



# Washington Health Benefit Exchange

*First Friday Forum*

May 1, 2020

# AGENDA

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COVID-19 Special Enrollment  
Period

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Training

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Income Reporting during  
COVID-19



COVID-19

# COVID-19 Special Enrollment Period for Uninsured

Extended through May 8, 2020

Must currently be uninsured in Washington Healthplanfinder

No qualifying life event requirement

Must submit a ticket and Exchange will open SEP

Qualifying Life Event may be used to open a SEP – as usual

Report Changes

Coronavirus Frequently Asked Questions

<https://www.wahbexchange.org/coronavirus-faqs/>



Training

# Spring Training

1. May 8<sup>th</sup> – June 18<sup>th</sup>
  - Security
  - May System Release

NOTE: Effective today, May 1, 2020 Premera/LifeWise has changed their on-line payment portals.



# Upcoming

Enrollment Knowledge Transfer May 14<sup>th</sup> at 10 am

1. Merging 2 applications - AI/AN



# Income Reporting during COVID-19



# Reporting New Income Types

<https://www.wahbexchange.org/coronavirus-faqs/>

I receive a federal stimulus payment, do I need to report it as income in *Washington Healthplanfinder*? +

## Reporting Unemployment Income

If I am on Washington Apple Health, should I report an income change (for example, I start receiving unemployment income) in *Washington Healthplanfinder* +

My family has some members on Washington Apple Health and some members receiving tax credits. Should I report an income change (for example, I start receiving unemployment income) in the *Washington Healthplanfinder*? +

Should I report the additional \$600 per week in unemployment benefits as income in *Washington Healthplanfinder*? What unemployment income should I enter? +

Who is getting the additional \$600 per week? How do I know if I am receiving the additional \$600 per week or when it started? How do I look up my unemployment benefit information? +



# Federal CARES Act

Name	Benefit	Counts for APTC/CSR	Counts for Medicaid
Federal Stimulus Payment (also known as Economic Impact Payment or Recovery Rebate)	One-time payment \$1200 Individual/\$2400 joint filers/\$500 for each child	No	No
Pandemic Unemployment Compensation	Additional \$600 per week in increased unemployment benefits up to July 31, 2020	Yes	No
Pandemic Emergency Unemployment Compensation	Extension of unemployment benefits up to Dec 31, 2020	Yes	Yes
Pandemic Unemployment Assistance	Extends unemployment benefits to new classification of workers (self employed, gig economy, contractors) up to Dec 31, 2020	Yes	Yes

This information and more FAQ's related to COVID-19 and Income reporting can be found [here](#)



# Federal Stimulus Payment

**Overview:** The amount most individuals will receive is a one-time payment of \$1200 individual/\$2400 joint filer/\$500 per child.

Known as “Recovery Rebate” or “Economic Impact Payment”

**Count as income in HPF:** No, the one-time federal stimulus payment is not considered income for purposes of Apple Health or federal premium tax credits.

**Consumers should not report this as income in their application.**



# Pandemic Emergency Unemployment Compensation & Pandemic Unemployment Assistance

**Overview:** Extends unemployment benefits to current recipients, and to some new recipients (self employed, gig economy, contractors)

**Count as income in HPF:** Yes, these benefit types are both considered income for purposes of Apple Health or federal premium tax credits.

**Consumers should report this as income in their application.**

*\*Exception: Per HCA guidance, customers already receiving Apple Health should not report changes in their application during the COVID-19 emergency. Families who have members on Apple Health and members receiving tax credits or qualified health plan coverage should continue to report changes.*



# Pandemic Unemployment Compensation

**Overview:** Provides an additional \$600 per week in federal benefits (from the week ending April 4 through the week ending August 1, 2020)

**Count as income in HPF:** This additional \$600 per week does not count as income when applying for Washington Apple Health, but does count as income when determining eligibility for federal premium tax credits.

**Consumers should not report this as income in their application, for now.**

- HPF system change is needed to treat this income differently based on program eligibility (Apple Health or tax credits)
- HPF system change, planned by end of June, will allow for separate capture the additional \$600 per week
- The Exchange will reach out to tax credit individuals when the HPF system update is completed to encourage them to come in and report



# Pandemic Unemployment Compensation cont'd

- Implementation challenges for this portion of the CARES Act have been discussed with CMS
- Interim 'do not report' approach for April-June reflects shared decision making by HCA, DSHS, and HBE
- Planned system update (by end of June) will allow customers receiving both tax credits and the additional \$600 per week to correctly account for it. Additional regulatory options are also being explored.
- Longer-term: HCA-DSHS-HBE will explore separate collection of point-in-time (monthly) income and projected annual (yearly) income



# Pandemic Unemployment Compensation cont'd

## How can my clients tell if they are receiving the \$600 per week?

- Under the federal CARES Act, nearly everyone on unemployment will receive an additional \$600 per week for up to four months. For more general information visit: <https://esd.wa.gov/newsroom/covid-19>.
- Your clients can access the information on the Employment Security Department website.
  - The typical weekly benefit amount is listed under the “summary” tab in [SecureAccess Washington](#). This will not include the additional \$600 per week.
  - If they are receiving the additional \$600 per week, the total weekly amount listed under the “weeks summary” tab will be their typical amount plus \$600.



# Secure Access Washington Screenshots

<https://secureaccess.wa.gov/myAccess/saw/select.do>

Log into account; click on apply/manage claims; opens to summary tab; can view weekly benefit amount without the additional \$600; click on 'manage active claim' link to navigate to 'weeks summary' tab; can view weekly benefit amount with the additional \$600

**Claimant eServices** | Welcome, [Name] | Settings

Home

We are processing an unprecedented number of unemployment claims and our highest priority is getting benefit payments out to customers as quickly as we can. As a result, we are unable to respond to all questions submitted online in a timely manner and we apologize. Many questions can be answered on our website at [esd.wa.gov/unemployment](http://esd.wa.gov/unemployment). You may also want to subscribe to email updates about our response to COVID-19. Thank you for your patience.

Last logged on Apr 20 2020

**Alerts**

- You have 2 unread messages
- You have 10 unread letters
- Switch to electronic correspondence
- You have a UI weekly claim to file
- You have a PUA weekly claim to file

**I want to**

- Manage my active claim
- Change federal withholding preference
- Send a message/ask a question
- Update union information
- Upload a document

Summary | Online activity | Notices/letters | Name/address | Job Search Log | 1099s | Applications/Forms

My accounts | All accounts

**UI claim** | Welcome, [Name]

Home | UI claim

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Account alerts

- You have a UI weekly claim to file

**I want to**

- Apply for training benefits
- Request standby
- Upload a document

Weeks summary | Decisions status | Pending Issues | Benefits | Online activity | Notices/letters | Rep

**Manage my active UI claim**

Claim ID: [Redacted]

Benefit year begin: Mar 15 2020

Benefit year ending: Mar 13 2021

Weekly benefit amount: \$256.00

Status: Active

You have a UI weekly claim to file

**Manage my active PUA Claim**

Claim ID: [Redacted]

Benefit year begin: Feb 2 2020

Benefit year ending: Dec 26 2020

**View my expired UI claim**

Claim ID: [Redacted]

Benefit year begin: Mar 17 2019

Benefit year ending: Mar 14 2020

**View my expired UI claim**

Claim ID: [Redacted]

Benefit year begin: Nov 1 2015

Benefit year ending: [Redacted]

Will not include \$600 per week

unemployment claim (status active), they will receive the WBA shown. If claiming PUA between

active PUA claim (status active), they will receive the WBA shown. If claiming PUA between

**Weeks summary**

You have enough benefits left for 34 payments as long as you remain eligible, however your claim ends 3/13/2021. NOTE: Other factors, such as deductions may impact the amount and number of payments you will receive. Based on your available benefits, your final payment may be less than your weekly benefit

Week ending	Status	Weekly benefit amount	Deductions	Intercepts	Benefits p
Apr 18 2020	Paid	856.00	0.00	50.00	0
Apr 11 2020	Paid	856.00	0.00	50.00	206
Apr 4 2020	Paid	856.00	0.00	50.00	216
Mar 28 2020	Paid	256.00	0.00	40.00	216
Mar 21 2020	Paid	256.00	0.00	40.00	216

5 Rows

payment with additional \$600

Regular payment





# Key Take- Away

## What unemployment benefit income amount should be reported in HPF?

- Same as pre-CARES (state calculated weekly benefit amount)
- The weekly benefit amount, listed under the “summary” tab in [SecureAccess Washington](#). This will not include the additional \$600 per week. This will include the other CARES unemployment income types.

*Reminder: Per HCA guidance, customers already receiving Apple Health should not report changes in their application during the COVID-19 emergency. Families who have members on Apple Health and members receiving tax credits or qualified health plan coverage should continue to report changes*



Questions?



washington  
**healthplanfinder**

powered by the Washington Health Benefit Exchange