Apple Health 2024: A Year In Review

Eligibility Policy Innovation and Community Support IT Innovation and Customer Experience Administration



Topics

Apple Health Expansion

Deferred Action for Childhood Arrivals

Medicare Savings Programs

Apple Health for Pregnancy and After-Pregnancy Coverage

Apple Health for Workers with Disabilities

Consumer Notices Workgroup

Resources



Apple Health Expansion



Enrollment cap status

- On June 20, 2024, Health Care Authority (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
 - ► Aged 19-64: 6/21
 - ▶ Over age of 65: 7/3



Enrollment management policy

- HCA has a short-term enrollment management policy in place.
- When space is available, the agency will enroll randomly selected individuals who were denied Apple Health Expansion due to the enrollment cap.
- This includes:
 - > Emergency Medical (AEM).
 - ➤ Denied after completing their renewal for the After-Pregnancy Coverage (APC) program.
 - Individuals who are turning 19 years old and aging out of their Apple Health for Kids program.
 - ➤ Qualified Health Plan (QHP) enrollees whose income is at or under 138% FPL.



Apple Health Expansion denials

- As of November 13, 2024, a total of 11,462 individuals were found eligible for Apple Health Expansion but were denied due to the enrollment cap.
- This includes individuals:
 - ► Eligible for Emergency Medical (AEM) since go-live
 - ▶ Transitioning from Apple Health for Kids or After-Pregnancy Coverage
 - ► Enrolled in Immigrant Health Care
- There are denials in 35 out of the 39 counties in Washington.



Next steps

- System updates in April 2025 to accommodate Deferred Action for Childhood Arrivals (DACA) changes.
- Moving forward with looking at best options for implementation of an Apple Health Expansion automated waitlist.
- Waiting on further Apple Health Expansion enrollment data to determine as we continue to monitor impact and utilization of the program.
- Waiting on legislature for potential funding to expand Apple Health Expansion.



Apple Health Expansion resources

- Client webpage
 - ► <u>hca.wa.gov/apple-health-expansion</u>
- Stakeholder webpage
 - ► <u>hca.wa.gov/ah-expansion</u>
- Apple Health for Noncitizens
 - hca.wa.gov/apple-health-non-citizens
- Enrollment Cap announcement
 - ► <u>hca.wa.gov/ahe-enrollment</u>



Deferred Action for Childhood Arrivals (DACA)



What is DACA?

- Deferred Action for Childhood Arrivals (DACA or "Dream Act"), is a program that protects undocumented immigrants, who entered the United States as children, from deportation and allows them to work legally.
- DACA recipients may:
 - ▶ Be eligible for social security numbers
 - >Can work
 - > Pay federal and state taxes



What is DACA?

- DACA recipients may:
 - ▶ Be eligible for driver's license/state ID
 - ► Be eligible for state funded programs, such as:
 - >Children's medical
 - > Pregnancy medical
 - >After-pregnancy coverage
 - > Emergency medical services (AEM)
 - ► Attend college
 - > Eligible for state/institutional financial aid and scholarships.



What is DACA?

- Clients with DACA immigration status are not eligible for federally funded programs or assistance.
 - ► This is because DACA is a non-qualified immigration status.
- DACA recipients cannot:
 - ► Receive any federal benefits, such as:
 - > Social Security
 - > Food stamps
 - > Federal financial aid
 - > Health coverage
 - → Federally-funded health care coverage
 - → Children's Health Insurance Program (CHIP)
 - → Affordable Care Act insurance
 - Vote



What has changed?

- As of July 1, adults 19 and older who do not qualify for Apple Health, or federal subsidies based on immigration status (including DACA) may now apply for Apple Health Expansion with income at or below 138% of the federal poverty level (FPL).
- Beginning November 1, individuals without a federally recognized immigration status (including DACA) may now purchase a non-federally subsidized qualified health plan (QHP) and qualified dental plan (QDP).



What has changed?

- The U.S Department of Health and Human Services (HHS), through the Center for Medicare & Medicaid Services (CMS) has published a final rule modifying the definition of "lawfully present" to include DACA.
- This change allows DACA recipients to enroll in a Qualified Health Plan (QHP) through the Health Insurance Marketplace. This change was effective November 1, 2024.



Apple Health eligibility

- With this change, starting November 1, 2024, DACA recipients will no longer be eligible for Apple Health Expansion, but will continue to be eligible for:
 - > State funded:
 - > Children's medical
 - Pregnancy medical
 - > After-Pregnancy Coverage medical, and
 - > Emergency medical coverage.



What steps should I take?

- Individuals currently active on Apple Health Expansion will continue receiving coverage.
 - Apple Health Expansion coverage will continue and will not transition unless the immigration status is updated in Washington Healthplanfinder.
 - ► Individuals can continue to apply for state funded programs (Childrens, Pregnancy, After-Pregnancy Coverage, and AEM).
 - Individuals currently not active on Apple Health Expansion, due the enrollment cap having been met, can apply through *Washington Healthplanfinder* to purchase a Qualified Health Plan (QHP).



Medicare Savings Program (MSP)



Medicare Saving Programs (MSP)

- MSPs help pay some of the costs that Medicare does not cover such as:
 - Part A Premiums
 - Part B Premiums
 - Deductibles
 - ▶ Co-insurance



MSP eligibility criteria

- Individuals who are entitled to receive Medicare Part A and;
- Meets general eligibility rules in <u>WAC 182-503-0505</u>
- Meets MSP income limits
- There is no resource/asset limit to qualify for MSP
- Annual income limit increases each April



2024 MSP income limit increase

Prior to April 2024

April 24 and ongoing

QMB 0-100% FPL 1 person: \$0-\$1215 SLMB 101-120% FPL 1 person: \$1216-\$1458 QI-1 121-135% FPL 1 person: \$1459-\$1640

QMB 0-110% FPL 1 person: **\$1,381** SLMB 111-120% FPL 1 person: **\$1,506** QI-1 121-138% FPL 1 person: **\$1,732**



Apple Health for Pregnant Individuals & After-Pregnancy Coverage (APC)



Background

- Prior to the expansion of postpartum coverage in June 2022, pregnant people on Apple Health (Medicaid) automatically received 60 days postpartum coverage on the following month after their pregnancy ended.
- After the 60-day post-partum period, individuals received notification to renew their coverage to determine if they qualify for other Apple Health programs.
- If not eligible or no action was taken by the individual, the postpartum coverage would transition to 10 months of Family Planning Only.
 - ► Limited benefit package contraceptive care/family planning related services only

 Washington State Health Care Authority

Background

- In 2021, SB 5068* was passed to improve maternal outcomes by extending postpartum coverage from 60 days after a pregnancy ended to 12 months.
- A workgroup was created with participants who represented managed care organizations, providers, advocates, mid wives and providers who named the program After-Pregnancy Coverage (APC).
- The program was implemented in June 2022.



Background

- In March 2024, <u>SB 5580</u>* was passed with continued focus on improving maternal support by creating a postdelivery and transitional care program to allow for extended post delivery hospital care for people with a substance use disorder at time of delivery.
- Also allows for up to five additional days of hospitalization stay for the birth parent and;
- Directs HCA to increase the Federal Poverty Level to 210% for all pregnancy medicaid programs effective November 1, 2024.



Active on Apple Health

- Pregnant individuals who are active on an Apple Health program are automatically eligible for 12 months of postpartum coverage (APC).
 - ► The transition to APC is automatic, if there is an estimated due date reported during the pregnancy.
 - ► APC will begin the first day of the following month the pregnancy ends regardless of any pregnancy outcome.
 - Coverage is for 12 months regardless of a change in income or household size.
 - ► View more at hca.wa.gov/apc.



New to Apple Health

- ▶ Individuals not active on Apple Health may apply for APC and must meet the following eligibility requirements:
 - Had a pregnancy end within 12 months when applying,
 - Reside in Washington State,
 - ► Have countable income equal to or below 210% of the federal poverty level, and
 - Not be active in another Apple Health program.
- Immigration status does not apply.
- Coverage begins the month the individual applies and is found eligible.
- Coverage continues until the 12th month after the pregnancy ends.



Increased income standards

- Monthly income standards as of November 2024
- ▶ Includes new Federal Poverty Level of 210% increase
- Numbers include 5% income disregard

Program	Single person household	2-person household	3-person household	4-person household	5-person household
Apple Health Pregnancy		\$3,662	\$4,626	\$5,590	\$6,554
After- Pregnancy Coverage (APC)	\$2,698	\$3,662	\$4,626	\$5,590	\$6,554



Covered services

- After-Pregnancy Coverage is full scope Medicaid coverage.
- Benefit package includes all services covered during pregnancy and includes, but is not limited to:
 - Physical health primary care, specialty care, urgent, and emergency department care.
 - Behavioral Health mental health and substance use disorder treatment services.
 - Oral health dental services.
 - Hospital services inpatient and outpatient.
 - No new benefit design or services/service delivery to date.

Apple Health for Workers with Disabilities



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 individuals;
 - Supplemental Security Income (SSI) Medicaid; and
 - ► Medicaid protection under section 1619 (b) of the Social Security Act.



Who qualifies?

- To qualify individuals must:
 - ▶ Be a Washington state resident.
 - Be employed full or part time (including self-employment).
 - Meet federal disability requirements: Social Security Disability Insurance (SSDI) or approved for Non-Grant Medical Assistance (NGMA).
- There is no income limit and no test for resources.
- For more information view WAC 182-511-1050.*



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.*



Monthly premiums

How much is the monthly premium?

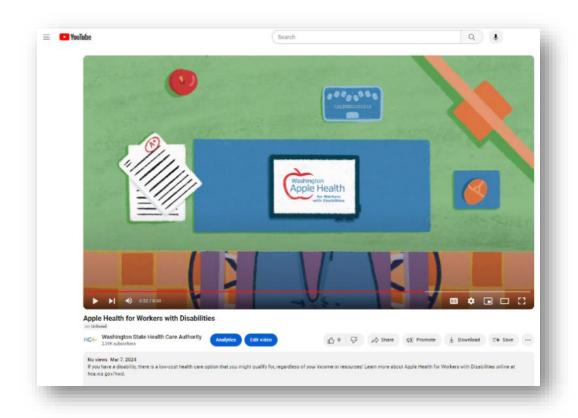
- We use two calculations to determine the monthly premium amount (the premium is the lesser of these two amounts):
 - > 7.5% of total income, or
 - ► The total of:
 - >50% of unearned income above the SSI standard (CN/MN income standard) of \$943.
 - >5% of (all) unearned income.
 - >2.5% of earned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



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.
 Washington State

New outreach materials – Videos





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



New outreach materials



General flyer

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



New outreach materials



Rack card

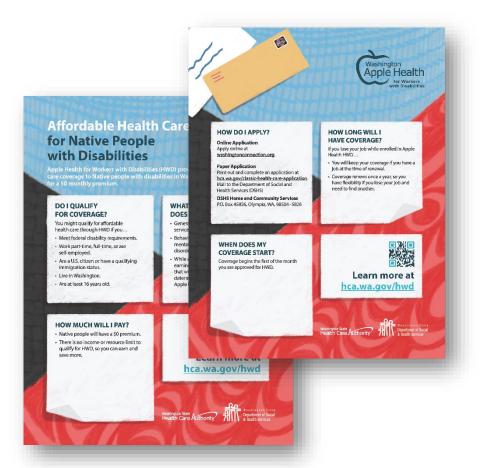
hca.wa.gov/assets/freeor-low-cost/19-0103apple-health-forworkers-with-disabilitiesrack-card.pdf



New outreach materials

Flyer for a Native audience

 hca.wa.gov/assets/freeor-low-cost/applehealth-for-workers-withdisabilities-toolkit.pdf



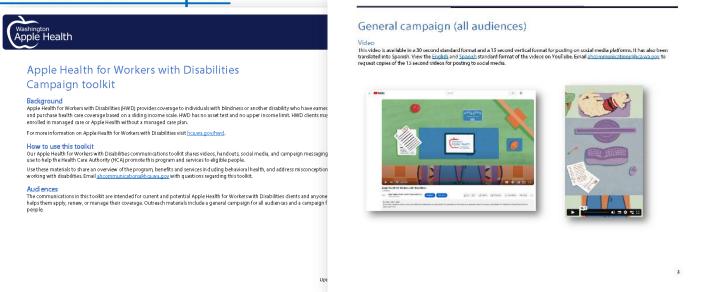


New outreach toolkit

View the outreach toolkit to access the flyer, videos, and social media posts.

► <u>hca.wa.gov/assets/free-or-low-cost/apple-health-for-workers-with-</u>

disabilities-toolkit.pdf





How to apply

- Individuals can apply:
 - ► Online at <u>washingtonconnection.org</u>.
 - ► Mail application to:

Department of Social and Health Services (DSHS) PO Box 45826 Olympia WA 98504-5826

- ► 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

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



Apple Health Consumer Notices Workgroup



Consumer Notices Workgroup

- The Consumer Notices Workgroup reviews Washington Apple Health (Medicaid) notices sent via *Washington Healthplanfinder* to increase readability and accessibility for consumers.
- This collaborative workgroup is comprised of staff from multiple agencies, Managed Care Organizations, stakeholders at Northwest Health Law Advocates, and consumers.
- The workgroup reviewed and improved eight notices in 2024!



Consumer Notices Workgroup

- Meetings are scheduled on the last Wednesday of each month from 1:30-3:30 pm
- All meetings are virtual through Zoom.
- Agendas are sent a week prior to the meeting with all information for the upcoming meeting including the Zoom meeting link.



Consumer Notices Workgroup

- Consumer participants receive a \$50 gift card each quarter as compensation for their participation. We are currently recruiting consumer participants!
- To participate in the workgroup as a consumer, contact <u>jasmine.sannicolas@hca.wa.gov</u>.
- Examples of the CNW's final products can be found at hca.wa.gov/about-hca/programs-and-initiatives/apple-health-medicaid/consumer-notices-workgroup



Resources



Welcome to Washington Apple Health video series

- The Health Care Authority (HCA) has released the next Apple Health (Medicaid) video in a series created to compliment the Welcome to Washington Apple Health benefits booklets.
- A link to the client's specific booklet is shared at the time of approval for Apple Health coverage through their ProviderOne enrollment notice.
- These videos help clients learn about their health coverage in short segments to reach a broader audience and account for different learning styles.



Welcome to Washington Apple Health video series, cont'd...

- 2023: Welcome to WAH
 Find out if you're eligible and how to apply for Apple Health coverage
- 2024: Welcome to WAH– Understanding yourApple Health coverage
- 2025! Welcome to WAH
 How to use your Apple
 Health coverage







Source: hca.wa.gov/ah4u

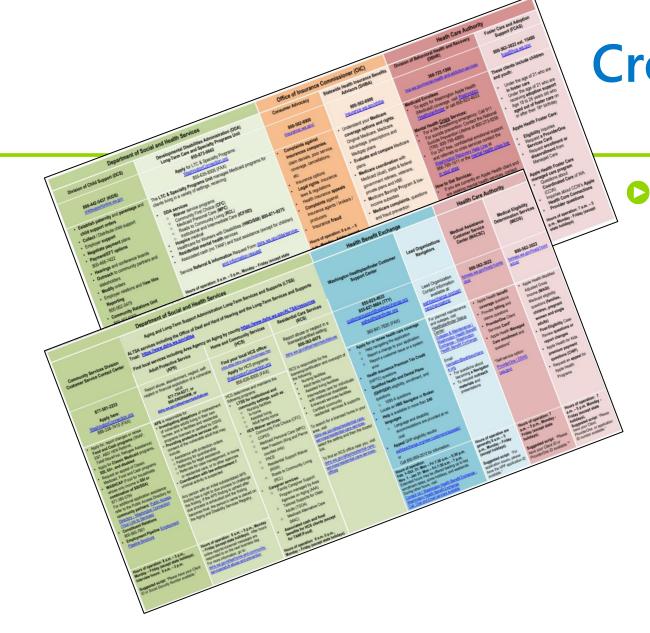
Community event requests

- Want HCA to join your event in-person or virtually?
- Contact Apple Health Communications at <u>ahcommunications@hca.wa.gov</u>









Cross agency desk aid

The <u>cross-</u>
<u>agency desk</u>
<u>aid</u>* includes
contact
information for
DSHS, HBE,
HCA, OIC, and
additional
supports.



Follow us on social media!



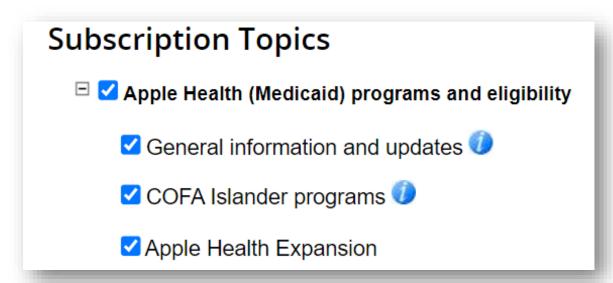
You can now follow HCA on Instagram

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Subscribe and stay connected!



Visit: <u>public.govdelivery.com/accounts/WAHCA/subscriber/new</u>



Resources

- HCA Apple Health Eligibility Policy team
 - hca.wa.gov/assets/free-or-low-cost/area representatives.pdf
- HCA Community-Based Specialists
 - hca.wa.gov/hcacommunitystaff
- HCA Stakeholder & Training page
 - ► <u>hca.wa.gov/free-or-low-cost-health-care/i-help-others-apply-and-access-apple-health/webinars-video-and-presentations</u>
- HCA reference guides
 - <u>hca.wa.gov/health-care-services-supports/apple-health-medicaid-coverage/reference-guides</u>





Questions

