Apple Health restoration for COFA Islanders

**Background**

Compact of Free Association (COFA) Islander Health Care began in 2019 as a Health Care Authority program that pays the monthly premiums and out-of-pocket expenses for eligible COFA Islanders. A dental benefit was added for plan year 2021.

Washington Apple Health (Medicaid) was restored for individuals from the Federated States of Micronesia, the Republic of the Marshall Islands, and the Republic of Palau on December 27, 2020 through the enactment of the Consolidated Appropriations Act, 2021. This means COFA Islanders living in Washington may now be eligible for Apple Health, including individuals currently enrolled in COFA Islander programs.

**What is Apple Health?**

Apple Health is the name for Medicaid in Washington State.

**Are there benefits to having Apple Health?**

Apple Health provides medical, vision, and dental benefits and health care services such as preventative care, cancer screenings, treatment for diabetes and high blood pressure and many other health care services. Washington residents can apply for free or low-cost Apple Health coverage at any time throughout the year. There are no co-payments, deductibles, and other out-of-pocket expenses.

**Do I automatically get Apple Health?**

Enrollment is not automatic. You must apply to see if you can have Apple Health. Applications determine if you are eligible for Apple Health.

- Individuals who are single adults, children, parents/caretakers, or pregnant, apply for Apple Health coverage through [wahealthplanfinder.org](http://wahealthplanfinder.org).
- Individuals who are over 65, or are blind, disabled, or in need of long-term care services, apply through [washingtonconnection.org](http://washingtonconnection.org).

You do not need to take action if you have COFA Islander Health Care, are under age 65 and do not have Medicare. Your coverage will change to Apple Health in July.
I applied for COFA Islander Health Care, but I was denied, can I apply for Apple Health?
Yes! Even if you were denied COFA Islander programs, you may be eligible for Apple Health. Update your application to see if you can get Apple Health now.

Can I use my COFA cards when I have Apple Health?
Your COFA card or Navia card will be active for three months after your COFA Islander Health Care ends in case you get a bill from the time you had COFA Islander Health Care. After this three-month period, your COFA card will no longer work. You cannot use your COFA cards for Apple Health. Contact us if you received a bill after the three-month period ends and need assistance.

Can I keep Alien Emergency Medical (AEM) for my dialysis, cancer treatment or ER visits?
No. Apple Health is full scope or comprehensive health coverage; it will cover your dialysis, cancer treatment and ER visits. Your AEM coverage will change to full scope Apple Health coverage.

Can I keep my doctors with Apple Health (Medicaid)?
Contact your current doctor’s office and ask if they accept Apple Health and which managed care plans they may take. When you have Apple Health, your plan will assign you a primary care provider (PCP), which can be changed.

Can I have Apple Health if I have Medicare?
Yes, there are programs with Department of Social and Health Services (DSHS) that work with your Medicare, including Medicare Savings Programs (MSP), which may help pay for your Medicare premiums. View the hca.wa.gov/medicare-savings-program for more information.

I am not eligible for Apple Health. What do I do now?
If you have too many resources for Apple Health through DSHS, apply through wahealthplanfinder.org to see if you can have COFA Islander Health Care. If you are not eligible for both Apple Health and COFA Islander programs, you may be able to purchase your own plan with tax credits.

I received a letter requesting an interview. What do I do?
Some medical programs require an interview with DSHS. You should follow the instructions in the letter to set up an appointment for the interview. It is important to attend your interview to determine your eligibility for medical programs.
If you speak [name of language], language assistance services, free of charge, are available to you. Call 1-800-547-3109 (TRS: 711).

If you need an accommodation, or require documents in another format or language, please call 1-800-547-3109 (TRS: 711).