

Apple Health Expansion Immigrant Health webinar

November 29, 2023

(updated December 5, 2023)



Presented by HCA and HBE

- ▶ Washington State Health Care Authority (HCA)
 - ▶ Apple Health Expansion
 - ▶ Host: Becky Carrell
Deputy Director, Medicaid Programs division
- ▶ Washington Health Benefit Exchange (HBE)
 - ▶ Qualified Health and Qualified Dental Plan Expansion & 1332 Waiver
 - ▶ Panelist: Joan Altman
Director of Government Affairs & Strategic Partnerships

Housekeeping items

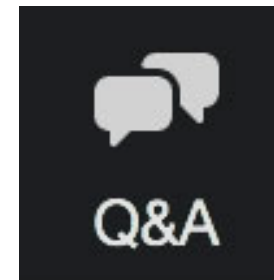
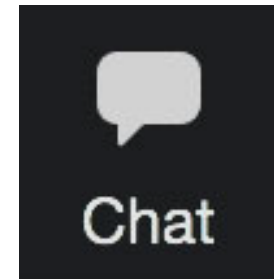
- ▶ Presentation slides and the recording will be available on the Apple Health Expansion webpage the week of December 4.
 - ▶ This webinar will have live captioning in English and Spanish.
 - ▶ Requests for translations of the presentation slides can be made in the poll at the end of the webinar and will be posted online.



Note: This webinar will be recorded and posted online.

Zoom features

- ▶ Chat and reactions will be disabled.
 - ▶ This is to avoid distractions.
- ▶ Questions
 - ▶ Please hold questions until the end of the presentation.
 - ▶ Submit questions into the Q&A feature.
 - ▶ We will do our best to answer questions during the Q&A.
 - ▶ Any questions not addressed during the webinar will be compiled and made available in a frequently asked questions document posted on the Apple Health Expansion webpage.



Background

Current Immigrant Health Care Coverage

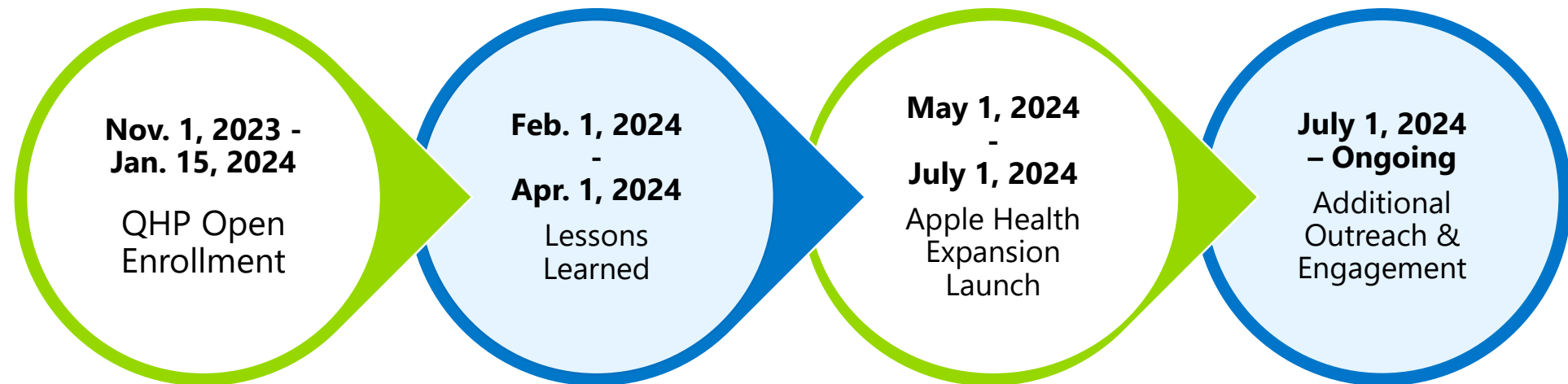
Currently various Apple Health programs serve individuals not qualified for federally subsidized Medicaid because of their immigration status.

- ▶ Medical Care Services (MCS)
- ▶ Alien Emergency Medical (AEM)
- ▶ Apple Health for Pregnant Individuals
- ▶ After-Pregnancy Coverage (APC)
- ▶ Apple Health for Kids



Two Coverage Expansions

- ▶ Qualified Health Plan and Dental Plan Expansion
 - ▶ Launched November 1, 2023
- ▶ Apple Health Expansion
 - ▶ Coverage begins July 1, 2024

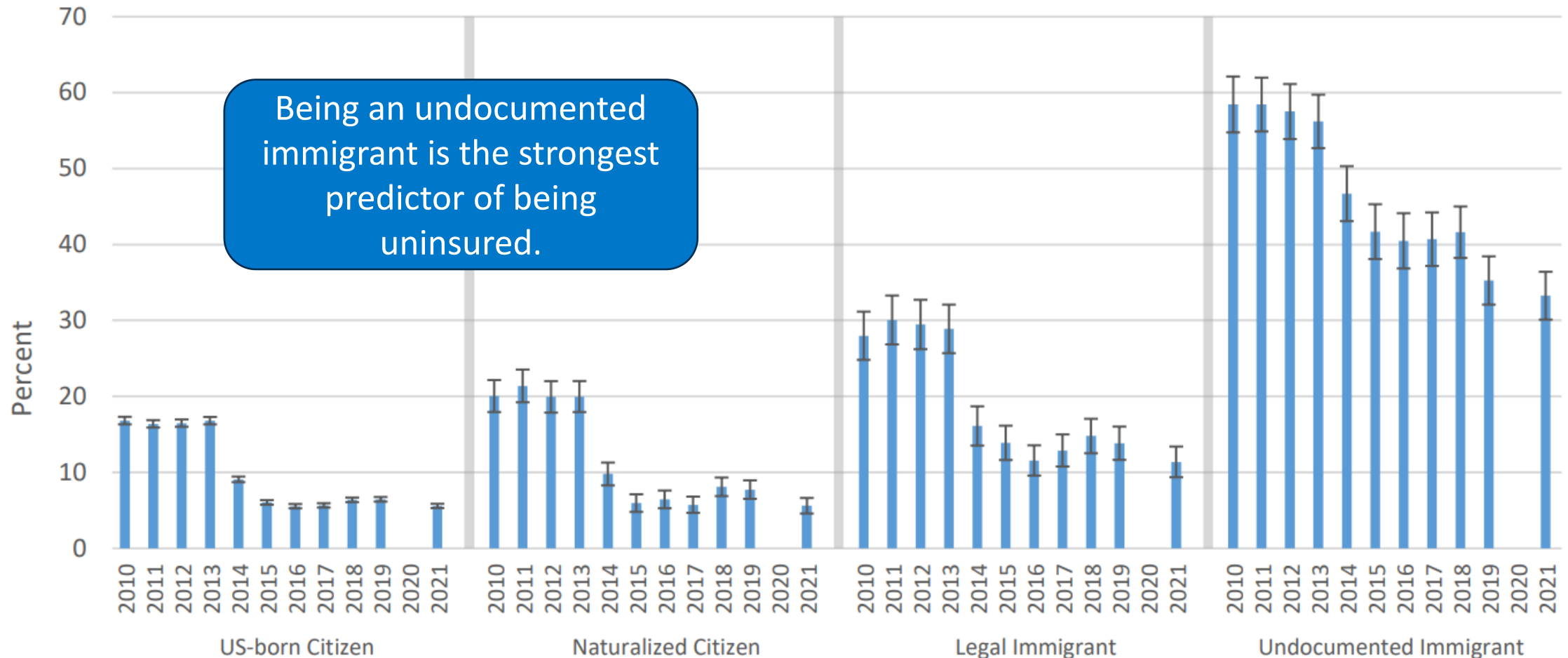


Current Immigrant Health Care Coverage

Program	Citizen or National	Lawful Permanent Residents (age 19 and over)	Lawful Permanent Residents (under age 19)	Refugees, Asylees, Victims other humanitarian entrants	Lawfully Present Immigrants	Undocumented Immigrants
Health Insurance Premium Tax Credits & Cost Sharing Reductions	Eligible	Eligible	Eligible	Eligible	Eligible	Not Eligible
Washington Apple Health for Adults (ages 19 – 64)	Eligible	Eligible	Not Applicable	Eligible	Not Eligible	Not Eligible
Washington Apple Health for Pregnant Individuals (ages 19 – 64)	Eligible	Eligible	Not Applicable	Eligible	Eligible	Eligible
Washington Apple Health for Kids (ages 1 - 18)	Eligible	Not Applicable	Eligible	Eligible	Eligible	Eligible
Alien Emergency Medical	Not Eligible	Eligible	Not Applicable	Not Eligible	Eligible	Eligible

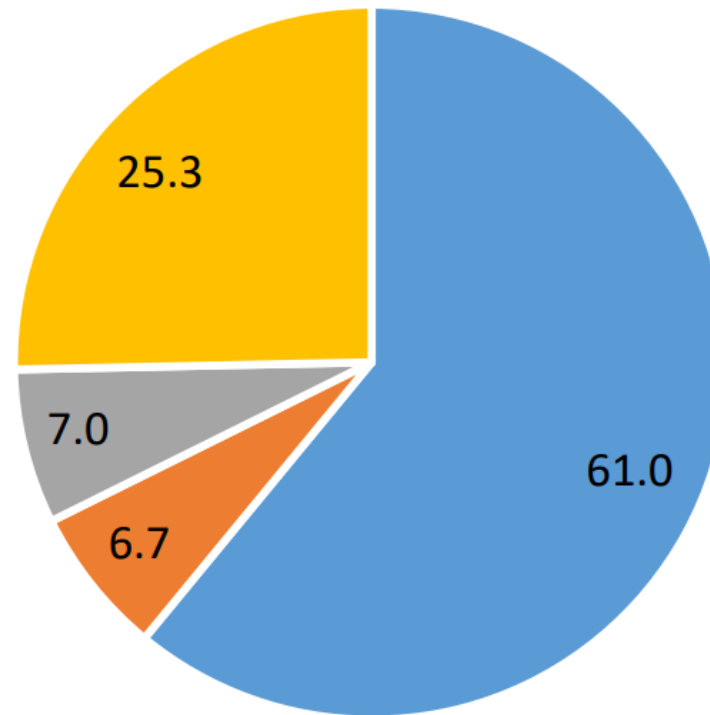
Who is Uninsured in Washington?

Figure 2. Percentage uninsured in population age 18-64 by immigration status: 2010-21, Washington



Who is uninsured in Washington

- ▶ 25% of the 410,000 uninsured are people are undocumented in Washington.

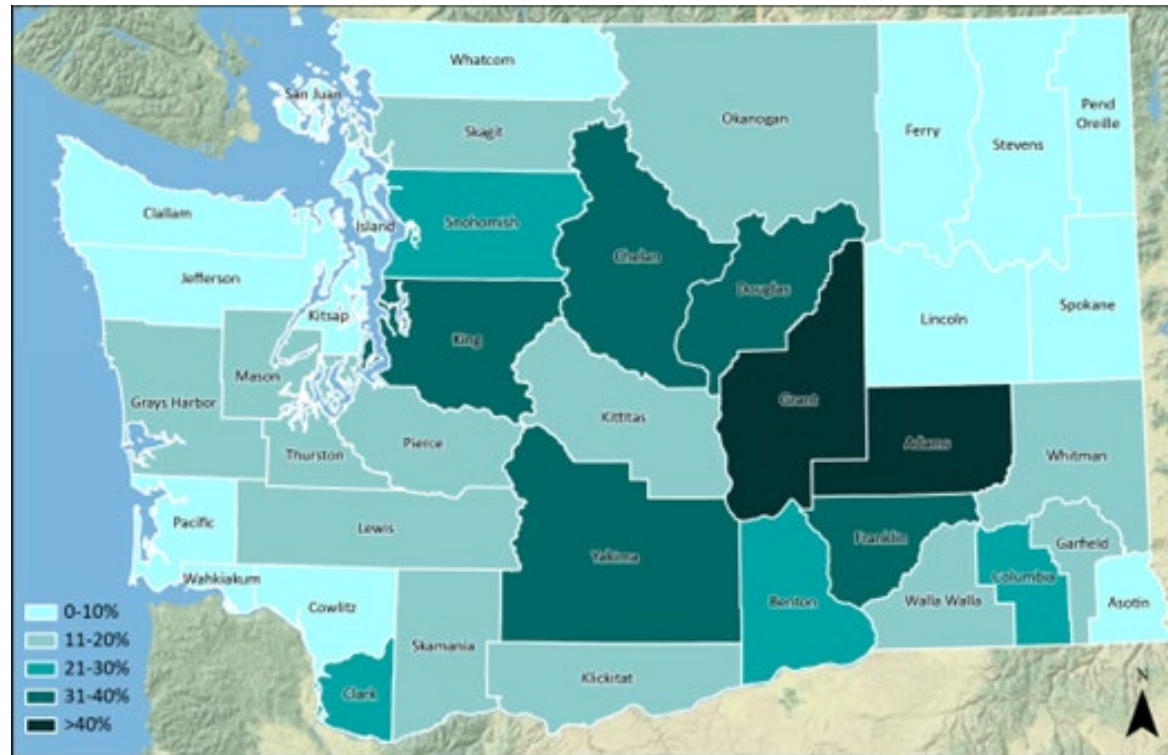


■ US-born Citizen ■ Naturalized Citizen ■ Legal Immigrant ■ Undocumented Immigrant

Data Source: Office of Financial Management based on American Community Survey 2021 1-year PUMS with OFM adjustment for Medicaid enrollment.

Population of uninsured individuals who are undocumented by county

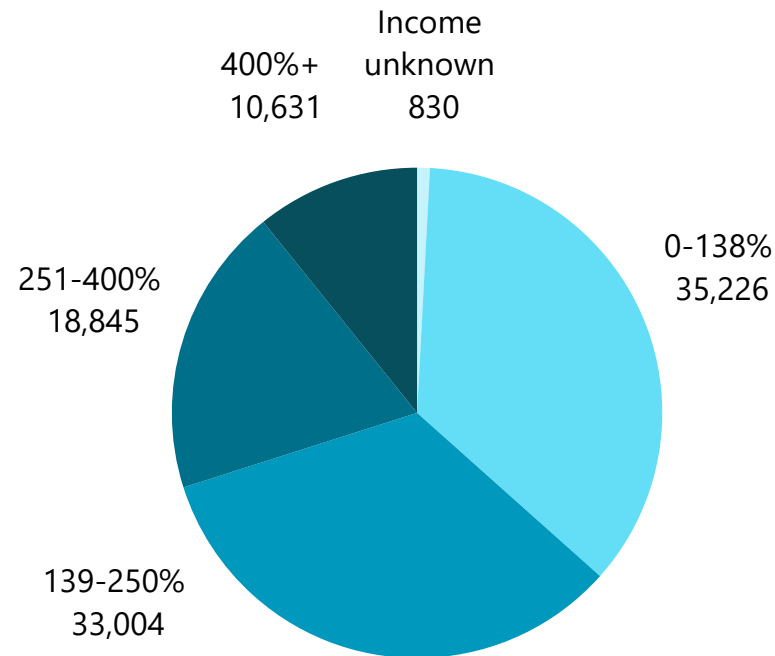
- ▶ In 7 counties, 32%-64% of uninsured individuals are undocumented.



Data Source: Office of Financial Management based on American Community Survey 2021 1-year PUMS with OFM adjustment for Medicaid enrollment.

Population of uninsured individuals who are undocumented by household income

- ▶ About one third of Washington's uninsured, undocumented population earns under 138% of the federal poverty level (FPL).



Top access challenges



Apple Health Expansion Program

Background of Apple Health Expansion

2022

- ▶ Legislature provided funding to operationalize this program and directed HCA to prepare to implement Apple Health Expansion.

2023

- ▶ Legislature directed HCA to develop a program providing equivalent Medicaid health care coverage to uninsured adults who are ineligible for other federal assistance. The proviso directed the agency to implement on **July 1, 2024**.
 - ▶ Program funding was not at the level requested.
 - ▶ Recognize there are more immigrant community members who would be enrolled for this program than funding can support.



Apple Health Expansion – Eligibility

- ▶ Adults age 19 or older:
 - ▶ Countable income under 138% of the federal poverty level.
 - ▶ Do not qualify for other Apple Health programs based on immigration status.
 - ▶ Are not eligible for federal advance premium tax credits through the individual market.
- ▶ Implementation of Apple Health Expansion will provide a full scope coverage option.
- ▶ Individuals enrolled in Medical Care Services, Apple Health for Pregnant Individuals, After-Pregnancy Coverage, and Apple Health for Kids will remain in those full scope programs:
 - ▶ As individuals age out of pregnancy coverage or the Apple Health for Kids program, their eligibility is redetermined and if they are eligible for another program they are enrolled.
 - ▶ This process applies to Apple Health Expansion if they meet eligibility requirements and there is space available.

Program Policies



Where possible, HCA will use the same eligibility, enrollment, redetermination, renewals, and appeals procedures as Apple Health.



Assumption is that the agency will draw federal match wherever possible.



Will mirror Federal programs to the extent possible.

Apple Health Expansion – Covered Services

This expansion is intended to mirror the federally funded Medicaid program to the extent possible.



- ▶ Physical and behavioral health services administered by a managed care organization (MCO) and dental services will be covered directly by Apple Health.
- ▶ Nonemergency medical transportation and interpreter services will be available.
- ▶ The pharmacy benefit will be substantially equivalent but is based on the coverage in Public Employee Benefits Board (PEBB).
 - ▶ Preferred drugs on the Apple Health Expansion Preferred Drug List may be different than Apple Health managed care.
 - ▶ Apple Health Expansion does not qualify for federal drug rebates or existing Apple Health supplemental rebates.



Enrollment

Qualified Health Plan Expansion

- Individuals can enroll during open enrollment November 2023
- Coverage begins January 2024

QHP transition to Apple Health Expansion

- Individuals who purchase a plan on the Exchange who are eligible for Apple Health Expansion on July 1 will be transitioned to the new program.
- HCA and HBE will work together on outreach to these individuals.
- Mirrors process for someone with a change of income or eligibility enrolled in a QHP today, who becomes eligible for Medicaid.

Privacy

Privacy

- ▶ HCA is required under law and HIPAA to maintain the privacy of its clients' information.
- ▶ There are a limited number of reasons where HCA may use and disclose information.
 - ▶ This includes determining eligibility for Apple Health coverage.
- ▶ A full list of these disclosures is listed in our privacy policies.

Privacy

- ▶ The privacy policies listed below are provided to clients on a yearly basis. We do not share information with any immigration agency.
- ▶ Learn more about privacy practices and rights and responsibilities:
 - ▶ HCA notice of privacy practice
 - ▶ hca.wa.gov/about-hca/hca-notice-privacy-practices
 - ▶ Washington State Health Care Authority Notice of Privacy Practices
 - ▶ hca.wa.gov/assets/free-or-low-cost/40-460EN.pdf
 - ▶ Health Care Coverage Rights and Responsibilities
 - ▶ hca.wa.gov/assets/free-or-low-cost/18-003.pdf

Public Charge

- ▶ The U.S. Citizenship and Immigration Services (USCIS) processes immigration and naturalization applications and receipt of Medicaid benefits when an individual applies for Legal Permanent Residence in the US.
 - ▶ Establishes policies regarding immigration services.
- ▶ Only benefit considered for the public charge test is long-term care, such as a nursing facility.

Public Charge resources

- ▶ Learn more about public charge:

- ▶ USCIS resources

- uscis.gov/green-card/green-card-processes-and-procedures/public-charge/public-charge-resources

- ▶ HCA information

- hca.wa.gov/about-hca/news/announcements/most-apple-health-medicare-coverage-will-not-count-against-you-public-charge-test

Confidentiality, safety

- ▶ HCA, Department of Social and Health Services (DSHS), and HBE are committed to client privacy.
- ▶ We will **NOT** share information about clients with anyone unless authorized by the client themselves.



Language access and interpreter services

- ▶ HCA provides language access services including:
 - ▶ Translation services are available in 15 languages.
 - ▶ Additional languages available upon request.
 - ▶ Over the phone interpreters (OPI) are available in 217 languages.
 - ▶ Video remote interpreting (VRI) is available in 22 languages.
 - ▶ Sign language interpreters including:
 - ▶ American Sign Language (ASL), Spanish Sign Language, Russian Sign Language (RSL), Ukrainian Sign Language (USL), Vietnamese Sign Language, Cambodian Sign Language (CBDSL), and Mexican Sign Language (LSM).
- ▶ Learn more about language access online at hca.wa.gov/about-hca/language-access.

Outreach & Community Engagement

Partnering with HBE and the DSHS

- ▶ The first phase leading up to open enrollment is being led by HBE.
- ▶ After open enrollment, outreach activities supporting Apple Health Expansion will begin.
- ▶ HCA is developing outreach materials that will be translated.

Temporary Community Engagement Advisory Committee

- ▶ Advocate workgroup is transitioning into the Temporary Community Engagement Advisory Committee.
- ▶ Expanding to community-based organizations, individuals with lived experience.

Qualified Health Plan (QHP) & Qualified Dental Plan (QDP) Expansion

Started Nov. 1, 2023

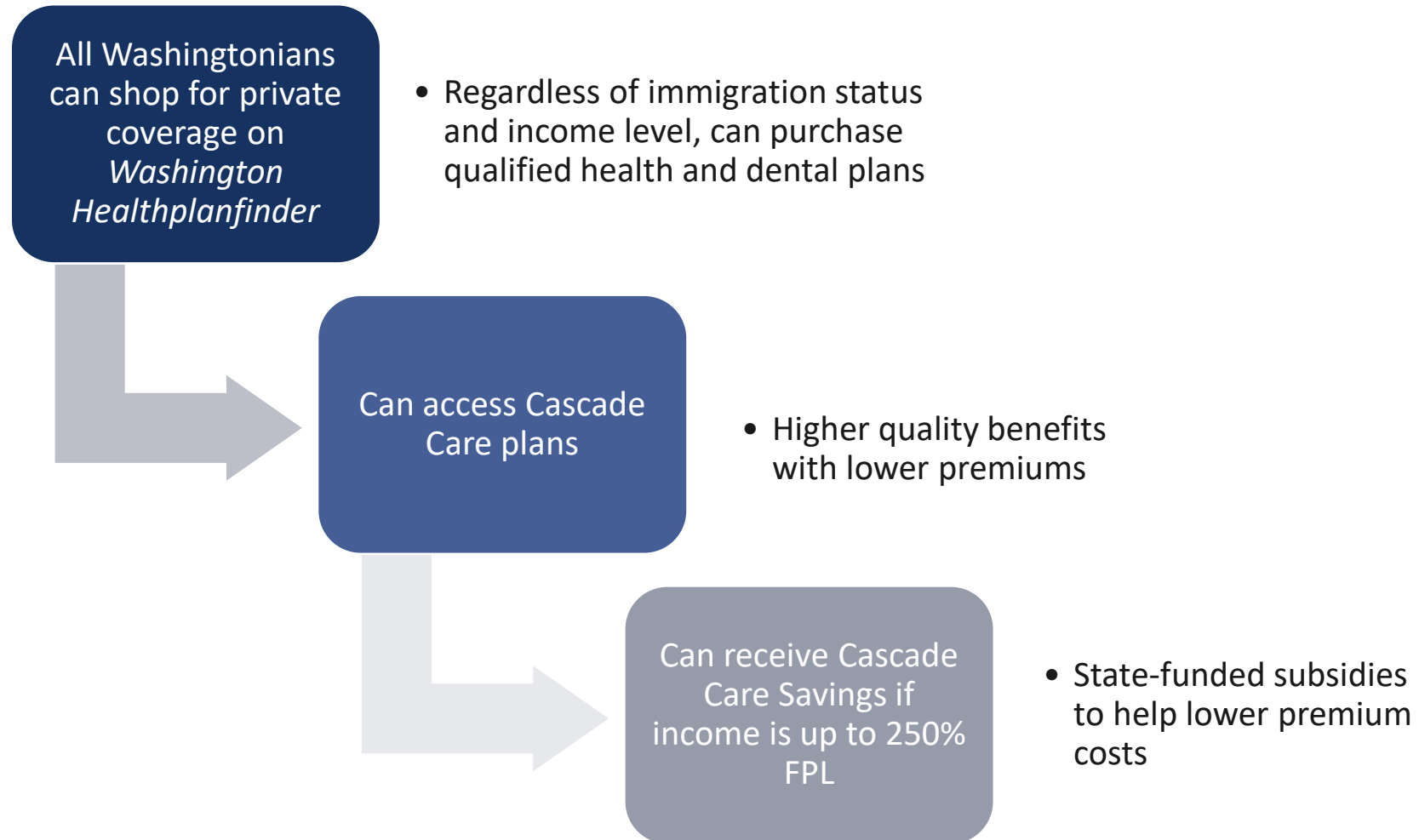


Nov. 1, 2023



July 1, 2024

New Expansion - Started Nov. 1, 2023 for 2024 coverage



Qualified Health and Dental Plan Expansion



- At the direction of the Legislature, Washington applied and received approval for a Section 1332 State Innovation Waiver (1332 Waiver) in 2022.
- Washington’s first-in-kind 1332 waiver eliminates the “lawfully present” requirement in the Affordable Care Act (ACA).
- Under the 1332 waiver, starting Nov. 1, 2023, all Washington residents, regardless of immigration status, will be able to access health and dental coverage through *Washington Healthplanfinder* for plan year 2024.
- The section of the ACA that prevents people who are undocumented from accessing federal premium tax credits and cost sharing reductions could not be waived.

How do state subsidies (Cascade Care Savings) help lower premium costs for those up to 250% FPL?

- Illustrative example for a 35-year-old customer with an annual income of \$24,588. Prices shown for a silver level Cascade Care plan. Actual costs vary based on age, household size, location, and other factors.
- Under federal law, even with expanded access to qualified health and dental plans, new customers are ineligible for federal subsidies.

	People who qualify for federal subsidies	People who are undocumented
Monthly Premium	\$378	\$378
Monthly federal premium subsidies (APTC)	-\$366	N/A
Monthly state premium subsidies (Cascade Care Savings)	-\$12	-\$250
Monthly premium payment (after subsidies applied)	\$0	\$128



Community Engagement Timeline

- In anticipation of the program expansions, the Exchange has been engaging impacted community members and local organizations over the past year to better understand our new customers.
- Community engagement efforts have included listening sessions, landscape scans, and interviews/focus groups.
- Currently partnering with **The Vida Agency**, a women and minority-owned multicultural marketing firm, on education and outreach campaign



Listening Sessions
(July – October 2022)

Landscape Scans
(October 2022 – March 2023)

Educational & Outreach
Campaign Development
(March 2023 – present)

Helpful Resources for QHP/QDP Expansion Partners & Customers

- **Partner Toolkit:** Includes links to multi-lingual outreach materials (print and digital)
 - [Immigrant Health Coverage | Washington Health Benefit Exchange \(wahbexchange.org\)](https://wahbexchange.org)
- **Prior Webinar:**
 - Watch the Sept. 7, 2023, [Immigrant Health Coverage webinar](#)
 - View [the slides for the Immigrant Health Coverage webinar](#)
- **Visit *Washington Healthplanfinder* page (for customers who want to learn more and sign-up for coverage):**
 - [Immigrants | Washington Healthplanfinder \(wahealthplanfinder.org\)](https://wahealthplanfinder.org)
- **Get Free Help from Trained Assisters:**
 - [Navigator Lead Organizations and Enrollment Centers](#)
 - Customer Support Center - Phone: [1-855-923-4633](tel:1-855-923-4633); TTY/TDD: [1-855-627-9604](tel:1-855-627-9604)
 - Help available in over 200 languages

Expanding Access to Health Insurance to All

(including immigrants who are undocumented!)

Starting this November, everyone who lives in Washington state will have the opportunity to buy health and dental insurance through *Washington Healthplanfinder*, regardless of immigration status.

Sign up by Dec. 15 for health insurance that begins Jan. 1, 2024.



ELIGIBILITY, IMMIGRATION STATUS, AND SAFETY

Key terms

Premium: Each member pays a monthly fee called a premium. The price of your premium depends on your health insurance plan.

Deductible: Your health insurance starts helping to pay your bills after you "meet your deductible" amount. All plans pay for preventive care before your deductible has been met. **Cascade Care plans** pay for more services before your deductible has been met. These services include:

- Preventative care
- Primary care doctor visit to treat illness or injury
- Mental health services
- Generic prescriptions
- Urgent care, when you need care right away but aren't having an emergency like a heart attack.

Co-pay and Coinsurance: These are costs you pay when you go to the doctor. Your co-pay is a fixed amount (\$1-\$50). Your co-insurance is a percentage of the service cost. Your health insurance plan pays for the rest of your visit.



Who is eligible?

If you live in the state of Washington, you can buy health insurance through *Washington Healthplanfinder*, even if you are an immigrant who is undocumented. You do not need US citizenship, a green card, or other immigration papers.

Will getting health insurance affect my immigration status or citizenship application?

Getting health insurance does not affect immigration status or citizenship applications for you, your family, or anyone who lives with you.

Will getting health insurance make me a "public charge"?

Applying for or receiving health insurance, and receiving financial assistance to pay for the insurance, does not make someone a "public charge". This means it won't affect immigration status or citizenship applications for you, your family, or anyone who lives with you.

I am undocumented. Is my information safe?

Your safety is important to us. **Your information will not be used for immigration enforcement.**

Federal and state laws protect the privacy of people who apply for health insurance through *Washington Healthplanfinder*. Information about immigration status will be used only to determine eligibility for coverage and not for immigration enforcement.





Resources



GovDelivery

Subscribe and stay connected!

Subscription Topics

- Apple Health (Medicaid) programs and eligibility
 - General information and updates 
 - COFA Islander programs 
 - Apple Health Expansion

Select the topic “Apple Health Expansion”

Visit: public.govdelivery.com/accounts/WAHCA/subscriber/new

Resources

Health Care Authority

- ▶ HCA webpage
 - ▶ hca.wa.gov/ah-expansion
- ▶ Email
 - ▶ HCAAppleHealthExpansion@hca.wa.gov



Health Benefit Exchange

- ▶ HBE webpage
 - ▶ wahealthplanfinder.org/us/en/health-coverage/who-can-sign-up/immigrants.html
- ▶ QHP/QDP Expansion 1332 waiver
 - ▶ wahbexchange.org/about-the-exchange/what-is-the-exchange/legislation/1332-waiver-information

Resources

Apply for coverage through:

▶ Washington Healthplanfinder

▶ [wahealthplanfinder.org](https://www.wahealthplanfinder.org)



Nov. 1, 2023



July 1, 2024

Live Q&A

Mentimeter survey

A survey link will be sent to participants registered email.



Questions

Apple Health Expansion

- ▶ Email: HCAAppleHealthExpansion@hca.wa.gov

QDP/QHP Expansion & 1332 Waiver

- ▶ Email: ImmigrantCoverage@WAHBExchange.org