



Classic Apple Health (Medicaid) and COVID-19

Medicaid Eligibility Policy Manager
Office of Medicaid Eligibility and Policy
May 19, 2020
Updated: 11 20 2020

Topics

- COVID-19 Updates
- Extensions to Provide Verification
- Self-Attestation
- Change of Circumstances and Income Reporting
- Medicare Savings Program (MSP) and Spenddown
- Apple Health for Workers with Disabilities (HWD) Premiums
- How to apply for Apple Health (Medicaid)
- Options for Uninsured Individuals
- Resources

COVID-19 Updates

Temporary Changes

In response to the public health emergency surrounding the outbreak of COVID-19, the Health Care Authority (HCA) and agency partners such as the Department of Social and Health Services (DSHS) are 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 and agency partners receive 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 the [HCA GovDelivery](#) to receive important updates on Apple Health eligibility, or visit the [DSHS website](#) for more resources.

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.

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 medical termination notices dated on or after March 18, 2020 until further notice.

Extensions to Provide Verification

Extensions to Provide Verification

Individuals who request additional time to provide verification may be granted an additional 30 days to provide verification.

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

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

Scenarios

Scenario one

Anthony has received a cash gift from his daughter. When he applies for Apple Health, the worker is not able to verify the amount over the phone, and Anthony cannot remember the amount.

Verification for the amount of the cash gift is requested. Anthony has concerns that he will not be able to get a statement from his daughter within 10 days.

How much additional time can DSHS grant to provide verification?

DSHS is able to grant an additional 30 days for Anthony to provide the requested verification.

Scenarios

Scenario two

Vicky has purchased a new vehicle and calls to report her new resource. DSHS asks Vicky for her new vehicle's year, make and model to determine its value. Vicky cannot remember what year her vehicle is. DSHS requests verification. Vicky worries that she will not be able to provide verification within 10 days.

How much additional time can DSHS grant to provide verification?

DSHS is able to grant an additional 30 days for Vicky to provide verification.

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.

- Most applications can be approved based on attestation of income and resources and available electronic cross match verifications.
- Renewals can be processed based on attestation of income and resources and available electronic and cross match verifications.

Scenarios

Scenario one

Suzy is applying for Apple Health for the first time. She is completing an application over the phone. Suzy is a permanent resident. The worker does not have access to verify Suzy's immigration status.

Can Suzy self-attest to her immigration status?

Yes, she can. Suzy is approved and is granted a 90 day reasonable opportunity period (ROP) to provide verification of her citizenship and/or immigration status.

Scenarios

Scenario two

Gabby is eligible for the spenddown program. She has incurred enough medical expenses to meet her spenddown but has lost her medical bills and cannot get them from her doctor.

How can Gabby prove her medical expenses?

Gabby contacts DSHS and self-attests to the amount of her medical expenses. DSHS accepts her self-attestation and approves her spenddown so that she has active Apple Health 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.

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.

Individuals who are receiving Long Term Services and Supports (LTSS) should report income changes and contact their Public Benefit Specialist.

Change of Circumstances

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

- Pregnancy due date
- Change of address
- Household size
- Change of income for individuals receiving LTSS
- Change of resources
- Deductions to cost of care if receiving LTSS

DSHS eligibility staff will not terminate or act on changes that may cause ineligibility.

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 Apple Health 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 is excluded. It is not required to report this benefit as it is excluded.

Scenarios

Scenario one (Participation in an institution)

John is in a nursing facility since February. His \$1000 pension is deposited into his nursing home trust account every month. On June 1, he starts receiving his \$300 Social Security Disability.

Can DSHS increase John's Participation to the nursing facility?

DSHS needs to be notified of the change. During the COVID-19 public health emergency, John's participation toward the cost of care cannot increase. His nursing facility client responsibility will continue to be based on \$1000 pension, allowing the personal needs allowance and any established deductions.

Scenarios

Scenario two (Participation at home)

Mary lives at home and receives personal care and meals on wheels services. Her participation is \$150 each month based on her income and allowable deductions. In July her pension increases by \$70 due to the COLA increase for 2020.

Will Mary have an increase to her participation in August?

No, Mary's participation during the COVID-19 Public Health Emergency remains the same as it was on March 18th, 2020. DSHS will update her participation once the Public Health emergency is over.

Scenarios

Scenario three (Changes to income)

Mary is on a Classic Apple Health categorically needy program and has no income. On May 4, 2020 she reports her Social Security disability has been approved and her income will be \$1000.00 starting in June 2020. This income would cause her scope of coverage to change to a medically needy spenddown program.

Can DSHS reduce her medical scope of coverage?

No, during the COVID-19 Public Health Emergency Mary will remain on a categorically needy program. DSHS will update her case once the Public Health emergency is over.

Medicare Savings Program (MSP) and Spenddown

Medicare Savings Program

Medicare Savings Programs (MSP) are Apple Health programs that help pay some of the costs that Medicare does not cover, such as Part A and B premiums, deductibles, and co-insurance.

MSP recipients will not have a reduction of benefits during the COVID-19 emergency pandemic. This includes the scope and amount of benefits.

DSHS is the agency responsible for processing and updating the MSP cases.

MSP Scenarios

Scenario one

Jennifer is currently receiving Qualified Medicare Beneficiary (QMB) benefits. Jennifer calls customer service to report an increase in income. She is concerned she may lose her QMB benefits.

What is the outcome of this scenario?

Jennifer's eligibility remains the same during the COVID-19 emergency period. DSHS will take no action to reduce or terminate Jennifer's benefits.

MSP Scenarios

Scenario two

Chris is currently receiving Specified Low-Income Medicare Beneficiary (SLMB) benefits. He calls customer service to report a decrease in income because he lost his part time job due to COVID-19.

What is outcome of this scenario?

Due to the decrease in income, Chris may qualify for the QMB program, which is a more comprehensive program than his original SLMB program. His eligibility is re-determined and Chris is approved for QMB.

Spenddown

Spenddown (SD) is the amount of medical expenses for which an individual is financial responsible for, before Apple Health is available and authorized. The individual is liable for the expenses used to meet the approved spenddown period.

During the emergency period, individuals are able to self-attest a change in income, resources, and incurred medical expenses for Spenddown purposes.

DSHS is the agency responsible for processing and updating the Spenddown case.

Spenddown (SD) Scenarios

Scenario one (Self-attested resource)

Brittney receives Social Security Administration (SSA) income and applies for health care coverage through Washington Connection. She does not have a bank statement to verify her resources. She states her resources are below the \$2,000 resource limit.

What is the outcome of this scenario?

DSHS accepts Brittney's attestation and her application is approved.

Spenddown (SD) Scenarios

Scenario two (Self-attested incurred liability)

Justin is undergoing cancer treatment. He has a 3 month spenddown base period that begins in February. On April 10, he reports an incurred medical expense in excess of his Spenddown amount. Justin lost his copy of the bill.

What is the outcome of this scenario?

DSHS accepts Justin's statement regarding his incurred costs and Spenddown is approved.

Workers with Disabilities (HWD) Premium

Apple Health for Workers with Disabilities (HWD) Premium

Premium obligations for HWD coverage are waived, which includes any premium being billed for a prior month. Outstanding premiums that are due for a benefit month prior to April will be waived.

If an HWD recipient loses their job or is temporarily furloughed due to the COVID-19 emergency, and it's time for their eligibility review, the employment requirement is waived until the emergency period is lifted.

How to Apply for Apple Health

Apple Health Application

Applications for Apple Health may be submitted year-round. Apple Health may be available to individuals without healthcare coverage or can act as secondary payer if an individual has other coverage.

While most applications for Apple Health may be submitted via Washington Healthplanfinder, applications for individuals age 65 and over, or who are blind or disabled, can be submitted via [Washington Connection](#).

During this public emergency, we encourage all individuals to apply for benefits. Individuals who may not qualify for Apple Health, may be eligible for a Qualified Health Plan (QHP).

Classic Medical Programs

Staff at DSHS determine eligibility for Apple Health programs for individuals age 65 and over, who have blindness, a disability or need long term care (LTC) services.

Applications for these programs can be submitted:

- Online: [washingtonconnection.org/home/](https://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.

Long Term Care Programs

Long term care applications can be submitted via:

- Online: washingtonconnection.org/home/
- Mail: PO Box 45826 Olympia WA 98504-5826;
- Fax: (855) 635-8305
- Request an Assessment: hca.wa.gov/health-care-services-supports/program-administration/applications-ltss

Long Term Care Programs

Request an Assessment

- **Region 1 HCS:** Pend Oreille, Stevens, Ferry, Okanogan, Chelan, Douglas, Grant, Lincoln, Spokane, Adams, Klickitat, Yakima, Benton, Franklin, Walla Walla, Columbia, Garfield, Asotin and Whitman Counties: 1-509-568-3767 or 1-866-323-9409 or FAX 509-575-2286
- **Region 2 North HCS:** Snohomish, Whatcom, Skagit, Island Counties: 1-800-780-7094 or FAX 425-977-6579
- **Region 2 South HCS:** King county: 206-341-7750 or fax 206-373-6855
- **Region 3 HCS:** Pierce, Kitsap, Thurston, Mason, Lewis, Grays Harbor, Pacific, Cowlitz, Clark, Clallam, Jefferson Counties: 1-800-786-3799 or fax 1-855-635-8305

Apple Health Application

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

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

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

Options for Uninsured Individuals

Options for Uninsured Individuals

The U.S. Department of Health and Human Services (HHS) has established a provider reimbursement program for COVID-19 testing and treatment of uninsured individuals.

The federal Health Resources & Services Administration (HRSA) has created a web portal to administer this program.

Individuals who do not qualify for Apple Health, QHP or other healthcare coverage may be eligible and should work with their provider.

Visit [the HRSA COVID-19 Uninsured Program Portal](#) for more information.

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
- **DSHS/DDA Resources**
<https://www.dshs.wa.gov/dda>
- **DSHS/AL TSA Resources**
dshs.wa.gov/AL TSA/resources

Resources

- **LTSS Assessment**
hca.wa.gov/health-care-services-supports/program-administration/applications-ltss
- **Medicare Savings Program (MSP)**
hca.wa.gov/health-care-services-supports/program-administration/medicare-savings-program
- **Apple Health for the Medically Needy and Spenddown overview**
hca.wa.gov/health-care-services-supports/program-administration/apple-health-medically-needy-and-spenddown
- **HRSA COVID-19 Uninsured Program Portal**
coviduninsuredclsaim.linkhealth.com/
- **Cross-agency Desk Aid**
hca.wa.gov/assets/free-or-low-cost/customer_support_center_referrals.pdf