

After-Pregnancy Coverage

March 2025

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

Topics

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- Outreach
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Program background

Background

- ▶ Prior to the expansion of postpartum coverage, pregnant people on Apple Health (Medicaid) received 60 days postpartum coverage that began the following month after the pregnancy ended.
- ▶ After 60 days of coverage, individuals had the option to recertify their coverage for another Apple Health program and if not eligible or no action was taken by the individual, the postpartum coverage would automatically transition to 10 months of Family Planning Only.
 - ▶ Limited benefit package – contraceptive care/family planning related services only

American Rescue Plan Act

- ▶ In March 2021, the [American Rescue Plan Act \(ARPA\)](#) was passed allowing states the option to extend postpartum coverage to 12 months beginning April 2022.
 - ▶ The scope of services and benefits are the same and are not less in amount, duration, or scope.
 - ▶ The 12-month postpartum extension is available to individuals who received Medicaid services during their pregnancy period.
 - ▶ The extension begins the month following the last day of the individual's pregnancy.

Substitute Senate Bill 5068

- ▶ During the same year ARPA was passed, Washington state passed [SB 5068](#)
 - ▶ This mandated the extension of postpartum coverage from 60 days to 12 months after the end of a pregnancy.
 - ▶ This bill also allows individuals to apply for and receive postpartum coverage throughout the 12-month period after the end of their last pregnancy.
 - ▶ The postpartum extension program name is After-Pregnancy Coverage (APC).

Substitute Senate Bill 5580

- ▶ In March 2024 [SB 5580](#) was passed
 - ▶ This bill increased the income limit for the programs Apple Health for Pregnancy and After-Pregnancy Coverage from 193% of the federal poverty level to 210%.
 - ▶ The bill also required the income limit to take effect November 1, 2024.

The result

- ▶ Individuals who are on an Apple Health program and **report they are pregnant**, will automatically transition to the APC for 12 months after the end of their pregnancy.
- ▶ Individuals not on Apple Health during their pregnancy may still apply for APC within 12 months of their last pregnancy ending.
- ▶ Both programs have an increased income limit of 210% FPL as of November 1, 2024.

Eligibility

Active on Apple Health

- ▶ Individuals who are active on an Apple Health program who report they are pregnant:
 - ▶ Will automatically transition to APC for 12 months after the end of their pregnancy.
 - ▶ APC will begin the first day of the following month the pregnancy ends regardless of any pregnancy outcome.
 - ▶ Coverage is continuous for 12 months regardless of a change in income or household size.
- ▶ Learn 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 first of the month the individual is found eligible.

Income guidelines

- ▶ To qualify, income must be at or below the [income standard](#) of 210% of the federal poverty level (FPL).
- ▶ Numbers include a 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

To apply or report a change

- ▶ **Online:** Go to [Washington Healthplanfinder](#)
- ▶ **Mobile app:** Download the [WAPlanfinder app](#)
- ▶ **Phone:** Call *Washington Healthplanfinder* at 1-855-923-4633
- ▶ **Paper:** Submit an [Application for health care coverage \(HCA 18-001P\)](#)
- ▶ **In-person:** At no additional cost, a local [Health Benefit Exchange Navigator](#) can help you apply for health coverage
- ▶ Learn more at hca.wa.gov/apply-or-renew-coverage

Covered services

Covered services

- ▶ APC is comprehensive coverage that mirrors services during pregnancy that include, but are not limited to:
 - ▶ Physical health – primary care, specialty care, urgent, and ED care
 - ▶ Behavioral Health – mental health and substance use disorder treatment services
 - ▶ Oral health – dental services
 - ▶ Hospital services - inpatient and outpatient
 - ▶ Learn about covered services at [After-Pregnancy Coverage | Washington State Health Care Authority](#)*


*Source: hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/after-pregnancy-coverage#what-services-are-covered

Scenarios

Scenario 1: Active on Apple Health

Maria's profile

- ▶ 32-year-old US citizen with income at 130% of the FPL.
- ▶ 3-months pregnant. On, May 2024, applies for and is enrolled in the Apple Health for pregnancy program.
- ▶ Pregnancy ends November 30, 2024.
- ▶ APC is automatically approved beginning December 1, 2024, and ends November 30, 2025.

Year	2024								2025											
Month	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
After-Pregnancy Coverage (APC) 12 month coverage	On Apple Health 						★ Pregnancy ends	☀️ APC begins											☀️ APC ends	

12 months of continuous eligibility

Scenario 2: Not active on Apple Health

Ava's profile

- ▶ Pregnancy ended May 15, 2024.
- ▶ Not active on Apple Health during pregnancy.
- ▶ In June, applies for for postpartum coverage with income of 180% FPL.
- ▶ APC starts on first day of application month.
- ▶ Certification period is a total of 12 months beginning June 1, 2024, through May 31, 2025.
- ▶ As of November 2024, the pregnancy and after-pregnancy FPL increases from 193% to 210%.

Year	2024								2025											
Month	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Applying for APC after Pregnancy ends	★ Pregnancy ends	★ APC begins 👤											★ APC N07 ends							

12 months of continuous eligibility

Scenario 3: Active on Apple Health

Sydney's profile

- ▶ Pregnant non-qualified individual enrolls in Apple Health for pregnant individuals on June 1, 2024.
- ▶ Estimated due date is December 15, 2024.
- ▶ APC will start the month after the pregnancy ends.

Year	2024								2025												
Month	May	June	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	
Pregnancy Coverage		Applies for and enrolled on N23 👤						★ Pregnancy ends													
APC Coverage									☀️ APC/N24 begins 👤												☀️ APC ends

12 months of continuous eligibility

Scenario 4: Not active on Apple Health

Jennifer's profile

- ▶ Non-citizen applies for Apple Health in November 2024.
- ▶ Reports a pregnancy end date of July 2024.
- ▶ Eligible for APC for the remainder of the 12 months after their pregnancy end date and income is under 210% FPL.
- ▶ APC will begin November 1, 2024, and will end July 31, 2025, providing nine months of continuous eligibility.

Year	2024								2025											
Month	May	June	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
After- Pregnancy Coverage (APC) 12 month coverage			★ Pregnancy ended				☀️ APC begins								☀️ APC ends	⚠️ Not eligible for AH				

9 months of continuous eligibility

Outreach

Outreach efforts

- ▶ When APC was implemented, HCA completed outreach to intended audiences through:
 - ▶ Social media
 - ▶ Radio
 - ▶ Community-based outreach
 - ▶ Publications
- ▶ These efforts continue today to educate citizens across Washington State on After-Pregnancy Coverage and the new federal poverty level of 210% for all Apple Health Pregnancy-related programs.

Webpage

Washington Apple Health

Apple Health offers After Pregnancy Coverage.

See if you're eligible.

After-Pregnancy Coverage

Find eligibility requirements for Washington Apple Health After-Pregnancy Coverage (APC).

On this page

- What is After-Pregnancy Coverage (APC)?
- Am I eligible?
- What services are covered?
- How do I apply?
- Where can I go for more information?

After-Pregnancy Coverage es una cobertura integral de Apple Health (Medicaid) para que las personas accedan a los servicios de atención médica en cualquier momento durante los 12 meses posteriores a la finalización del embarazo. Obtenga más información sobre APC y cómo aplicar.


What is After-Pregnancy Coverage (APC)?

APC is comprehensive Apple Health (Medicaid) coverage for individuals to access health care services any time in the 12 months after their pregnancy ends.

Learn about APC
at hca.wa.gov/apc.

APC flyer

- ▶ Available in 15 languages
- ▶ Look for form HCA 19-0076 online at hca.wa.gov/apple-health-client-forms



After-Pregnancy Coverage (APC)

Apple Health (Medicaid) After-Pregnancy Coverage (APC) offers services to support your mental, physical, and emotional well-being for 12 months after pregnancy.

Poster

- ▶ 11" x 17" poster to display in lobbies or waiting rooms
- ▶ QR-code directs to client webpage
- ▶ Available in 15 languages
- ▶ Look for form HCA 19-0077 online at hca.wa.gov/apple-health-client-forms



Is After-Pregnancy Coverage for you?

If you were pregnant in the last 12 months, you may qualify for free After-Pregnancy Coverage through Apple Health (Medicaid).

At hca.wa.gov/apc you can:

- ✓ See if you're eligible
- ✓ Learn how to apply
- ✓ View covered services



hca.wa.gov/apc

Washington State
Health Care Authority

Program impacts

Impacts of After-Pregnancy Coverage

- ▶ Evaluation in process
 - ▶ Confounded by PHE and continuous enrollment thru 5/2023
 - ▶ Data claims maturity
- ▶ Evaluation design/analytic approach
 - ▶ Eligibility – how are people being enrolled into APC?
 - ▶ Service utilization – what services are being accessed in year post end of pregnancy?
 - ▶ Cost?
- ▶ Early review of data suggests the eligible population with low utilization of services. Lower than anticipated, when looking at comparison group.

Opportunities for improvement

- ▶ Request for wide partnership
 - ▶ All who work with or support Apple Health clients
- ▶ Clients are strongly encouraged to report their estimated due date (EDD) when they become pregnant or when their pregnancy ends to their account
- ▶ Prenatal providers and care teams
 - ▶ Inform new mothers or those who have had a pregnancy end in the past 12 months about APC
 - ▶ Warm handoff to a primary care provider when clients are discharged from pregnancy care

System updates

Pregnancy questions

- ▶ Under the **Answer questions about your household** section, pregnancy details will be captured.
 - ▶ Regardless of sex assigned at birth in *Washington Healthplanfinder*.
 - ▶ For all household members aged 12 and older.

Answer questions about your household *Required Field

This information is used to determine eligibility for household members applying for coverage:
* Carol Brady * Mike Brady

Are all the members listed above U.S. citizens (including naturalized or derived citizens) or U.S. nationals? *

Are any of the members listed above currently incarcerated? *

Have any of the members listed above used tobacco products regularly in the past 6 months? Vape and e-cigarette products are not included. *
Your answer will not be used to check your eligibility for Apple Health, tax credits or other savings programs.

Do any members seeking coverage have health insurance that is not Washington Apple Health (Medicaid) and not from Washington Healthplanfinder? If this other health insurance is ending within 60 days, you do not need to report it. *
Note: Select 'Yes' to see health insurance types you need to report.

Are all the members listed above residents of the state of Washington? *

Is any household member on this application pregnant or had a pregnancy in the previous 12 months? *

Check the box for any household member who is pregnant or has been pregnant in the last 12 months.

Carol Brady
 Mike Brady
Is this household member currently pregnant? *

Due Date *
E.g. MM/DD/YYYY

Number of babies expected *
E.g. 1

Has this household member had a past pregnancy in the last 12 months? *

Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No
Yes	No

Yes	No
-----	----

Pregnancy questions

- ▶ Potential clients will be screened for Apple Health for Pregnant individuals and After-Pregnancy Coverage when answering the following question:
 - ▶ Is any household member on this application pregnant or had a pregnancy in the previous 12 months?
 - ▶ When an individual selects the field level help question mark, this wording will appear:

Is any household member on this application pregnant or had a pregnancy in the previous 12 months? * ⓘ

Yes No

Select 'Yes' if someone in your household is pregnant with an expected due date or was pregnant within the last 12 months.

Pregnancy and APC questions

Is any household member on this application pregnant or had a pregnancy in the previous 12 months? * ⓘ

Yes No

Check the box for any household member who is pregnant or has been pregnant in the last 12 months.

Carol J Brady ←

Is this household member currently pregnant? *

Yes No

Due Date * ⓘ ←

E.g. MM/DD/YYYY

Number of babies expected * ←

E.g. 1

Has this household member had a past pregnancy in the last 12 months? * ⓘ

Yes No

Mike J Brady

Peter Brady (Removed)

- ▶ Additional questions are displayed once “yes” is chosen including:
 - ▶ Person who is pregnant
 - ▶ Due date
 - ▶ Number of babies expected

Field level help text

- ▶ When field level help question mark is selected; this wording will appear:

Check the box for any household member who is pregnant or has been pregnant in the last 12 months.

Carol Brady

Is this household member currently pregnant? *

Due Date * ?

Number of babies expected *

Has this household member had a past pregnancy in the last 12 months? * ?

What date did the pregnancy end? * ?

Provide the date that the pregnant household member expects to give birth. If you are unsure, provide your best guess.

Household members who had a pregnancy end for any reason in the last 12 months may qualify for After-Pregnancy Coverage.

Change reporting or renewal

- ▶ When an individual previously reported a pregnancy end date and reports a change or completes a renewal, the following questions appear:

Is any household member on this application pregnant or had a pregnancy in the previous 12 months? *

Yes No

Check the box for any household member who is pregnant or has been pregnant in the last 12 months.

Carol Brady
You previously reported:

- Carol Brady has a due date of 05/15/2022 with 1 baby expected.

Do you need to make any updates to this information? *

Yes No

Is this household member currently pregnant? *

Yes No

What date did the pregnancy end? *

E.g. MM/DD/YYYY

The form includes several callout boxes with arrows pointing to specific elements: a large blue box on the right points to the first 'Yes' radio button; a blue box at the bottom left points to the 'Do you need to make any updates to this information?' question; and a blue box at the bottom right points to the 'No' radio button for the 'Is this household member currently pregnant?' question.

Check the box for any household member who is pregnant or has been pregnant in the last 12 months.

- Do you need to make any updates to this information? – if 'Yes' is selected - additional questions appear
- Is this household member currently pregnant? – if no is selected - What date did the pregnancy end?

Change reporting question

- ▶ The change report pregnancy related question has been updated.
- ▶ When an individual answers 'Yes', *Washington Healthplanfinder* navigates to the additional household information page and the updated question for pregnancy will be defaulted as 'Yes'.

Someone in my household has become pregnant or had a pregnancy in the previous 12 months.

<input checked="" type="radio"/> Yes	<input type="radio"/> No
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Correspondence updates

- ▶ Apple Health Auto Renewal (EE008)
- ▶ Apple Health Renewal Action Required (EE009)
- ▶ Both notices have been updated to include:



<p>Does any household member regularly use tobacco products?*</p> <p>(Do not list members that only use vape and e-cigarette products.)</p>	N	
<p>Is any household member currently pregnant?</p> <p>Due date: _____</p> <p>Number of babies expected: _____</p>	N	
<p>Was any household member previously pregnant in the last 12 months?</p> <p>Last day of pregnancy: _____</p>	Y	
<p>Does any household member have other health insurance? Do not include Washington Apple Health (Medicaid) or other coverage found through Washington Healthplanfinder.</p> <p>If yes, provide the following:</p> <p>Name of insurance company: _____</p> <p>Policy holder name: _____</p> <p>Policy holder date of birth: _____</p> <p>Policy holder group number: _____</p> <p>Policy number: _____</p> <p>Who is covered: _____</p> <p>Date this insurance ends: _____</p>	N	

Resources

GovDelivery

Subscribe and stay connected!

Subscription Topics

- Apple Health (Medicaid) programs and eligibility
 - General information and updates 
 - COFA Islander programs 
 - Apple Health Expansion

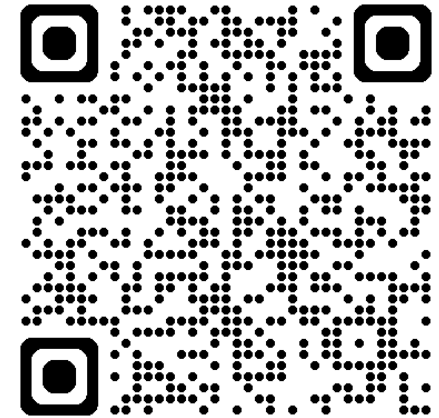
Visit public.govdelivery.com/accounts/WAHCA/subscriber/new

Follow us on social media!

Follow us on social media!



Washington State
Health Care Authority



SCAN ME

Follow HCA on Bluesky!

<https://bsky.app/>

Resources

- ▶ Pregnant individuals' eligibility webpage
 - ▶ hca.wa.gov/apple-health-pregnant-individuals

- ▶ After-pregnancy coverage website
 - ▶ hca.wa.gov/apc

- ▶ HCA stakeholder training and education webpage
 - ▶ hca.wa.gov/stakeholder-training



Questions

- ▶ **Apple Health Eligibility Policy team**
 - ▶ HCAAHEligibilityPolicy@hca.wa.gov