



Retroactive Coverage

In Washington State, "retroactive Medicaid"—is known as retroactive Washington Apple Health (Medicaid) coverage. It allows individuals to apply for coverage up to three months prior to the month of application, provided certain eligibility conditions are met. This is established under [WAC 182-504-0005](#).

How to apply for retroactive coverage:

1. **Gather documentation.** You may be asked to provide proof of your income, household size, and residency for each of the months you need retroactive coverage.
2. **Submit a request** for retroactive coverage.

For MAGI-based coverage

Complete the Retroactive Health Care Coverage Request form ([HCA 13-952](#)) and submit to the Health Care Authority(HCA) using one of the following:

- **Fax:** 1-866-841-2267
- **Mail:** HCA MEDS, PO Box 45531, Olympia WA 98504-5531
- **Email:** apple@hca.wa.gov
- **Apply online** on wahealthplanfinder.org

For Apple Health Classic Medicaid

- The request will be handled by Department of Social and Health Services (DSHS) as part of your application process.
 - You can apply online via [Washington Connection](#) or use a paper application ([HCA 18-005](#)).
3. **HCA or DSHS may ask for more information** before making an eligibility determination. Sending proof of your income with your retroactive request form may expedite the process.
 4. **Receive your determination.** Retroactive approval will not be displayed on your Washington Healthplanfinder dashboard. You will receive an approval or denial letter by mail. If approved, contact any providers with outstanding medical bills and let them know they can rebill for those dates of service.

Programs with retro coverage

Refer to the table below for retro coverage information pertaining to each Apple Health program listed.

Program name	MAGI or Classic	Additional comments
Apple Health for Adults	MAGI	
Apple Health for Kids	MAGI	
Apple Health for Pregnant Individuals After Pregnancy coverage (APC)	MAGI	
Apple Health for workers with disabilities (HWD)	Classic	Premiums for those retroactive months must be paid if coverage is approved.
Apple Health for Medically Needy and Spend-down	MAGI	Once they have met their "spend-down" amount for the retroactive base period.
Medicare Savings Program	Classic	Depending on the individual's income retroactive coverage may be available.
Aged, blind or disabled: Individuals who are 65 or older	Classic	If they meet eligibility requirements during those months.