

# Apple Health (Medicaid) Eligibility and COVID-19

## May 5 webinar FAQ

### **1. If an individual came in to the U.S. with a visa and was diagnosed with COVID-19, will Alien Emergency Medical (AEM) cover their hospital stay and treatment?**

This is a possibility. Individuals will need to submit an application through the Washington Healthplanfinder and meet the AEM eligibility criteria.

### **2. Can an individual remain on Apple health even if they turn 65 years old?**

Usually, when an individual turns 65 years old, the system closes their Apple Health coverage. Due to the COVID-19 emergency, Health Care Authority (HCA) is not closing Apple Health for individuals who do not complete a renewal, including those turning 65. If an individual's Apple Health ends because they are turning 65, HCA is reinstating them to Department of Social and Health Services (DSHS) Classic coverage. Letters are sent to individuals.

### **3. Does earned income from January through March need to be reported when an individual applies for Apple Health coverage?**

Only an individual's current income is needed unless they are seeking retroactive coverage.

### **4. How will an individual know if their coverage has been extended?**

A notice is sent from the Washington Healthplanfinder with information regarding their extension.

### **5. If an individual is enrolled in a QHP and begins receiving unemployment which increases their income beyond the eligibility limit for tax credits, will they be penalized?**

Under the federal CARES Act the additional \$600/week in unemployment benefits must be counted when determining tax credits. Washington Healthplanfinder is being updated on June 10 to capture whether an individual is receiving this additional \$600/week. In the meantime, individuals should not report this income until Washington Healthplanfinder reaches out with additional instructions about how to report this income.

After the update, the system will capture and apply the additional \$600 to the remainder of the plan year. Individuals will be able to enter a retroactive start date to account for the full length of time that the additional \$600 was received. However, the system enhancement will not consider the amount of Advanced Premium Tax Credits (APTC) received in prior months, which may result in a reconciliation responsibility when the individual files their taxes the following year. In addition, if an individual has income before they become unemployed, and does not enter an annual projected income, they could have a reconciliation responsibility when they file their taxes the



following year. Individuals can choose to receive less or no advanced tax credits if they are concerned about a potential reconciliation responsibility.

Visit [Reporting Unemployment Income in Washington Healthplanfinder](#) for more information about how to report the unemployment benefits established in the CARES Act.

**6. Are the Healthcare for Workers with Disabilities (HWD) premiums and CHIP premiums being waived during the COVID-19 emergency?**

Premiums are being waived during the Public Health Emergency.

**7. A couple enrolled in Apple Health for Adults on March 27<sup>th</sup> . On April 2<sup>nd</sup>, they report unemployment income and their coverage ends. Will their coverage be reopened?**

The Apple Health for Adults will be reopened, unless they request termination or move out of state. HCA is reviewing and reinstating applications that are closed during this time.

**8. If an individual is over 65 years old and is reopened on Apple Health during the emergency, will they incur a late enrollment penalty with Medicare?**

The individual should not incur penalties as long as they are enrolled in Medicare and Apple Health.

**9. Will HCA notify individuals when they should start reporting income for Apple Health?**

Yes. Updates about income reporting will be provided to the public as soon the information is available.

**10. Has the State considered extending Apple Health protections through the end of the year?**

Extending Apple Health requires approval from state and federal authorities. At this time, HCA have not received guidance to do so.

**11. Can non-citizen individuals who tests positive for COVID-19 while traveling in Washington apply for AEM?**

If they are a resident, individuals can apply for Apple Health. If they are quarantined in WA but not a WA resident, they may call HCA for more information.

**12. Should existing Apple Health clients report any income changes at this time?**

Existing Apple Health clients should continue to report any income changes in their application at this time.