

# COFA Islander Health Care Webinar

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## Frequently Asked Questions

### How do you ensure that people use the prepaid debit card for health related expenses?

COFA Islanders will only be able to use the card at doctor's offices, clinics, hospitals, and pharmacies. The card technology restricts usage by the type of merchants through merchant code authorization. Prescription expenses have a special bar code and the prescription has to be run as such for it to go through.

### When we are helping a client choose their Qualified Health Plan, will the premiums show on the screen?

Yes. This open enrollment, the amount of premium will show on the screen. We will have more system support next open enrollment.

### What are HCA's expectations on invoicing for monthly premiums?

HCA has a standing carrier workgroup that is working through these discussions. We encourage the carriers to use those meetings to address these processes.

### Most of them are by tradition married, but not legally. What do we do here?

You will enter the household information and answer the questions related to their relationship. To qualify for COFA Islander Health Care, individuals must file taxes. If they are married, they have to file as married filing jointly.

### Can an enrollee in COFA Islander Health Care change their health plan during the benefit year?

A special enrollment period is a time outside the open enrollment period when they can sign up for coverage or shop for a new plan. Certain life changes or special circumstances may qualify them for a special enrollment period. For events that do not qualify for a special enrollment period, they will need to wait for the next open enrollment period to sign up or shop for a new plan. When they apply or report a change through Washington Healthplanfinder, their health plan shopping experience will depend on their qualifying life event. For a list of the qualifying events, please visit Washington Benefits Exchange at <https://www.wahbexchange.org/new-customers/who-can-sign-up/special-enrollment-period/special-enrollment-qualifying-events/>.

### Will there be a main point of contact for the navigators?

Yes. For questions regarding COFA Islander Health Care, please call 1-800-547-3109 or email [COFAQuestions@hca.wa.gov](mailto:COFAQuestions@hca.wa.gov). For questions regarding enrollment in qualified health plans, please contact your lead organization.

## Are we only using the I-94? Some of them only have passports and not I-94.

Individuals submitting applications should provide the information that they have. I-94 is not required but if they have it, they should provide the information on their application.

## What is the 800 number?

There are a couple of toll-free numbers. The HCA number is 1-800-547-3109; this number, staffed by HCA policy staff, is for program policy questions and assistance. Individuals and families can also contact HBE to enroll at 1-855-923-4633 or contact the Lead Navigator Organization in their area in this link: <https://www.wahbexchange.org/new-customers/application-quick-tips/customer-support-network/>

## Will the automatic 5% deduction used for MAGI countable income apply to COFA Islander Health Care?

Yes, the 5% deduction used for MAGI countable income also applies to Qualified Health Plans (QHPs), including COFA Islander Health Care.

## If a Qualified Health Plan cannot provide in-network care covered by the benefit packages and arranges for an out-of-network provider with in-network cost-sharing, will the program cover it?

In Washington State, all emergency and medically necessary expenses are covered in-network as long as individuals are seeking care through their plans. Carrier practices regarding referrals from an in-network provider to an out-of-network provider seem to vary. Some plans want the enrollees to get plan approval in addition to provider referral. Our understanding is that the carrier must cover services from a provider that is out-of-network if no in-network providers can provide medically necessary services within a reasonable time and distance. It is important that individuals work with their plans to coordinate necessary services.

## Will the application be linked to United States Citizenship and Immigration Services (USCIS)?

The information in the application is checked against the federal hub several times throughout the application process. This information includes the immigration information provided on the application.

## What are HCA's expectations on invoicing for monthly COFA premium?

HCA has a standing carrier workgroup that is working through these discussions. We encourage the carriers to use those meetings to address these processes.

## Is it required that COFA Islanders have a SSN?

Individuals applying for coverage should always include their Social Security Number (SSN) if they have it. Individuals, who still need to apply for their SSN through the Social Security Administration, may be given coverage while they are waiting their SSN.

## Will the updated PowerPoint slides be available to print?

Yes, the PowerPoint slides are available on HCA COFA website at: <https://www.hca.wa.gov/health-care-services-and-supports/apple-health-medicaid-coverage/cofa-outreach-toolkit>

## After individuals qualify for COFA Islander Health Care, what would we tell our clients what is the next step?

After individuals apply, they will receive a confirmation letter on their Washington Healthplanfinder dashboard within 3-5 business days. A program welcome booklet is under development and will be mailed to enrolled individuals in early 2019.

## When will they be receiving their COFA Islander money medical expenses card?

The card will be sent to them within 5-10 business days after their COFA Islander Health Care effective date. HCA is still working with the card contractor regarding the details of card implementation.

## Is COFA Islander Health Care like Medicaid coverage? Who is paying their premium? Will they still have a premium if income is at 133% FPL?

COFA Islander Health Care is not a Medicaid program. Individuals are enrolled in a silver level Qualified Health Plan. Their premiums and out-of-pocket expenses are paid by the HCA. If individuals are over income, they may still be eligible to enroll in a Qualified Health Plan and receive tax credits; however, they will be responsible for paying their own monthly premium and out-of-pocket expenses.

## After we submit an application, will Washington Healthplanfinder tell us if they are qualified for the program?

The Washington Healthplanfinder will tell you if they have successfully enrolled in a qualified health plan. However, you will not be able to tell if they have been approved for COFA Islander Health Care sponsorship. It takes 3-5 business days for HCA to be assigned as a sponsor in Washington Healthplanfinder. This information can be found on My Profile tab of Washington Healthplanfinder and the individual will receive an Important Information letter from HCA confirming their participation in the program. This process will be temporary until the system improvements are implemented for next open enrollment.

## Even if they become over income, they will still need to pay their premiums themselves, correct?

Yes, that is correct.

## What happens if they are over income and do not pay their premiums?

The individuals must pay their premium to continue with their enrollment.

## What would happen if someone is eligible for COFA Islander Health Care but uses the “pay now” feature? Will HCA reimburse them if this happens?

If you are assisting a COFA islander, please instruct them **not** to use the “pay now” feature as the premium will be paid by HCA. HCA will only be able to reimburse under the good cause circumstances.

## What will the process be to ensure timely binder payments for January premiums?

HCA will work with the carriers to assure that the timely binder payments are made. HCA has a standing carrier workgroup that is working through these discussions. We encourage the carriers to use those meetings to address these processes.

## Is COFA Islander Health Care only for clients that are under age 65?

There is no age limit for COFA Islander Health Care. If they are 65 or older and they do not qualify for Medicare, they may still be eligible for COFA Islander Health as long as they meet all of the eligibility requirements.

## Will the 800 number provide interpreters when clients call?

Yes. If an individual calls 1-800-547-3109 and asks for an interpreter, we will be able to provide one.

## How often should the carriers expect to be contacted by the Washington Health Benefit Exchange to identify COFA Islander Health Care enrollments to set up these members on sponsorship billing through open enrollment?

Please refer to your contacts at Washington Health Benefits Exchange for this information.

## Would the client have to select their silver plan the same day they apply for COFA Islander Health Care coverage? Or would they have to wait for a letter?

They do not have to select their silver plan on the same day their application is submitted. However, we strongly encourage applicants to select a plan as soon as possible and before the end of open enrollment for ongoing eligibility. To qualify for COFA Islander Healthcare, they will have to enroll in a silver level qualified health plan. Once they enroll in a plan, they will receive a confirmation letter from HCA.

## Are individuals only able to apply during open enrollment or can they apply year-round as long as they have a qualifying life event?

Yes, they can apply year-round. However, to be eligible for enrollment they must have a qualifying life event that makes them eligible for a special enrollment period (SEP). For a complete list of the qualifying events, please visit Washington Benefits Exchange at <https://www.wahbexchange.org/new-customers/who-can-sign-up/special-enrollment-period/special-enrollment-qualifying-events/>.