

First Friday Forum

August 5, 2021

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Question for the Month

What do you need to do with the authorization code when you log in to Washington Healthplanfinder?

Bonus question:

What action do you need to complete after each *Washington Healthplanfinder* system update before logging into *Washington Healthplanfinder*?



Answer to Question of the Month

What do you need to do with the authorization code when you log in to *Washington Healthplanfinder*?

Remove the blank space at the end of the code.

Bonus question:

What action do you need to complete after each Washington Healthplanfinder system update before logging into Washington Healthplanfinder?

Clear you cache/cookies and close out of your browser. Restart your computer and type in the *Washington Healthplanfinder* URL: https://www.wahealthplanfinder.org/



Public Health Emergency Special Enrollment Period



American Rescue Plan Act – end dates

Assistance	Dates
Expanded Advanced Premium Tax Credits for 2021 & 2022	December 31. 2022* *Unless Congress extends
COBRA 100% Subsidy	Ends September 30, 2021
Unemployment Monthly Premium Assistance* *Client only needs one week UI in 2021	Ends December 31, 2021

Child care Worker Sponsorship Program

- Yakima Neighborhood Health Services (YNHS)
- ccnavi@ynhs.org
- (509) 574-0826
- All child care worker sponsorship recipients must be enrolled by YNHS

Federal Tax Information (FTI)

- This is the required five-year consent that allows Washington Healthplanfinder to verify income using federal resources
- A banner appears on apps that need this permission renewed
- When permission is not updated:
 - Tax credits will not automatically be applied at renewal
 - May lose eligibility for Washington Apple Health



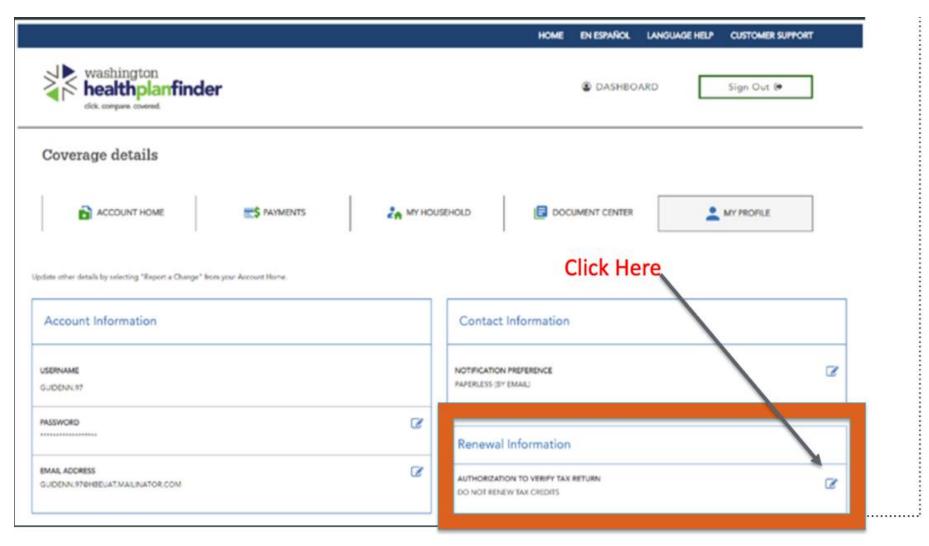
Edit your authorization so we can renew your coverage next year with tax credits.



Updating FTI Consent

- When the customer has other changes to report they can update the consent on the E-sign page when they submit their application
 - For example: Address/email change, HH composition update, income, health coverage, tax filing status....
- If no other changes they can update consent on the "My Profile" page under renewal information button

Updating FTI Consent



Carrier Week, 2021

- October 5th, 6th, 7th
- Between the hours of 9am and 2pm
- Mark your calendars more information to come

Navigator In-service Days

- What's new for 2022? Making a difference is what WE do!!
- Hold the dates: October 12th, 13th and 14th
- 9 am to 1pm





OE begins November 1, 2021, and ends on January 15, 2022

Questions???



Appendix



Additional Resources for Income Support

- Coronavirus FAQs:
 - https://www.wahbexchange.org/new-customers/coverage-basics/coronavirus-faqs/
- American Rescue Act Plan FAQs:
 - https://www.wahbexchange.org/new-customers/coverage-basics/american-rescue-plan-faqs/
- Reporting Unemployment Income:
 - https://www.wahbexchange.org/reporting-unemployment/
- KFF calculator for 2021 APTC and net premiums under the American Rescue Plan:
 - https://www.kff.org/interactive/subsidy-calculator/
- KFF calculator for 2021 APTC and net premiums before the American Rescue Plan:
 - https://www.kff.org/interactive/subsidy-calculator-2021-before-covid-relief/
- GetInsured calculator for the impact of the broad-based PTC increase:
 - https://mypremiumsubsidy.com/screener/american-rescue-plan.html#/

If I am eligible for employer-sponsored insurance, am I eligible for the new premium savings under ARPA?

- If you are eligible for employer-sponsored health insurance with a premium that costs less than 9.83% or less of your household income, then you will not be eligible for premium tax credits (Note: ARPA did not fix the 'family glitch').
- If you are eligible for employer-sponsored health insurance that is more expensive, you may be eligible for enhanced tax credits under the American Rescue Plan

How does COBRA coverage compare to Washington Healthplanfinder coverage?

- The biggest drawback with COBRA is usually the cost for laid-off workers, which can be thousands of dollars a month. ARPA addresses this through September.
 - More information at: https://www.dol.gov/agencies/ebsa/laws-and-regulations/laws/cobra/premium-subsidy
- Those who lose their employer sponsored coverage can keep their current doctors and health-care providers through COBRA. If someone has already met their deductible for the year, maintaining workplace insurance could be an affordable option.
 - When your COBRA assistance runs out, you may be eligible for a special enrollment period to enroll in coverage through *Washington Healthplanfinder*.
- Those who lose employer coverage can also find a plan on Washington Healthplanfinder
 - Will likely qualify for free or very low-cost coverage through *Washington Healthplanfinder* especially if they collected unemployment insurance during at least 1 week in 2021.
 - Can search available plans by preferred health care provider.
 - Can enroll in silver plan with minimal premium and low out-of-pocket expenses.
 - As a result, options through Washington Healthplanfinder plan may be a better deal



WWW.WAHEALTHPLANFINDER.ORG | WWW.WAHBEXCHANGE.ORG