Topics

- Post-eligibility Review (PER)
- Eligibility Reconsideration
- Re-applying after PER
- Program Integrity
- Resources
Post-eligibility Review
What is a Post-eligibility Review (PER)?

PER is the verification process completed by HCA staff when the attestation of income is not compatible with information obtained through cross-matches and the cross-match shows the individual may not be eligible.
Income is described as not reasonably compatible with federal and state cross-matches when:

- The income an individual attested to is below the Apple Health standard, but the data sources indicate the income is above the Apple Health standard.
- The data sources are not available.

If an individual is active on SNAP or cash assistance through the Department of Social and Health Services (DSHS), they might not have a PER even if income is not compatible.
Incompatibility

Accepted attestation: Below Apple Health Standard

Cross-Match Results

Above standard
- Attestation is not reasonably compatible. A post-eligibility review is required.

Below standard
- Attestation is reasonably compatible. A post-eligibility review is not required.

Not Available
- Attestation is not reasonably compatible. A post-eligibility review is required.
Incompatibility

Accepted Attestation: Above Apple Health Standard

Cross-Match Results

Above Standard
Below Standard
Not Available

Individual is not income-eligible for Apple Health. The System determines eligibility for a qualified health plan with or without tax credits.
PER Scenario

Scenario one:

Rose completes her Apple Health renewal and attests her income is $500 a month from her job, but the cross-match with Employment Security Department (ESD) shows it to be $1200.

No PER is needed because the cross-match completed with the data sources find income is below the Apple Health income standard.
PER Scenario

Scenario two:

Jake reports his income is $1200 a month from his job, but the ESD cross-match shows income to be $1850 a month.

A PER is needed because the cross-match shows Jake’s income may be above the Apple Health income standard.
PER Process

During a PER, HCA eligibility staff check third-party sources prior to requesting verification.

Third-party sources may include:

- Employment Security Department
- The Work Number – Equifax
PER Process

When HCA is unable to verify income with third party sources, a letter is sent to the primary applicant requesting at least 60 days of income verification.

This letter is sent to only the primary applicant and any Authorized Representative who have permission to receive letters on the applicant’s behalf.
This is an example of an Apple Health Information request letter (pre-pend letter).

This letter is generated automatically through the Washington Healthplanfinder.
Washington Apple Health Information Request

Dear Jake Miller,

We need the following information to see if the individuals in your household are eligible for Washington Apple Health coverage.

**Jake Miller: Proof of gross monthly income for the last 60 days. Examples can include: wage stubs, statement from the employer, etc.**

If this information is not received by 06/09/18, your coverage may be stopped or denied.

If you have questions about the information requested in this letter or would like to request more time to provide this information, call the Health Care Authority (HCA) at 1-855-682-0798.

When this information is received, we will review your household's eligibility for all available health coverage programs through Washington Healthplanfinder.

Label all submitted documentation with your Application ID.

Submit documents:

- **Online:** [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org)
  - Sign into your account and upload the documents to your Document Center.

By Email: medsclientinbox@hca.wa.gov

By Fax: 1-855-867-4467

By Mail: Health Care Authority
         P.O. Box 45531
         Olympia, WA 98504-5331
PER Process

Individuals are given 15 days to provide the requested information.

The information can be submitted by:

- Email: Apple@hca.wa.gov
- Fax: (855) 867-4467
- Mail: Health Care Authority
  Po Box 45531
  Olympia, WA 98504
- Online: www.wahealthplanfinder.org

HCA may grant additional time upon request.
After the due date, HCA eligibility staff check the document systems for the requested proof of income and use the information provided to determine eligibility.

This may mean an individual could be eligible for a different program (including a premium-based program). If the requested information is not provided or verified income is over the standard Apple Health coverage could terminate.
Washington Apple Health Termination

Dear Jake Miller,

Your Washington Apple Health coverage for the individuals listed below will end on 05/31/2018.

<table>
<thead>
<tr>
<th>Name</th>
<th>Reason</th>
</tr>
</thead>
<tbody>
<tr>
<td>Jake Miller</td>
<td>You didn't give us the information we asked for.</td>
</tr>
</tbody>
</table>

On 05/25/18, we asked you to give us:

Jake Miller: Proof of gross monthly income for the last 60 days. Examples can include: wage stubs, statement from the employer, etc.

This information was due by 06/09/18.

Because we did not get this information, we cannot determine if you may be eligible for future coverage. If you have any questions about this notice, call the Health Care Authority at 1-800-562-3022.

RECONSIDERATION

We will reconsider this decision if we receive the information by the end date listed above. If the requested information is not received by this date, you will need to reapply for coverage.
Eligibility Reconsideration
Reconsideration

Reconsideration for eligibility may occur if HCA receives the requested information after the due date in the information request letter, but before the individual’s Apple Health coverage has not ended.

If HCA receives the requested information after the individual’s coverage has ended, the individual will need to re-apply for coverage.
Scenarios

Scenario one:

Rose renews her Apple Health on November 1 and the information in her application is cross-matched with data provided by ESD and is found to be incompatible.

Rose is now required to provide proof of her attested income, and a letter is generated requesting verification.

She does not respond. After 15 days HCA staff review her case and terminate her Apple Health coverage due to no response. Her benefits are scheduled to end December 31.

What is the outcome of this scenario?
Scenarios

Outcome:

Rose will be eligible for reconsideration if she submits the requested documents prior to December 31.
Scenario two:

Jake applies for Apple Health on June 7 and the information he provided is cross matched with ESD data and is found to be incompatible.

Jake is now required to provide proof of his attested income, and a letter is generated requesting verification.

He does not respond and HCA staff cannot verify his attested income. His coverage will end July 31.

He submits verification after his Apple Health coverage ends.

What is the outcome of this scenario?
Scenarios

Outcome:

Jake is not eligible for reconsideration.

HCA received the requested verification after his coverage ended.

Jake will need to reapply for Apple Health.
Reconsideration

An individual can reapply for coverage via:

- Online: wahealthplanfinder.org
- Mobile application: WAPlanfinder
- Phone: 1-855-923-4633
- Mail or Fax: print and return a paper application from hca.wa.gov/assets/free-or-low-cost/18-001P.pdf
Reapplying Following PER
Reapplying Following a PER

After a PER is completed and coverage is closed, individuals have the option to reapply for Apple Health, however self-attestation may not be accepted.

When income is not automatically verified through data sources, coverage will be in pending status until HCA staff manually verify eligibility.

Through data sources, Apple Health will be pended until the client provides proof of income and HCA staff review their eligibility.
A pending status means that coverage is not approved or denied; verification is needed before eligibility is determined.

When individuals are in pending status the [Additional Verification Required - EE001 letter](#) is sent requesting information to be submitted within 15 days. HCA may grant more time upon request.

HCA eligibility staff will process the application after the due date.
Important Deadline to Submit Information

Dear Jake Miller,

Act now! We need more information about one or more household members.
You or others in your household still need to send one or more document copies to prove your eligibility for coverage or financial help. If we do not get these documents by the dates below, you or other individuals in your household could lose or be denied coverage, or have changes to the financial help you may be getting.

<table>
<thead>
<tr>
<th>Washington Apple Health - Verification Needed</th>
</tr>
</thead>
<tbody>
<tr>
<td>Individual Name</td>
</tr>
<tr>
<td>All Household Members</td>
</tr>
</tbody>
</table>

Documents to Submit

Some examples of documents that can be used to verify your eligibility for a Qualified Health Plan or Washington Apple Health are:

Proof of Citizenship:
- U.S. Passport or U.S. Passport Card
- Enhanced Driver’s license or Enhanced State ID. (must say “enhanced”)
- Certificate of Naturalization
- Official U.S. county Birth Certificate

This is an example of a letter requesting information following reapplication.

The table displays what is needed for verification purposes.
Proof of Social Security Number:
- Social Security Card
- IRS, military, or payroll documents showing complete SSN
- Receipt of a pending Social Security Application

Proof of Income and Deductions:
Provide proof of the total household income and deductions for everyone on your application for the last 60 days, such as:
- Payroll statements for the last 60 days
- Complete copy of most recent income tax return
- The most recent three month self-employment profit and loss document
- Recent receipts or statements showing payment of reported deductions

Proof of Lawful Presence:
- Permanent Resident Card (Form I-551)
- Refugee Travel Document (Form I-571)
- Valid foreign passport with I-94 stamp of admission
- Visa with I-94 stamp of admission

Proof of Non-incarceration Status:
- Declaration of Non-Incarceration Form, available at http://www.wabhexchange.org/info-you/individuals-and-families/forms/

Proof of Tribal Membership:
Any official document issued by a federally recognized tribe that shows the individual is a member of that tribe, such as:
- Tribal Membership or Enrollment Card
- Certificate of Indian Blood (that specifies membership or enrollment)

Other Health insurance Coverage:
- Declaration of Ineligibility for Other Health Insurance Coverage Form, available at http://www.wabhexchange.org/info-you/individuals-and-families/forms/
- Copy of insurance policy showing enrollment end date
- Termination letter from insurance company

How to Submit Documents:
The fastest option is to submit documents online or by using our free mobile app, WAPlanfinder:

1. Sign into your account and select “Document Center”
2. View what you need to submit under “Documents Needed”
3. Select “Upload” to begin submitting documents

Or, label each page of your document with your application ID (at the top of this letter) and mail or fax to:
Eligibility Fraud
Eligibility Fraud

Insurance fraud is the intentional under reporting of income or miss reporting of circumstances to qualify for health care coverage. This may result in severe penalties for application assisters, the provider, and the applicant.

The penalties can include but are not limited to:

- Loss of coverage
- Provider referral to the Office of Program Integrity
- Termination of privileged user access in Washington Healthplanfinder
- Criminal prosecution under Washington State Law
Fraud Prevention

If you suspect someone is fraudulently reporting their circumstances to receive Washington Apple Health (Medicaid) coverage, please notify:

Washington Apple Health eligibility fraud
• Phone: 360-725-0934
• Fax: 360-725-1158
• Mail: Health Care Authority
  Attention: OMEP
  P.O. Box 45534
  Olympia, WA 98504-5534
• Email: WAHEEligibilityFraud@hca.wa.gov

For more information visit: hca.wa.gov/about-hca/medicaid-fraud-prevention
Resources
Resources

- HCA Training and Education
  hca.wa.gov/free-or-low-cost-health-care/apple-health-medicaid-coverage/stakeholder-training-and-education

- HCA Medicaid Fraud Prevention
  hca.wa.gov/about-hca/medicaid-fraud-prevention

- HCA Area Representatives
  hca.wa.gov/assets/free-or-low-cost/area_representatives.pdf