery (OFR) mails a premium notice the last Monday of each month and payments are due the 15th of the month.
- ▶ First time payments are sent to OFR in Olympia via return envelope. After the first month, individuals can set up a SecureAccess Washington (SAW) account and pay their premiums online.
- ▶ Premiums for Retro Coverage must be paid in advance.
- ▶ Online payment:
<https://secure.dshs.wa.gov/paymentservices>

Monthly premiums

What if premiums are not paid?

- ▶ If an enrollee falls four months behind, a letter to close benefits is sent to give “last chance notice.”
- ▶ If HWD is closed for nonpayment, individual will receive a four-month sanction and cannot be eligible for HWD.
- ▶ To become eligible again, the individual must pay premiums in full, wait four months and re-apply.
- ▶ No “good cause” exceptions apply.

HWD and Medicare Buy-in

HWD and Medicare Buy-in

- ▶ Some HWD enrollees have their Medicare costs paid for by the Medicare Savings Program (MSP):
 - ▶ Qualified Medicare Beneficiary (QMB); or
 - ▶ Specified Low-Income Medicare Beneficiary (SLMB).
- ▶ For those with higher income, their Medicare costs are paid for by State-funded Medicare Buy-in.
 - ▶ HCA begins payment of Part B beginning the 3rd month of eligibility for Apple Health.
- ▶ **Note:** Effective January 2024, the Medicare Part B premium is now \$174.70.
- ▶ For more information visit: [WAC 182-517-0300](https://www.wa.gov/wac/182-517-0300).*

HWD and Home and Community Based (HCB) services

HWD and HCB services

How does HWD interact with Home and Community Based (HCB) services?

- ▶ HWD is included in both the Division of Developmental Disabilities (DDD) waivers (6/2006) and the Home and Community Services (HCS) waivers (2009).
- ▶ Working clients with disabilities with income greater than the Special Income Level (SIL) can be switched to HWD and remain eligible for waiver services.
- ▶ Waiver clients residing in an Alternate Living Facility (ALF) do not pay towards “cost of care.”
 - ▶ Only pay their room and board amount and the HWD premium.
- ▶ **Note:** Since January 2024, the SIL is now \$2,829.

New resource exclusion

New resource exclusion

- ▶ HWD enrollees can save earnings that will not be counted for other Medicaid eligibility in the future. To make this happen, the enrollee must:
 - ▶ While enrolled in HWD, designate a separate account for their earnings.
 - ▶ Not co-mingle funds with other income.
 - ▶ Cooperate with DSHS to establish and identify the account and maintain its exclusion when applying for a different Medicaid program after HWD.
- ▶ **Note:** Funds in this or any other account do not affect eligibility for HWD.

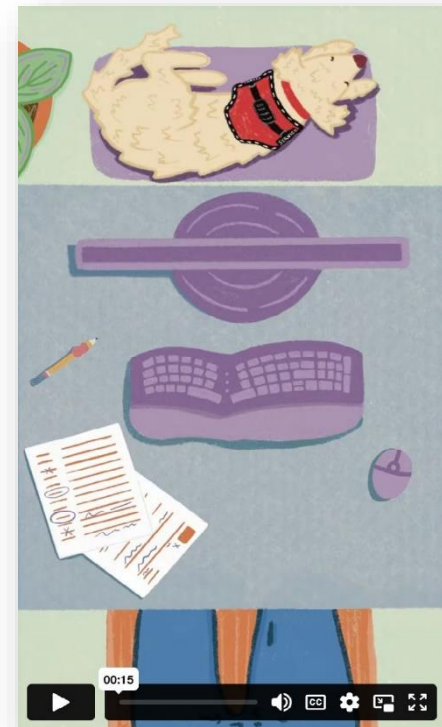
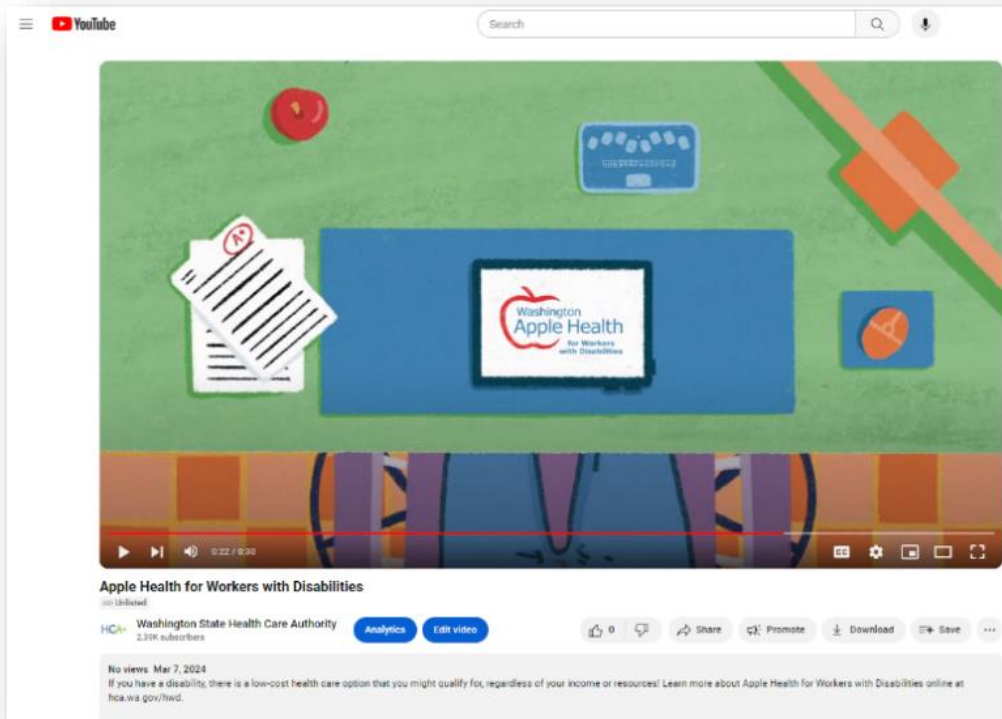
How to apply

How to apply

- ▶ Individuals can apply via:
 - ▶ Online at washingtonconnection.org.
 - ▶ Mail application to:
ALTSA Home & Community Services (HCS)
PO Box 45826
Olympia WA 98504-5826
Tacoma WA 98411-6699
 - ▶ Fax application to 1-855-635-8305; or
 - ▶ Call 1-800-871-9275 to request an application be sent to you.
- ▶ **Note:** HCS has designated staff in each region to maintain HWD cases for individuals who receive HCS long term services and supports.

Resources

Outreach materials – Videos



Access the video in English and Spanish online at hca.wa.gov/hwd.

Outreach materials



General flyer

▶ hca.wa.gov/assets/free-or-low-cost/19-0104-apple-health-for-workers-with-disabilities.pdf

Outreach materials

Washington Apple Health
for Workers with Disabilities

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.

Get primary care, behavioral health services, dental services, vision care, and prescriptions.

There is no income or resource limit to qualify for HWD, so you can earn and save more.

YOU MIGHT QUALIFY FOR COVERAGE 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.

Learn more at hca.wa.gov/hwd

LOW-COST MONTHLY PREMIUMS

Whatever your income or resources, your monthly premium will never be more than a percentage of your income.

American Indian and Alaska Native enrollees have a \$0 premium each month.

APPLY ONLINE OR BY MAIL

Online Application
Apply online at Washingtonconnection.org.

Mail Application
Fill out and complete an application at wa.gov/classic-health-care-connection. Mail to the Department of Social and Health Services (DSHS)

Home and Community Services
Box 45826, Olympia, WA, 98504 - 5826

Washington State Department of Social & Health Services
Washington State Health Care Authority

Rack card

▶ hca.wa.gov/assets/free-or-low-cost/19-0103-apple-health-for-workers-with-disabilities-rack-card.pdf

Outreach materials

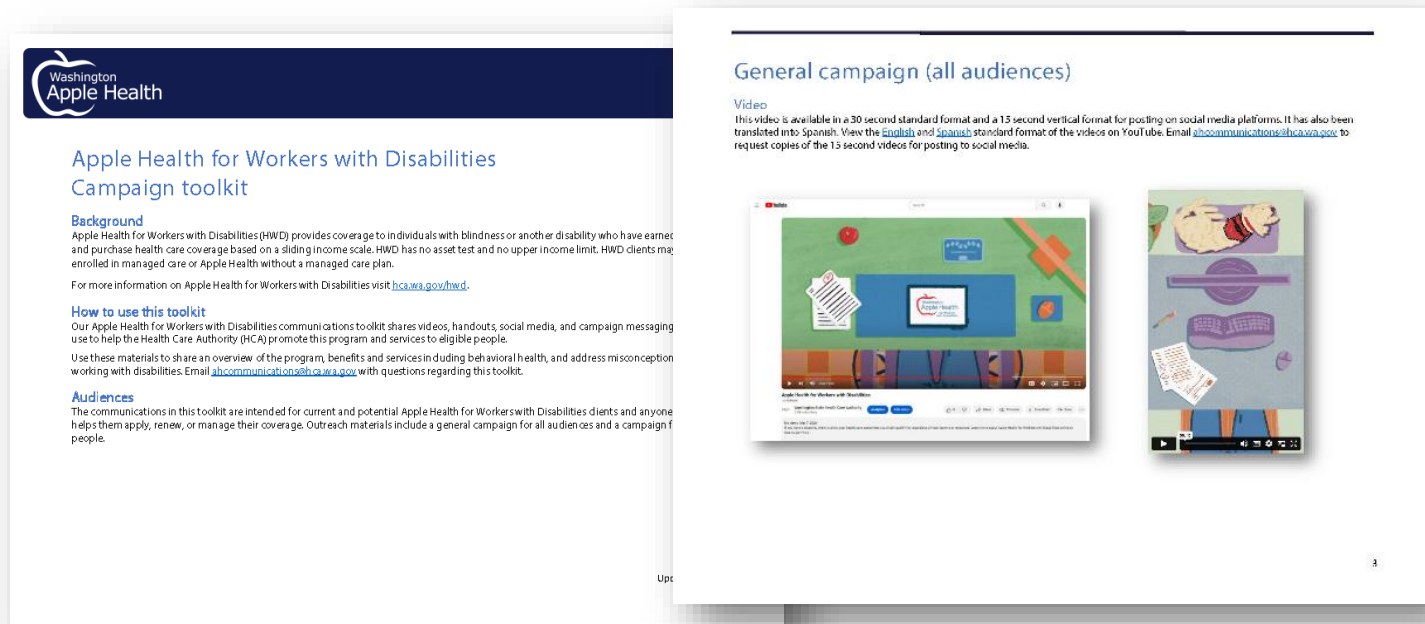
Flyer for a Native audience

- ▶ hca.wa.gov/assets/free-or-low-cost/apple-health-for-workers-with-disabilities-toolkit.pdf



Outreach toolkit

- ▶ View the outreach toolkit to access the flyer, videos, and social media posts.
 - ▶ hca.wa.gov/assets/free-or-low-cost/apple-health-for-workers-with-disabilities-toolkit.pdf



Pathways to Employment

- ▶ Pathways to Employment is a set of tools to help individuals with blindness or a disability make informed decisions about going to work.
- ▶ The website is designed to help people:
 - ▶ Better understand their benefits
 - ▶ Reduce their fear by showing changes to benefits that can come from working- and how to plan for them
 - ▶ Increase their independence through higher earnings and savings
 - ▶ Make plans for their future and increased success
- ▶ Visit pathwaystoemployment.wa.gov.

Resources

- ▶ Apple Health Manual - HWD
hca.wa.gov/medicaid/manual/Pages/50-300.aspx
- ▶ Apple Health Manual - LTSS – Working Clients on Long-term Care Programs
hca.wa.gov/health-care-services-supports/program-administration/working-clients-long-term-care-programs
- ▶ HCA Eligibility Manual
hca.wa.gov/health-care-services-supports/program-administration/apple-health-eligibility-manual
- ▶ HCA HWD Fact Sheet
hca.wa.gov/assets/free-or-low-cost/22-333.pdf

Presentation source links

- ▶ Slide 5: Non-Grant Medical Assistance (NGMA)
hca.wa.gov/free-or-low-cost-health-care/i-help-others-apply-and-access-apple-health/non-grant-medical-assistance-ngma-overview
- ▶ Slides 5 & 11: WAC 182-511-1050
<https://app.leg.wa.gov/wac/default.aspx?cite=182-511-1050>
- ▶ Slide 9: WAC 182-511-1000
<https://app.leg.wa.gov/wac/default.aspx?cite=182-511-1000>
- ▶ Slide 14: WAC 182-511-1200
<https://app.leg.wa.gov/wac/default.aspx?cite=182-511-1200>
- ▶ Slide 21: WAC 182-512-0880
<https://app.leg.wa.gov/wac/default.aspx?cite=182-512-0880>
- ▶ Slide 27: WAC 182-517-0300
<https://app.leg.wa.gov/wac/default.aspx?cite=182-517-0300>

Questions?