



Resource Training

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www.kingcounty.gov/outreach

Definitions

Under the Affordable Care Act the way we access health insurance in Washington State changed.

Every State was mandated to have website where people can shop for health insurance.

And states had the option of creating an adult Medicaid program.

In Washington State we did both!!

Department of Social & Health Services (DSHS): Enrolls clients into Classic Medicaid, Medical Savings Programs, Food Assistance, Cash Assistance, Working Connection Child Care and other programs not under HCA.

Health Care Authority (HCA): Administers a number of programs related to health insurance in WA State including Medicaid (Apple Health).

Washington Health Benefit Exchange: Is a public-private partnership and under the Affordable Care Act manages our States Insurance marketplace called

WaHealthplanfinder.org: Online web portal for Washington State residents to apply for most health insurance.


Washington Apple Health: The brand name for all Washington State medical assistance programs, including Medicaid also known as “Apple Health”.

Qualified Health Plans: Are private plans you can purchase if you’re over income for Apple Health in our State.

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Apple Health Programs in Washington State

There are several Apple Health Programs:

- Apple Health Adult
 - Apple Health Pregnancy
 - **Apple Health Children**
 - Apple Health-Take Charge Family Planning
 - Apple Health Alien Emergency Medical
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How to apply?

**Most medical applications are submitted to
Wahealthplanfinder.org.**

Real-time eligibility decision

Federal-state interfaces for verification

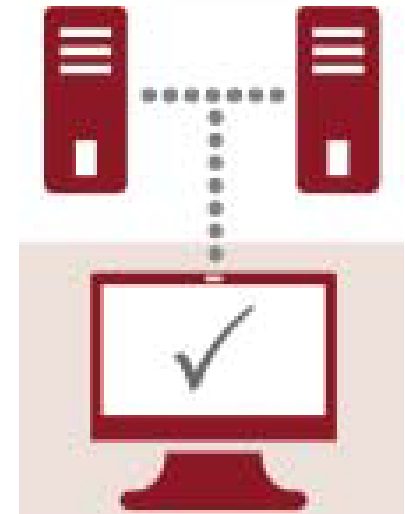
- Internal Revenue Service

- Immigration and Naturalization Service

- Employment Security

Automated verification

Clients who are undocumented also submit applications through Wahealthplanfinder.org, however their applications **are not sent through the Federal interface verification systems**



Residency Requirement

A Washington resident is an individual who states that they currently **reside in WA State and who:**

- Intend to live in WA State;
- Entered the state looking for employment; or
- Entered the state with current employment.
- No time limit in the State law.
- Clients who are on **student visa's & visitors visa's** in most cases are not eligible because there is **no intent** to reside in Washington State.
- There is no time limit in the law about how long someone needs to live here to be a resident.

Citizenship & Lawful Presence

A client's citizenship or lawful presence status in the United States is a major factor in determining their eligibility to enroll in coverage through Washington Healthplanfinder and through the Department of Social & Health Services (DSHS).

Citizenship and lawful presence status can determine not only if a client is eligible to enroll in coverage, but also helps determine which program(s) the customer may be eligible for.

Apple Health

Must be US Citizens or a Refugee, Asylee, Amerasians, Victims of trafficking & Cuban/Haitian Entrants

Apple Health (Non-citizens)

Must have legal documentation to live in the US for 5 years or longer. If less than 5 years they maybe eligible to purchase a Qualified Health Plan with tax credits.

Undocumented (no documentation to live in US)

Most clients are eligible for Children's Medical, Pregnancy Medical & Alien Emergency Medical.

DACA (Deferred Action for Childhood Arrivals)

DACA residents are deferred from being deported & they get a work permit but they do not have any legal immigration status. They are still considered undocumented for health insurance. They are eligible for Children's Medical, Pregnancy Medical & alien emergency Medical.

Business, Student & Tourist Visa's

Although they have legal documentation to be in the US, **there is no intent to reside.** They are not eligible for insurance.

Immigration Status

What is Public Charge?

- The federal government has changed the immigration rule called the “public charge” test.
- **Public charge affects primarily people who are seeking to obtain a green card (legal permanent resident) or apply to enter the United States.**
- Public charge policy requires **immigrants applying for a green card (or for a visa to enter the U.S.)** to show they are not likely to depend on the government for subsistence. (The policy does not apply to refugees, asylees, or people with certain other special statuses.)
- In the past, the policy only considered *cash assistance* as evidence of being dependent on government, such as Temporary Assistance for Needy Families (TANF) or government funded institutional (nursing home) care.
- **The new rule** expands the list of what can be considered – to include some *noncash* benefits. It allows an immigration agent to deny green cards for some people who access Medicaid, SNAP (food stamps), and some types of housing assistance.
- **The new rule does not include WIC, medical benefits for children under 21, or pregnant women. And it only includes the person applying for a green card.**

What benefits don't count.....

- **Benefits received by an immigrant's family members**
- Benefits received by a person while in an exempt status
- Emergency medical assistance & Disaster relief (e.g., DCAP)
- **Entirely state, local, or tribal programs (other than cash assistance)**
- Children's Health Insurance Program (CHIP) & Subsidies under the ACA
- Pandemic-Electronic Benefit Transfer
- Women Infants and Children (WIC)
- School Breakfast and Lunch
- Energy Assistance (LIHEAP)
- Transportation vouchers or non cash transportation services
- Non-cash TANF benefits
- Federal Earned Income Tax Credit and
- Child Tax Credit & Veteran specific benefits
- Student Loans
- Sliding fee scale health services and hospital charity care

Eligibility for Apple Health for Children.....

Coverage through age 18

Citizenship status is not a factor

Must be a Washington State Resident

Household income must be at or below the levels in the chart

Total number in family (children and adults)	Monthly income limit for free coverage	Monthly income limit: \$20 per month fee	Monthly income limit: \$30 per month fee
1	\$2,287	\$2,818	\$3,371
2	\$3,089	\$3,808	\$4,555
3	\$3,892	\$4,797	\$5,738
4	\$4,695	\$5,786	\$6,922
5	\$5,497	\$6,776	\$8,105
6	\$6,300	\$7,765	\$9,289

Apple Health Adults

Adults (19-64)–Apple Health eligibility

Must be US citizen or legal resident for 5 years or longer

Must be a resident of Washington state

Income must be at or below the levels in the table below (138% Federal Poverty level)

Total number in family (including yourself)	Monthly income limit for free coverage	Annual income limit for free coverage
1	\$1,468	\$17,616
2	\$1,983	\$23,796
3	\$2,498	\$29,976
4	\$3,013	\$36,156
5	\$3,529	\$42,348
6	\$4,044	\$48,528

Apple Health Pregnancy

Must be a resident of Washington state

Citizenship status is not factor

Income must be at or below the levels in the chart below (193% FPL)

Total number in family (including yourself and unborn baby)	Monthly income limit for free coverage
1	N/A Unborn baby counts in family size
2	\$2,845
3	\$3,584
4	\$4,323
5	\$5,063
6	\$5,802

Apple Health Family Planning

Must be a resident of Washington state

Citizenship status is not factor

Income must be at or below the levels in the chart below (260% FPL)

Need family planning services

Complete paper application: www.Kingcounty.gov/outreach

Total number in family	Monthly income limit
1	\$2,765
2	\$3,736
3	\$4,706
4	\$5,677
5	\$6,648
6	\$7,618

Apple Alien Emergency Medical

AEM is coverage for individuals who do not meet citizenship or immigration status requirements, or for qualified individuals who have not met the 5-year immigration bar, and have a qualifying medical condition.

Alien Emergency Medical (AEM)

- ✓ A person would have to be eligible for a Medicaid program. However, due to citizenship status they are not eligible.
- ✓ If they have an emergent medical condition they could be eligible for AEM.
- ✓ COVID-19 testing & treatment is now part of AEM.


Non-Citizens/Emergency Medical

What is a qualifying emergency medical condition? **Must have or need at least one of the following):**

- A qualifying emergent medical condition such as emergency room care, inpatient hospital admission, or outpatient hospital surgery.
- A cancer treatment plan.
- Dialysis treatment.
- Anti-rejection medication for an organ transplant.
- Long-term Care (LTC) services (prior approval required).
- Apply at www.healthplanfinder.org

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Approved for Apple Health

- Coverage includes medical, dental, vision, prescription, braces for children if medically necessary and much more.
 - Alien Emergency Medical (AEM) is based on the emergent condition only.
 - Most people will be enrolled into a Healthy Options Plan. Healthy options is the name of our managed care program in Washington State. We have 5 plans in King County:
 - Amerigroup
 - Coordinated Care
 - Community Health Plan
 - Molina
 - United Health Care
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How long does eligibility last?

- Normally children's eligibility is one year or until age 19. Adult medical coverage is one year. However, income changes over \$150 per month must be reported. Pregnancy medical is until the pregnancy ends & 60 days post-partum.
- Children formerly in foster care is covered through age 26.
- **However, due to COVID-19** the State has extended coverage for 60 days post-partum coverage & children who turn 19.
- If a client was enrolled into Apple Health on or after March 18, 2020 their eligibility will continue regardless of their changes.
- Renewals are not currently required.
- If client has to pay a premium—it's being waived.
- The additional unemployment stimulus checks \$300 now (previously \$600) is not considered.

You can go shopping for insurance!!!

Qualified Health Plans are private insurance plans you can purchase. There are now over 71+ plans and 8 different insurance companies in King County.

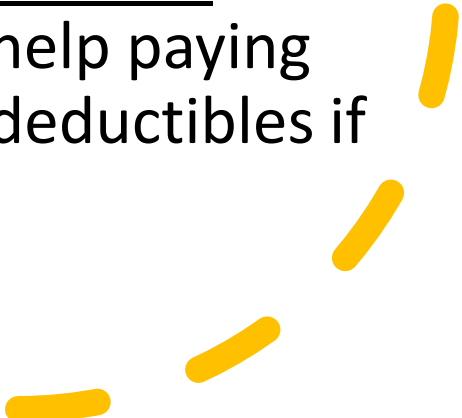
- Coordinated Care
 - Molina
 - Regence
 - Premera
 - Bridgespan
 - Lifewise
 - Kaiser
- United Health Care

What happens if you're over income for Apple Health? Or if you're income eligible for Apple Health; have a green card lived **but** have lived in the US less than 5 years?



What makes
it affordable?

**You can purchase a private health plan at
Wahealthplanfinder.org!**

- For people with income under 400% of the Federal Poverty level **they can** get help paying their monthly premiums in the form of a **tax credit**. They can use this credit monthly or file for it with their federal income tax each year.
 - For people with income under 250% of the Federal Poverty level **they can** get help paying their co-payments, co-insurance & deductibles if they choose a silver plan.
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Health Plan Options

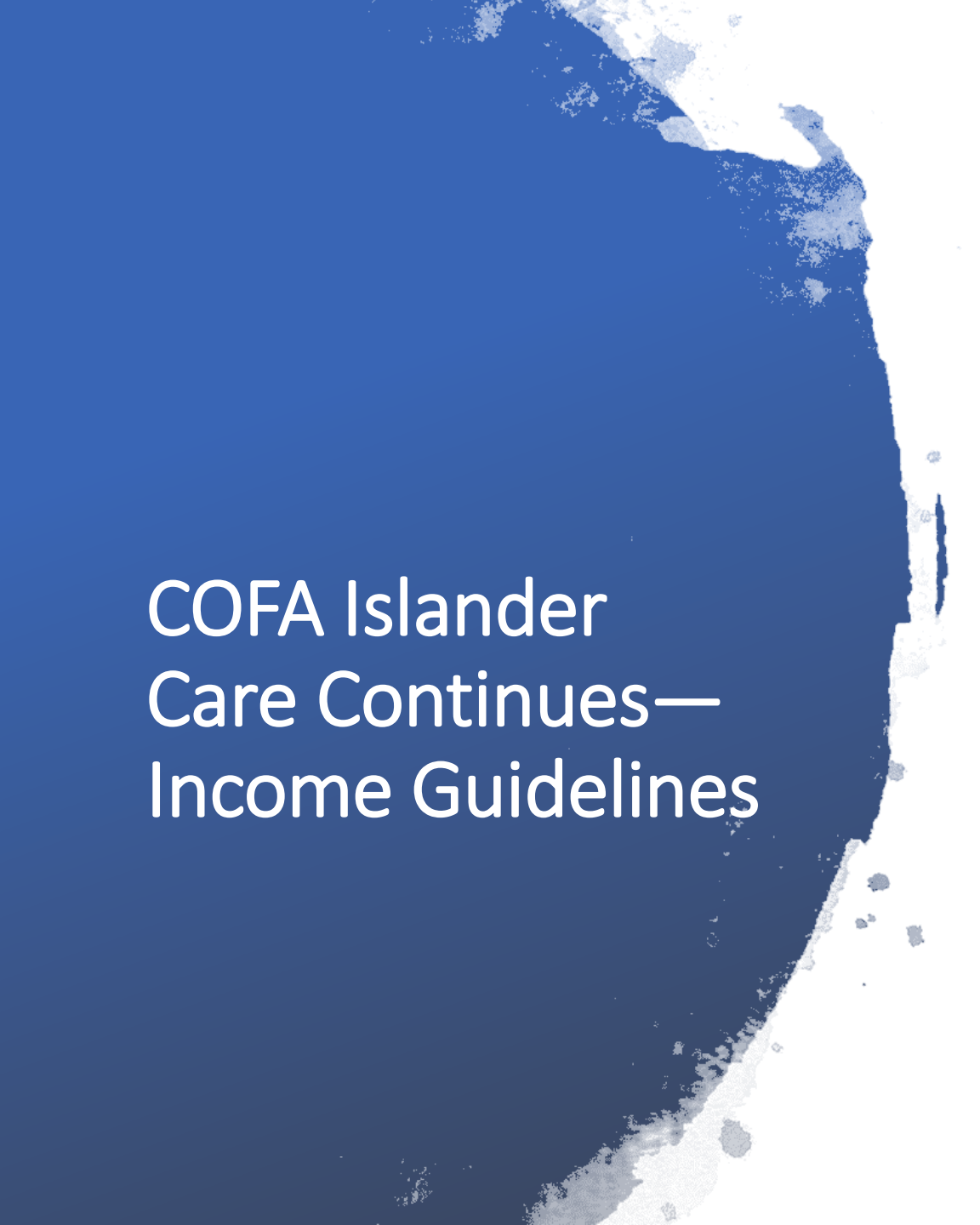
- All health plans offered in Wahealthplanfinder.org must offer 10 essential benefits: doctors & hospital visits, emergency services, maternity & newborn care, mental health/substance abuse services, prescriptions, rehabilitative/habilitative services, laboratory services, preventive screenings & dental/vision benefits for children 18 & under.
- It's divided into metal tiers: bronze, silver and gold and platinum. In our State we offer three level of coverage (gold, silver & bronze) and catastrophic plans for people 26 and younger.

Gold	Silver	Bronze
Insurance pays 80%; client pays 20%	Insurance pays 70%; Clients pays 30%. If income eligible & client chooses a silver plan you'll get help paying your deductibles and co-payments	Insurance pays 60%; Clients pays 40%

COFA Islander Health & Dental Eligibility

- Be a COFA islander and a Washington resident
- Meeting income guidelines
- Not be eligible for other minimum essential coverage such as employer sponsored insurance, Apple Health or Medicare
- File federal taxes even if they do not meet the tax filing requirements
- Qualify for and take the maximum Advanced Premium Tax Credit (APTC)
- Enroll in a silver level Qualified Health Plan (QHP)

Health Care Authority pays their monthly premiums & client is provided a Navia benefits card that pays their cost sharing.



COFA Islander Care Continues— Income Guidelines

Family Size 1	\$1,415
Family Size 2	\$1,911
Family Size 3	\$2,408
Family Size 4	\$2,904
Family Size 5	\$3,401
Family Size 6	\$3,897
Family Size 7	\$4,394
Family Size 8	\$4,890
Family Size 9	\$5,387
Family Size 10	\$5,884

How to apply?

Apply

You can apply at
Wahealthplanfinder.org.

It is managed by the
Washington Health
Benefit Exchange.

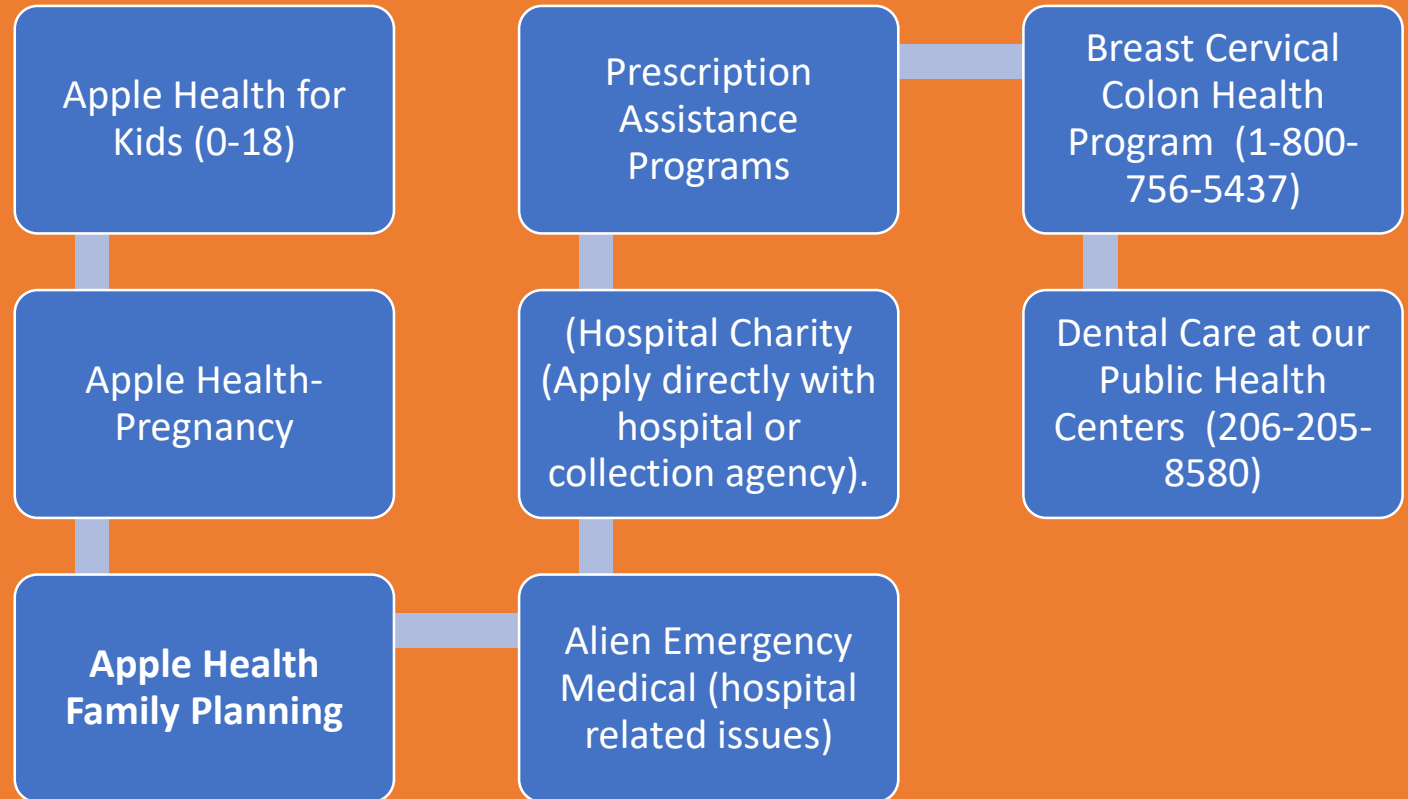
Contact

Contact our program:
Community Health Access
Program (CHAP) at Public
Health-Seattle & King
County. **1-800-756-5437**

Call

Call the Exchange Call
Center: 1-855-923-4633

What about clients who are undocumented?



What about clients who have a mental or physical disability?

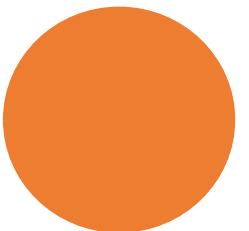
They should apply for the Aged, Blind or Disable (ABD) with DSHS. The ABD classic medical programs are also called SSI related programs.

DSHS has two programs one with cash assistance and one without. If the disability is 90 days or less they could get approved for medical only. And the Housing Essential Needs program (HEN).

If the disability is 90 days or longer and expected to last more than 12 months—Medicaid & cash assistance.

- **Aged** (Individuals who are age 65 & over)
- **Blind** (Legally)
- **Disabled** ("Mental impairment" means a diagnosable mental disorder. "Physical impairment" means a diagnosable physical illness.
- **You can not be gainfully employable** due to a physical or mental impairment.
- **Must** meet income & resource requirements. Apply at DSHS or at www.washingtonconnection.org.

Program	Single person	2-person household
Apple Health for individuals who are aged, blind or disabled	\$783 monthly Resource limits \$2,000	\$1,175 monthly Resource limits \$3,000



Covid-19 Testing & Treatment

Testing

Insurance carriers prohibited from charging copayments, co-insurance, or deductibles.

Prior authorization requirements suspended.

Treatment

All major insurance carriers agreed to cover costs without cost-sharing - there are limitations

Some carriers also cover telehealth visits including behavioral health visits

COVID-Uninsured

Clients who are undocumented can apply for the Alien Emergency Medical program.

AEM covers COVID testing and limited treatment.

Hospital Charity Care is available to cover hospital & emergency room care.

Under the Federal Cares act there are reimbursement programs for providers to have testing & treatment for uninsured clients as of 2/4/2020.

Immigration status is not a factor.

Consolidated Emergency Assistance Program (CEAP)

- Is an emergency cash program for families not eligible for other programs and must be pregnant or have children in the home
- Must be a WA State resident & meet income guidelines.
- Must have an emergent need (i.e. food, shelter, clothing, utilities, transportation to get or keep a job)
- Only available 1 time within a 12-month consecutive period.
- Social Security number, citizen or legal resident status not required



Allowable Need Amounts

Income Guidelines

	1	2	3	4	5	6	7	8 or more
Food	\$220	\$280	\$345	\$408	\$469	\$532	\$608	\$672
Shelter	268	339	422	497	571	647	750	828
Clothing	31	39	49	57	66	77	85	97
Minor medical care	186	237	294	345	398	449	524	578
Utilities	91	115	142	166	191	220	254	280
Household maintenance	66	84	105	122	142	161	186	204
Job related transportation	363	459	569	670	772	877	1,013	1,121
Child related transportation	363	459	569	670	772	877	1,013	1,121

Family Size 1	\$363
Family Size 2	\$459
Family Size 3	\$569
Family Size 4	\$670
Family Size 5	\$775

Disaster Cash Assistance (DCAP)

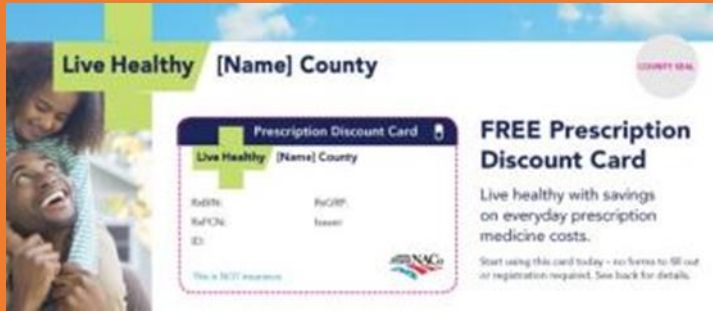
- Due to COVID-19 DSHS can accept a clients' declaration of income, resources & expenses for this program.
- **Single or married adults without children**
- Must be a WA State resident
- Have an emergent need (food, shelter, clothing, utilities)
- One-time cash assistance of \$363.00
- **Undocumented residents are eligible!**

Orca LIFT

- ORCA LIFT offers reduced transit fare for qualifying adults 19-64.
- This program reduces fare to \$1.50 any time of day, for one-or-two zone travel.
- The \$1.50 fare, applies to travel on Metro buses, Kitsap Transit, Seattle Streetcar, Sound Transit buses, Sound Transit Link Light Rail. And **discounted fares** on the Sounder Train and King County Water Taxi.
- Adult clients on Apple Health or Basic Food are income eligible!!!
- New—we now have the new Subsidized Annual LIFT card for clients on cash assistance, Supplemental Security Income (SSI) or Housing Essential Needs Program (HEN). They get a prepaid LIFT card for 1 year.

1-800-756-5437





King County Prescription Discount Card

- King County residents can show it to receive an average of 24% off the retail price of prescription medicine.
 - Residents who do not have insurance can show their card to save on all prescription purchases.
 - Residents who do have insurance can show the card when their prescription medicines are not covered by their insurance.
 - No annual limits placed on use.
 - No Application forms or waiting periods.
 - No age, income or immigration requirements
-
- **It also covers pet prescriptions!!**
 - To print an ID card that can be used immediately at a participating pharmacy, locate a pharmacy, or access other program tools, visit www.nacorx.org, or call toll free 1-800-756-5437 for more information.
 - The Live Healthy Discount Program is NOT health insurance.



Access to Baby & Child Dentistry™

- **Program eligibility**
 - Children 5 years old or younger?
 - Enrolled in Medicaid (Apple Health) or do they have ProviderOne service card?
 - Need a dental provider list: www.kingcounty.gov/coverage
- Contact Carol Allen (206) 263-8750

We're here to help

Public Health-Seattle & King County 1-800-756-5437.
You can attend a virtual enrollment event.

11/02/2020 Monday Zoom Open Enrollment Educational Meeting 5:00-7:00	Join Zoom Meeting https://kingcounty.zoom.us/j/96617048080 Meeting ID: 966 1704 8080 Passcode: 841093 12532158782	12/12/2020 Saturday Zoom Health Fair & Enrollment Event 10:00-2:00	Join Zoom Meeting https://kingcounty.zoom.us/j/94952233504 Meeting ID: 949 5223 3504 Passcode: 054892 12532158782 Enrollment assistance is available over the phone: 1-800-756-5437.
11/14/2020 Saturday Zoom Health Fair & Enrollment Event 10:00-2:00	Join Zoom Meeting https://kingcounty.zoom.us/j/91857996756 Meeting ID: 918 5799 6756 Passcode: 709040 12532158782	Schedule an appointment with a Navigator through a video Skype call, in-person or over the phone: https://www.kingcounty.gov/depts/health/locations/health-insurance/access-and-outreach.aspx Public Health  Seattle & King County	For additional questions please contact: Public Health-Seattle & King County 1-800-756-5437 www.kingcounty.gov/coverage www.kingcounty.gov/outreach
11/16/2020 Monday Zoom-Spanish 4:00-7:00 Spanish speaking Navigators will be available	Join Zoom Meeting https://kingcounty.zoom.us/j/92488394214 Meeting ID: 924 8839 4214 Passcode: 673531 12532158782		

Access & Outreach Program 1-800-756-5437 Option #2 Spanish Line	ORCA Lift Office 201 South Jackson, Seattle, 98104	Federal Way Storefront 1640 South 318 th Place #B Federal Way, 98003
Callista Kennedy, Program Manager Insurance (206) 263-8368 Callista.kennedy@kingcounty.gov	Jen Covert, Program Manager ORCA Lift (206) 263-1179 Jennifer.covert@kingcounty.gov	Willie Allen, Program Manager/Supervisor Federal Way Storefront (206) 263-8746 willie.allen@kingcounty.gov
Yvette Angel (English/Spanish) (206) 477-7259	<u>Cindy Mai</u> (English/Vietnamese) 206-304-1892	<u>Miguel Urquiza</u> (English/Spanish) 206-477-6965
Claudia Sierra (English/Spanish) (206)477-7272 Claudia.sierra@kingcounty.gov	<u>Bishaw Gezie</u> (Amharic) 206-477-6961 Bishaw.gezie@kingcounty.gov	<u>Carmen Olvera</u> English/Spanish) 206-477-6827 Carmen.Olvera@kingcounty.gov
Javier Amaya (English/Spanish) (206) 263-8311 Javier.Amaya@kingcounty.gov	Ben Huh (206) 477-9628 <u>Ben.huh@kingcounty.gov</u> (206) 477-7269	Fartun Mohamed (English/Somali) (206) 477-9628 Fartun.Mohamed@kingcounty.gov
Carol Allen ABCD Program Manager III (206) 263-8750 Carol.allen@kingcounty.gov	Elizabeth Winders Supervisor-Enrollment Public Health Centers (206) 263-0857	<u>www.kingcounty.gov/outreach</u> <u>www.kingcounty.gov/coverage</u> 1-800-756-5437 Email: Chap@kingcounty.gov