



First Friday Forum

September 3, 2021

Christine Brown (she/her)

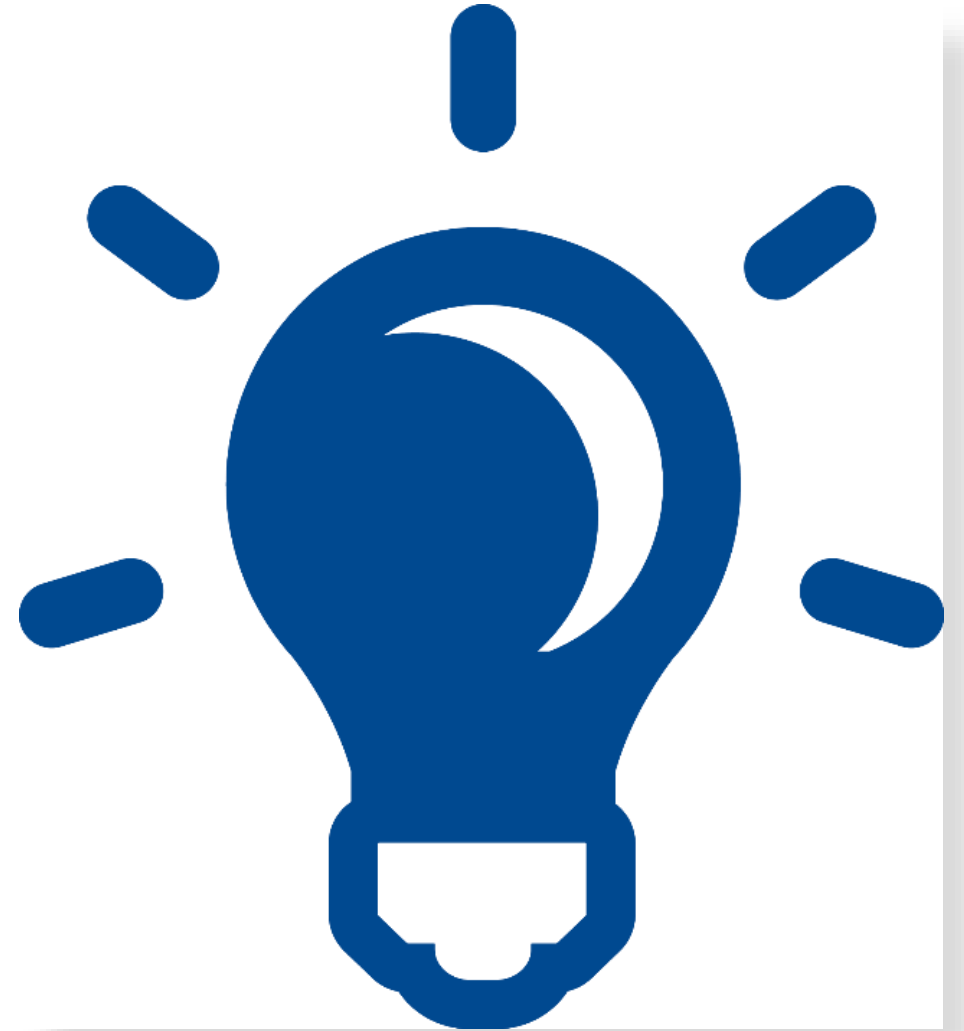
Navigator Support Manager

Kelly Aaron (she/her)

Navigator Support Manager

Question for the Month

There is going to be a *Washington Healthplanfinder* system release on September 30th. What action/s do you need to complete after each before logging into *Washington Healthplanfinder*?



Answer to Question of the Month

Bonus question:

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



Navigator Support Manager

- Kelly Aaron
- Background
- Virtual Meet and Greet
 - Email Kelly
 - Kelly.aaron@wahbexchange.org

September 30th system release

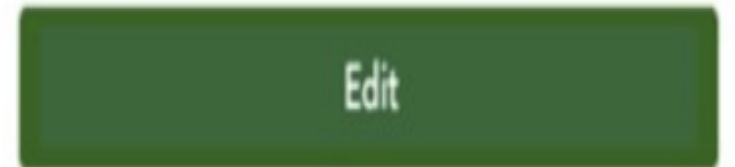
- Mostly changes to the coding in *Washington Healthplanfinder*
 - Does not affect user interface
- *Washington Healthplanfinder* (Explore Your Options page) will now display medical and prescription deductibles for both integrated and non-integrated plans.
 - Integrated plans: medical and prescription payments counts towards one deductible.
 - Non-integrated plans: medical and prescription deductibles are counted separately.

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 changes are needed, they can update consent on the “My Profile” page under renewal information button

Updating FTI Consent

HOME EN ESPAÑOL LANGUAGE HELP CUSTOMER SUPPORT

washington healthplanfinder
click. compare. covered.

DASHBOARD Sign Out

Coverage details


ACCOUNT HOME PAYMENTS MY HOUSEHOLD DOCUMENT CENTER MY PROFILE

Update other details by selecting "Report a Change" from your Account Home.

Account Information	Contact Information
USERNAME GUIDENL97	NOTIFICATION PREFERENCE PAPERLESS (BY EMAIL)
PASSWORD *****	Renewal Information
EMAIL ADDRESS GUIDENL97@HBEUAT.MAILUNATOR.COM	AUTHORIZATION TO VERIFY TAX RETURN DO NOT RENEW TAX CREDITS

Plan Preview

- Anonymous Browsing (Browse and Compare Plans link)
 - Available 10/21/2021
- Kaiser Health Insurance Marketplace Calculator
 - <https://www.kff.org/interactive/subsidy-calculator/>

3. Is coverage available from your or your spouse's job? 

Yes No


4. Number of people in family 

1 

5. Number of adults (21 to 64) enrolling in Marketplace coverage 

No Adults 

6. Number of children (20 and younger) enrolling in Marketplace coverage

No Children 

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

Fall Training

- Role 2 Navigators only
- Qualified Health Plan/Tax Credits/Cost Sharing Reductions module

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





58 days until Open Enrollment 9!!

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