



# Washington Health Benefit Exchange

*First Friday Forum*

June 5, 2020

# System Release Outage

June 2020						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
			24	25	26	27
28	29	30				

*Washington Healthplanfinder will go down for regular scheduled maintenance on **Tuesday June 9<sup>th</sup>** and is tentatively scheduled to go live **7:30am PST Wednesday, June 10<sup>th</sup>***

<http://www.wahbexchange.org/news-center/outages-maintenance/>



# Unemployment Income Reporting

# Unemployment Income Reporting

**Impacted users:** individuals, privileged users and account workers

- The Federal Pandemic Unemployment is **countable** income for Qualified health plans with tax credits and is **not countable** income for Washington Apple Health (Medicaid).
- *Washington Healthplanfinder* will return appropriate eligibility results when reporting unemployment compensation received.

**Current State:** Currently the entire amount a customer inputs is counted on their application toward earned income.



# Federal Pandemic Unemployment Compensation

- Under the federal CARES Act, nearly everyone on unemployment will receive an additional \$600 per week for up to four months.
  - Customers can access the information on the Employment Security Department website.
  - The typical weekly benefit amount is listed under the “Summary” tab in a customer's [SecureAccess](#) Washington account. This amount will not include the additional \$600.
  - If a customer is receiving the additional \$600 per week, the total weekly amount is listed under the “weeks summary” tab.



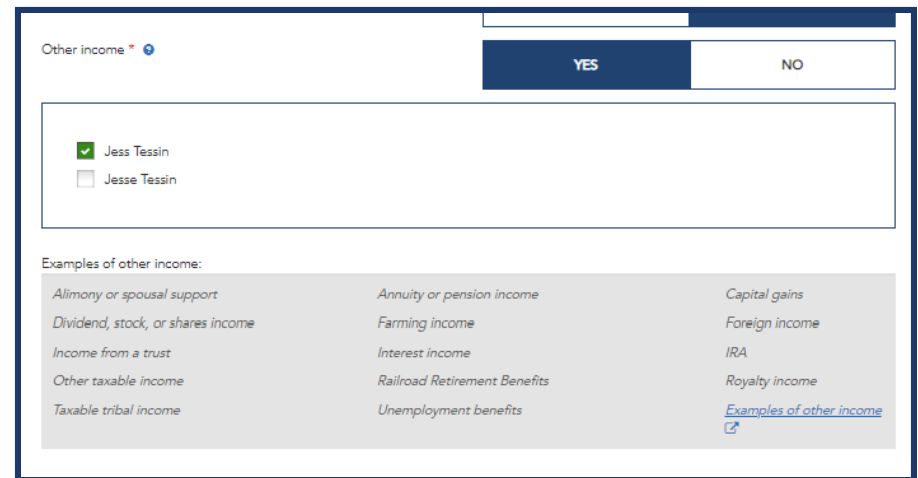
For more general information visit: <https://esd.wa.gov/newsroom/covid-19>.



# Unemployment income – *Washington Healthplanfinder*

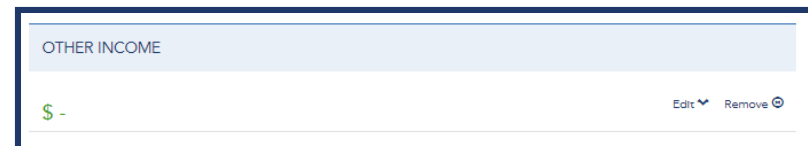
Customers completing a new application – or reporting a change in income, will complete the following steps:

1. Indicate on the **Add your household income** page the household members who have “Other Income” by selecting Yes and then checking those household members with “Other Income”.



The screenshot shows a form titled "Other income" with a dropdown menu set to "YES". Below the dropdown is a list of household members with checkboxes. "Jess Tessin" is checked, while "Jesse Tessin" is not. Below the list, there is a section titled "Examples of other income:" with a grid of links for various income types: Alimony or spousal support, Dividend, stock, or shares income, Income from a trust, Other taxable income, Taxable tribal income, Annuity or pension income, Farming income, Interest income, Railroad Retirement Benefits, Unemployment benefits, Capital gains, Foreign income, IRA, and Royalty income. A link for "Examples of other income" is also present.

2. On the **Enter your income details** page navigate to the household member with “Other Income” and select **Edit**.

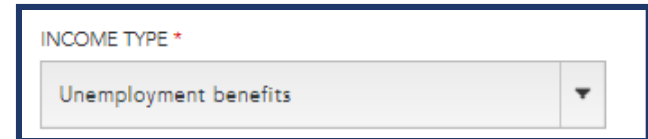


The screenshot shows a section titled "OTHER INCOME" with a dropdown menu set to "\$ -". To the right of the dropdown are "Edit" and "Remove" buttons.



# Unemployment income – *Washington Healthplanfinder* (cont.)

3. Identify the income type as **Unemployment benefits**.



A screenshot of a web form element. It features a label 'INCOME TYPE \*' in red text above a dropdown menu. The dropdown menu is currently displaying 'Unemployment benefits' and has a small downward-pointing arrow on the right side. The entire form element is enclosed in a blue rectangular border.

4. Input the following details related to the unemployment compensation:
  - a. First Week ending date customer is approved for unemployment benefits
  - b. Answer Yes/No if customer is currently receiving benefits
  - c. Total Weekly benefit amount
  - d. Frequency (weekly or bi-weekly)

(see next slide for screenshot of Unemployment benefits)



# Unemployment Benefits

Other Income \*  YES  NO

Justin Josiah

Examples of other income:

Alimony or spousal support	Annuity or pension income	Capital gains
Dividend, stock, or shares income	Farming income	Foreign income
Income from a trust	Interest income	IRA
Other taxable income	Railroad Retirement Benefits	Royalty income
Taxable tribal income	Unemployment benefits	<a href="#">Examples of other income</a>

5. Select **Yes** to **Other Income** and check who is receiving the unemployment Income you are reporting.

OTHER INCOME

Unemployment benefits Edit ▾

\$ -

The amount of \$ - is used for Apple Health Eligibility

6. On the **Income Details** page navigate to the “Other Income” section and click **Edit**.

OTHER INCOME

\$ - Close ▲ Remove ⊕

INCOME TYPE \*

Unemployment benefits ▾

7. In the Other Income select **Unemployment benefits** from the drop down.





# Inputting Unemployment Benefits


JUSTIN JOSHIN

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OTHER INCOME

\$ - Close ^ Remove ⊗


INCOME TYPE ▾  
Unemployment benefits ▾

What is the earliest Week Ending date you were approved for unemployment benefits? ▾  
[How to find this date?](#) ⓘ  
E.g. 05/16/2020 

Are you still getting unemployment benefits?  
 YES  NO

TOTAL WEEKLY UNEMPLOYMENT BENEFIT AMOUNT ▾ How to find this amount? ⓘ

FREQUENCY ▾  
Select an Option ▾

 **NOTICE:**  
When you return to work and are no longer eligible for state unemployment benefits, you will need to return and report your unemployment end date.

Close ^

If you would like to add another household member, go back to the previous screen to add income for that member.

8. The user will now complete all fields according to their current unemployment benefits details.


- What is the earliest **Week Ending** date you were approved unemployment benefits?
- **Yes/No** (are they still receiving Unemployment benefits)
- **Total Weekly Unemployment Benefit amount**
- **Frequency** (Weekly/Every Other Week)



# Inputting Unemployment (cont.)

What is the earliest Week Ending date you were approved for unemployment benefits? \*

[How to find this date?](#)

05/16/2020 

What is the earliest Week Ending date you were approved for unemployment benefits? \*


[How to find this date?](#)

To find the date you started getting unemployment benefits, log onto your Employment Security Department account and click on the Weeks Summary tab. Enter the earliest Week Ending date you were approved for unemployment benefits

Week ending	Status	Weekly benefit amount
05/16/2020	Paid	\$52.00
05/17/2020	Paid	\$52.00
05/18/2020	Paid	\$52.00
05/19/2020	Paid	\$52.00
05/20/2020	Paid	\$52.00
05/21/2020	Paid	\$52.00

What is the earliest Week Ending date you were approved for unemployment benefits? \*

[How to find this date?](#)

05/16/2020 

Are you still getting unemployment benefits?

YES

May 2020						
Su	Mo	Tu	We	Th	Fr	Sa
						2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

TOTAL WEEKLY UNEMPLOYMENT BENEFIT

[How to find this amount?](#)

Clear Close

\$ 1,200.00

Are you still getting unemployment benefits?

YES NO

9. Input the earliest **Week Ending** date that the customer is approved for unemployment benefits.

- When you hover over “**How to find this date?**” field level help will provide a screenshot of what the Unemployment Portal looks like and where the customer can find their “Week Ending date”.
- This date is always a Saturday and the customer will look for their earliest date to input on their *Washington Healthplanfinder* application.
- The Calendar option will offer Saturday dates.
- When a date is input if it is not a Saturday the user will experience an error when they try to move forward.

10. Select Yes or No for “Are you still getting unemployment benefits?”



# Inputting Unemployment (cont.)

TOTAL WEEKLY UNEMPLOYMENT BENEFIT AMOUNT \* FREQUENCY \*

[How to find this amount?](#) ▼

\$ 1,200.00 Weekly

TOTAL WEEKLY UNEMPLOYMENT BENEFIT AMOUNT \* \$ 1,200.00

[How to find this amount?](#)

Locate your total weekly unemployment benefit amount by logging into your Employment Security Department account and clicking on the Weeks Summary tab. Find the most recent amount received.

**Weeks summary**

Week ending	Status	Weekly benefit amount
Apr 18 2020	Paid	856.00
Apr 11 2020	Paid	856.00
Apr 4 2020	Paid	856.00
Mar 28 2020	Paid	268.00
Mar 21 2020	Paid	268.00

TOTAL WEEKLY UNEMPLOYMENT BENEFIT AMOUNT \* FREQUENCY \*

[How to find this amount?](#) ▼

\$ 1,200.00 Weekly

BASE UNEMPLOYMENT AMOUNT CALCULATION

Federal Pandemic Unemployment Compensation	-\$600.00
Base state unemployment amount	= \$600.00

This amount is used for Apple Health eligibility.

**NOTICE:**  
When you return to work and are no longer eligible for state unemployment benefits, you will need to return and report your unemployment end date.

11. Input total Weekly Unemployment benefit received and the frequency.

- When you hover over “**How to find this amount?**” field level help will provide a screenshot of what the Unemployment Portal looks like and where the customer can find their “Weekly Benefit Amount”.
- The customer will look for their most current unemployment benefit amount received to input on their *Washington Healthplanfinder* application.

12. Once unemployment amount is entered the customer will see a box to identify what amount is counted toward Apple Health eligibility.

Please take note of the **Notice** banner at the bottom – customers will be asked to update their unemployment benefits when they are no longer receiving unemployment or if their amount changes.



# Other Income – Unemployment

OTHER INCOME

Unemployment benefits  
\$0.00 Close ^

What is the earliest Week Ending date you were approved for unemployment benefits? \*  
[How to find this date?](#)

03/07/2020

Are you still getting unemployment benefits?

YES  NO

TOTAL WEEKLY UNEMPLOYMENT BENEFIT AMOUNT \* FREQUENCY \*  
[How to find this amount?](#)

\$ 1,200.00 Weekly

BASE UNEMPLOYMENT AMOUNT CALCULATION

Federal Pandemic Unemployment Compensation	- \$600.00
Base state unemployment amount	= \$600.00

This amount is used for Apple Health eligibility.

NOTICE:  
When you return to work and are no longer eligible for state unemployment benefits, you will need to return and report your unemployment end date.

Close ^

OTHER INCOME

Unemployment benefits  
\$ 5,160.00 Close ^

What is the earliest Week Ending date you were approved for unemployment benefits? \*  
[How to find this date?](#)

03/07/2020

Are you still getting unemployment benefits?

YES  NO

TOTAL WEEKLY UNEMPLOYMENT BENEFIT AMOUNT \* FREQUENCY \*  
[How to find this amount?](#)

\$ 1,200.00 Weekly

BASE UNEMPLOYMENT AMOUNT CALCULATION

Federal Pandemic Unemployment Compensation	- \$600.00
Base state unemployment amount	= \$600.00

This amount is used for Apple Health eligibility.

NOTICE:  
When you return to work and are no longer eligible for state unemployment benefits, you will need to return and report your unemployment end date.

- Once the unemployment is entered the income screen will calculate and display the monthly amount received



# Updating Unemployment Income

**Add your household income** \*Required Field

Select the income your household receives and choose which household member receives it.  
[Learn more about reporting income.](#)

Confirm if any of the members on your application have the income types listed and choose the household member who receives it.

Income from a job *	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Self-Employment *	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Social Security *	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Rental income *	<input type="checkbox"/> YES	<input type="checkbox"/> NO
Other income *	<input type="checkbox"/> YES	<input type="checkbox"/> NO

You have reported Unemployment Income and it cannot be removed. You can Edit it on the next screen and can then enter an end date. If you have a new period of Unemployment, add a new Other Income.

Justin Joshin

Examples of other income:

<i>Alimony or spousal support</i>	<i>Annuity or pension income</i>	<i>Capital gains</i>
<i>Dividend, stock, or shares income</i>	<i>Farming income</i>	<i>Foreign income</i>
<i>Income from a trust</i>	<i>Interest income</i>	<i>IRA</i>
<i>Other taxable income</i>	<i>Railroad Retirement Benefits</i>	<i>Royalty income</i>
<i>Taxable tribal income</i>	<i>Unemployment benefits</i>	<a href="#">Examples of other income</a>

- Once **Report a Change** has been selected and you have navigated to the **Add your household income** page - notice that Justin's check box is greyed out. The "No" box is also greyed out.
  - Unemployment income cannot be removed.
- Click **Next** to move forward.



# Ending Unemployment Income

OTHER INCOME

Unemployment benefits  
\$ 5,160.00

What is the earliest Week Ending date you were approved for unemployment benefits? \*

[How to find this date?](#)

03/07/2020

Are you still getting unemployment benefits?  YES  NO

What is the latest Week Ending date you were approved for unemployment benefits? \*

[How to find this date?](#)

05/30/2020

[Add Income](#)

Finish Later

To find the date you stopped getting unemployment benefits, log onto your Employment Security Department account and click on the Weeks Summary tab. Enter the last Week Ending date you received your unemployment benefits.

Week ending	Status	Weekly benefit amount
Apr 15 2020	Yes	550.00
Apr 17 2020	Yes	550.00
Apr 19 2020	Yes	550.00
Apr 20 2020	Yes	288.00
Apr 21 2020	Yes	288.00

What is the latest Week Ending date you were approved for unemployment benefits? \*

[How to find this date?](#)

05/30/2020

May 2020						
Su	Mo	Tu	We	Th	Fr	Sa
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Clear Close

- Navigate to the Other Income section and update the **Are you still getting unemployment benefits to No.**
- Input the latest Week Ending date approved for unemployment benefits.
  - When you hover over “**How to find this date?**” the field level help will provide a screenshot of what the Unemployment Portal looks like and where the customer can find their latest “Week Ending date”.
  - When the calendar feature is used you can only select a Saturday date.
  - When a date is input if it is not a Saturday the user will experience an error when they try to move forward.



# Scenario Guidance

1. I have a customer who already reported the additional \$600 a week received through Unemployment. Is there anything they are required to do post 6/10 System Release?
  - a. This customer should be encouraged to update their income reported and answer unemployment questions detailed with this system release.
  
2. I have a customer who did not report the additional \$600 a week received through Unemployment. Is there anything they are required to do post 6/10 System Release?
  - a. This customer should also be encouraged to update their income reported.



It is the customers responsibility to keep their application as current as they can. If they experience a change in circumstance they should report and update their application to ensure they are receiving appropriate eligibility!



# Customer Communications

June 4 (ish)

- Initial outreach for current customers to come into *Washington Healthplanfinder* June 10 -15 to update their unemployment income

June  
10 – 15

- Take action and update income! Direct email messaging to current customers.

June 10

- Updates to website, tool kit, and other materials for customers on income reporting.





# Other Important Details

- More information related to the CARES Act and Pandemic income can be found [here](#)
- All FAQs and Q&A documents will be updated according to 6/10 System Release



# Plan Card Display

# Qualified Health Plan Card Updates

SMART CHOICE

**MOLINA HEALTHCARE**

Core Care Bronze 1

Provider and facility Puget Sound Home Health Of King ...

Prescriptions Lipitor (Generic)

Primary care visit \$35 Copay

Generic drugs \$32 Copay / 30 Days per month

Quality rating Plan is too new to rate

Plan metal level Bronze

Out-of-pocket max \$8,150 Individual / \$16,300 Family

Est. Premium	Deductible	Estimated total yearly cost
<b>\$282.29</b> /month	\$6,800 Individual / \$13,600 Family	\$1,795.32

**Estimated total yearly cost**

Your estimated total yearly cost compares health plans on the total costs you pay in a year including monthly premium and costs at the time of care.

Estimated total yearly cost	
Premium for the calendar year	\$4,236.54
Out-of-pocket costs	+ \$1,965.05
<b>Estimated total yearly cost</b>	<b>= \$6,201.59</b>

- To find “more information on this plan” users will click the plan name ([Core Care Bronze 1](#) in the example to the left)
- Landscape layout
- Additional copay details
- Field Level Help added to all values on plan card
- Changes apply to pre and post application plan cards

# May System Release Fixes

# May System Release Fixes



Impacted users: individuals, privileged users and account workers

## Key customer issues resolved:

1. User unable to navigate to Apple Health onboarding screen via navigation bar (*workaround to be retired*)
2. Special enrollment period attestation not appearing (*workaround to be retired*)
3. Smart Planfinder forward navigation in anonymous shopping flow (*workaround to be retired*)
4. Navigate customer to appropriate pages in the plan shopping flow for mixed household enrollment
5. Display **Shop for Current Plans** button
6. In Family to Dependent coverage enrollment the **Shop for Current Plans** button was not allowing users to navigate past application flow.



Questions?



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**healthplanfinder**

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