



# Apple Health Expansion

Senate Health & Long-Term Care  
Committee

# Background

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- ▶ Prior to Apple Health Expansion the Health Care Authority (HCA) implemented several Apple Health (Medicaid) programs that are available to individuals not qualified for federally subsidized coverage because of their immigration status.
  - ▶ Medical Care Services (MCS)
  - ▶ Alien Emergency Medical (AEM)
  - ▶ Apple Health for Pregnant Individuals
  - ▶ After-Pregnancy Coverage (APC)
  - ▶ Apple Health for Kids

# Background (continued)

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- ▶ Apple Health Expansion provides a new option for individuals who do not qualify for Apple Health programs because of their immigration status.
  - ▶ 2022
    - Legislature provided funding to operationalize this program and directed HCA to prepare to implement Apple Health Expansion.
  - ▶ 2023
    - Legislature directed the agency to implement on July 1, 2024 with a limited pool of funding.
  - ▶ 2024
    - Legislature increased funding levels for the program.

# Program eligibility

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- ▶ Individuals may be eligible if they:
  - ▶ Are a Washington resident age 19 or older.
  - ▶ Have countable income under 138% of the federal poverty level.
  - ▶ Do not qualify for other Apple Health programs based on immigration status.
  - ▶ Are not pregnant or did not have a pregnancy end in the last 12 months.
  - ▶ Are not eligible for federal advance premium tax credits through the individual market or federally funded medical assistance programs.

# Implementation

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- ▶ HCA's approach to implementing Apple Health Expansion:
  - ▶ Create a program this is like Apple Health Integrated Managed Care.
  - ▶ Provide coverage to as many eligible individuals as possible.
  - ▶ Wherever possible, draw down federal match to maximize the program's limited budget.

# Implementation (continued)

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- ▶ Given the short timeline for implementation, HCA conducted a two-part readiness review assessment of its current Apple Health MCOs. In the end HCA awarded contracts to:
  - ▶ Coordinated Care of Washington
  - ▶ Community Health Plan of Washington
  - ▶ Molina Health Care of Washington
  - ▶ United Health Care of Washington

# Implementation (continued)

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- ▶ HCA estimated the service costs of the program using the following key inputs:
  - ▶ Actuarially developed managed care rates, these rates broke down the enrolment population into three age bands: 19-34, 35-64, 65-99
  - ▶ Fee-for-service costs like Non-Emergency Medical Transportation and high-cost pharmaceuticals
  - ▶ Member mix assumptions, the expected number of enrollees in each age band
  - ▶ Assumed program churn.
  - ▶ HCA set aside 3 percent (\$2.16 million) as a reserve to cover unexpected costs.
- ▶ After reserves, the program has around \$70M per FY to expend on service delivery.

# Go-Live

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- ▶ On June 20, 2024, the state began accepting applications for the program.
- ▶ Closely monitored enrollment of both population groups.
  - ▶ On June 21<sup>st</sup> HCA closed enrollment for 19–64-year-olds (MAGI)
  - ▶ On July 3<sup>rd</sup> HCA closed enrollment for 65+ (Classic)



# Enrollment

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- ▶ Total enrollment: 11,936
  - 300 additional pending cases waiting verification
  - After-Pregnancy Coverage (APC) and Apple Health for Kids transitioning through the end of July
- ▶ Coverage requested in 34 out of 39 counties
- ▶ Language assistance requested in 35 languages

# Transitional groups

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Population	Number
APC/kids turning 19*	172
AEM	691
QHP	879
Extended foster care	20

\*APC and Apple Health for Kids turning 19 will have until the end of July to transition

\*\*\*In order to protect the privacy of clients, cell in this data product that contain small numbers (numbers 1 to 10) are not displayed.

Note: Eligibility data is of July 3, 2024

# Apple Health Expansion

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## Enrollment age breakout

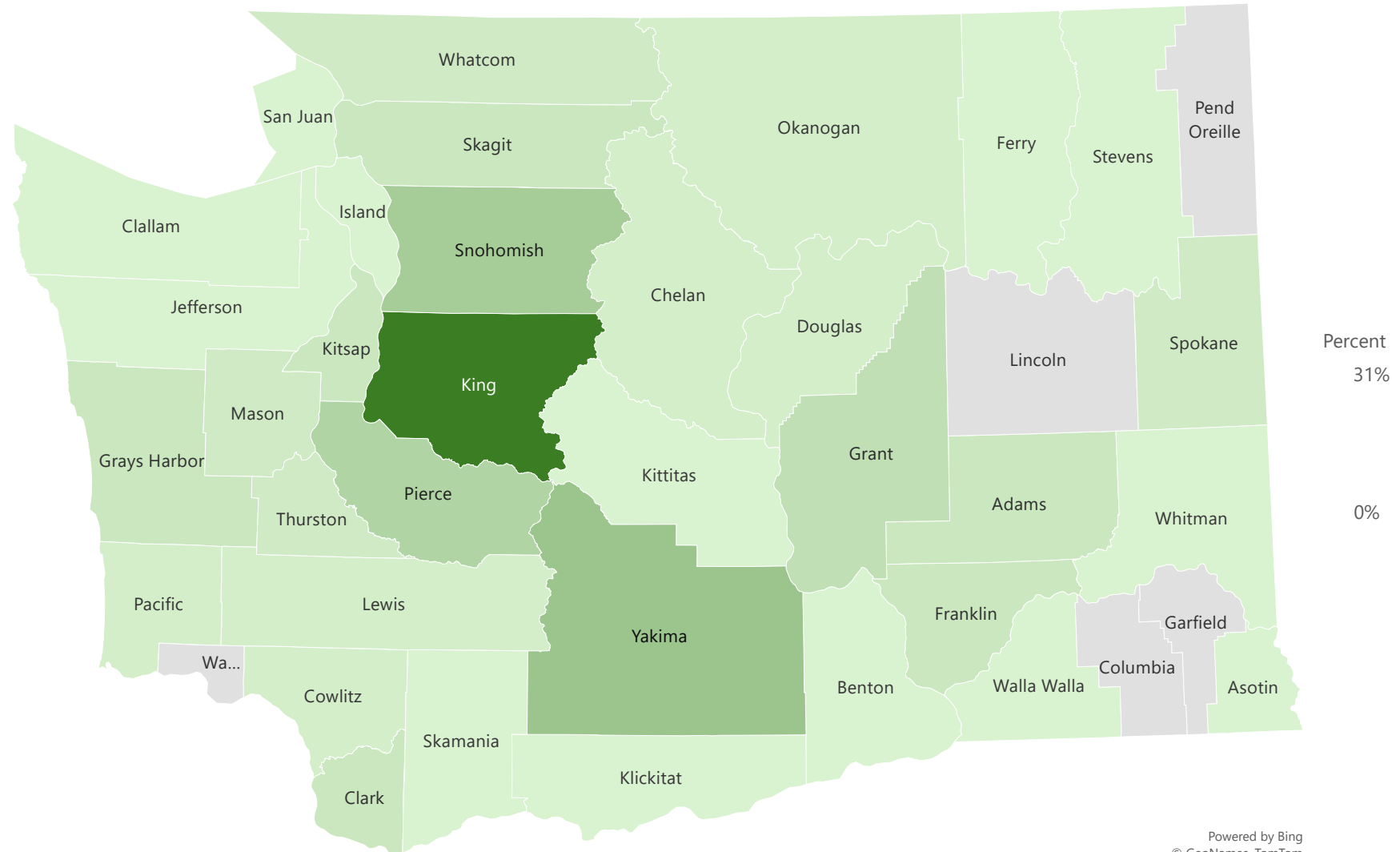
19-25	26-34	34-44	45-54	55-64	65+
1,116	2,123	3,503	3,037	1,461	692

## Enrollment by region

Salish	Thurston -Mason	Great- Rivers	Pierce	King	North Central	Greater Columbia	South west	Spokane	North Sound
428	434	584	958	3,654	880	2,211	392	597	1,665

Note: Eligibility data is of July 3, 2024

# Enrollment by county



**Counties not represented:** Columbia, Garfield, Lincoln, Pend Oreille, and Wahkiakum

Note: Eligibility data is of July 3, 2024

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# Clients by race

Race	Number		Race	Number
Other	6,131		Vietnamese	20
Unreported	2,531		Filipino	19
White	2,440		Asian	15
Black/African American	435		Guamanian	--*
Other Asian Pacific Islander	76		Laotian	--
Chinese	63		Japanese	--
Asian Indian	49		Samoan	--
Korean	56		Cambodian	--
American Indian	27		Hawaiian	--
Thai	20			

\*To protect the privacy of clients, cell in this data product that contain small numbers (numbers 1 to 10) are not displayed.

Note: Eligibility data is of July 3, 2024

# Hispanic origin

Origin	Number
Mexican/Mexican American/Chicano	6,582
Other Spanish	2,961
Not reported	1,184
Not Spanish or Hispanic	1,125
Cuban	12
Puerto Rican	--*

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Note: Eligibility data is of July 3, 2024

# Language preference

Language	Number	Language	Number	Language	Number
Spanish	9,364	Thai	--	Farsi	--
English	1,960	Ukrainian	--	French-Creole	--
Portuguese	190	Punjabi	--	Tamil	--
French	112	Romanian	--	Tibetan	--
Chinese	49	Swahili	--	Bengali	--
Korean	41	Vietnamese	--	Burmese	--
Large Print English	24	Tigrigna	--	Indonesian	--
Other	19	Dari	--	Japanese	--
Russian	17	Turkish	--	Pashto	--
Somali	13	Amharic	--	Samoan	--
Haitian-Creole	12	Albanian	--	Tongan	--
Cambodian	11	Hindi	--	Trukese	--
Arabic	--*	Tagalog	--		

Note: Eligibility data is of July 3, 2024

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# Temporary Community Engagement Advisory Committee

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- ▶ Collaborated facilitation between HCA, HBE and DSHS.
- ▶ Includes advocates, community based-organizations, and individuals with lived experience.
- ▶ Provides opportunity for feedback and input into different implementation elements:
  - ▶ Feedback and input on client outreach efforts for both Apple Health Expansion and HBE's 1332 Waiver Qualified Health and Dental plans
  - ▶ Emergency rules.
  - ▶ Readiness review activities for Apple Health Expansion



# Next steps for community engagement

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- ▶ Permanent Community Engagement Committee
  - ▶ Continued collaboration between HCA, HBE, and DSHS to facilitate a permanent committee to support both Apple Health Expansion and 1332 Waiver Qualified Health Plans.
  - ▶ Broaden membership to include Apple Health Expansion enrollees.
  - ▶ Continue to provide opportunities for community feedback, input, and transparency into some aspects of the Apple Health Expansion program:
    - ▶ Outreach
    - ▶ Enrollment management policy
    - ▶ Enrollment data
    - ▶ Policy changes

# Enrollment management

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- ▶ HCA will closely monitor the expense of the program and use the Apple Health Expansion Enrollment Management policy to fill available space.
  - ▶ HCA will randomly select individuals who have received a denial due to the enrollment cap. This includes clients who:
    - ▶ Submitted an application on or after June 20, 2024
    - ▶ Were enrolled in Apple Health for Kids, AEM, or APC who meet eligibility requirements and their coverage ended after the cap was met
    - ▶ Are enrolled in a qualified health plan through Health Benefit Exchange's 1332 waiver and applied after April 30, 2024
- ▶ HCA developed this approach in coordination with community representatives and continues to work with community to update its approach to enrolling eligible individuals as space becomes available.

# Questions



## Contact us

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# Resources

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Client eligibility dashboard

<https://www.hca.wa.gov/about-hca/data-and-reports/client-eligibility-data-dashboard>



Office of Financial Management  
Population and Demographics

<https://ofm.wa.gov/washington-data-research/population-demographics>



Migration Policy Institute

<https://www.migrationpolicy.org/data/unauthorized-immigrant-population/state/WA>