Washington State Health Care Authority

Apple Health Expansion November 2023 webinar

Frequently Asked Questions

View the Apple Health Expansion eligibility fact sheet for an overview of the program. The following FAQ covers questions that were not answered live during the November 29, 2023 stakeholder webinar which shared an overview of eligibility, covered services, and other available programs.

View the webinar | Presentation slides

Translated presention slides: Amharic | Arabic | Cambodian | Chinese | Russian | Spanish | Tagalog | Ukrainian | Vietnamese

Apple Health Expansion

How will clients apply for coverage?

Will individuals age 65 and older apply through Washington Healthplanfinder or Washington Connection?

- Individuals age 19-64:
 - **Online**: Go to Washington Healthplanfinder select the "Apply Now" button.
 - Mobile app: Download the WAPlanfinder app select "sign in" or "create an account".
 - **Phone**: Call the Washington Healthplanfinder Customer Support Center at 1-855-923-4633.
 - Paper: Submit an Application for health care coverage (18-001P).
 - In-person: Local resources who, at no additional cost, can help you apply for health coverage.
 Local enrollment assistance

• Individuals age 65 and older:

- **Online**: Go to Washington Connection select "Apply Now."
- Learn how to login to Washington connection.
- Learn how to complete your eligibility review.
- Paper: Submit an Application for aged, blind, disabled/long-term care coverage (HCA 18-005).
- **Phone**: Request an application by calling 1-877-501-2233.
- o **In-person**: Visit your local Department of Social and Health Services (DSHS) office.
 - For Aged, Blind or Disabled coverage: DSHS Community Services Office
 - For Long-term Services and Supports: Home and Community Services Office

How long will client application information be saved in their accounts?

Client's application information will remain in application systems permanently. Applicants can update their information or make changes to their account at any time.

Apple Health Expansion webinar FAQ Updated 1/24

When can people apply for Apple Health Expansion?

People can apply for Apple Health Expansion starting in Spring 2024. The exact date will be shared on the Apple Health Expansion webpage as soon as it's available. The earliest start date for coverage is July 1, 2024.

Will individuals who are unmarried and undocumented and living together need to submit separate applications when applying for Apple Health Expansion?

Individuals who are unmarried and living together do not need to be on the same application and should submit their own applications.

Married individuals living together can apply on the same application.

Information you need when you apply

Do clients have to provide proof of income when applying for coverage?

No proof of income is required in the initial application process. Clients may receive a letter asking to provide proof of income.

How should seasonal workers report their income?

When individuals apply online through Washington Healthplanfinder, the system asks for income from the current month. Clients who are enrolled in Apple Health Expansion need to report if their monthly income changes if it changes by \$150 or more and is expected to last more than one month. If income decreases, they may qualify for more savings.

There are a few ways customers can report income that changes:

- Report average monthly income. This takes the customer's annual income and divides it by 12. This will be the average monthly income.
- Report actual income for the current month. If customers do this, they can report new income amount when it changes.

When reporting income, applicants should choose an approach that:

- Maximizes affordability.
- Supports continuity of coverage.
- Reduces need to change report.

Enrollment

Which of the Apple Health plans will be offered to Apple Health Expansion clients?

It is still being determined how many plans will partner with this new program.

What is the enrollment start date for Apple Health Expansion?

The earliest enrollment start date for Apple Health Expansion is July 1, 2024. After July 1, 2024, clients who are approved for coverage will be enrolled the first day of the month they apply.

Will everyone who is eligible and applies for Apple Health Expansion be enrolled?

Health Care Authority (HCA) received funding to implement Apple Health Expansion. HCA anticipates the number of eligible individuals will exceed the available spots due to limited budget. We will have an enrollment estimate end of January.

Apple Health Expansion webinar FAQ Updated 1/24

Eligibility and verification

When and how do you verify income for Apple Health Expansion?

HCA will hold an upcoming eligibility webinar that will share information on post eligibility reviews and the process of verifying income.

What income should be submitted if an individual lives in a multi-person household?

For individuals age 65 and older:

• Eligibility will be based on the income the individual or their spouse receives or earns. An individual's tax filing status is not an eligibility factor for individuals age 65 and older.

For individuals ages 19-64:

• Eligibility is based on the income information for all adults and all minors with enough income to require them to file a tax return.

Can individuals with no income apply for coverage?

Individuals should report their current income when they apply for coverage. If an individual does not have income at the time of application, then they should report zero income.

How do you calculate income for the application?

No changes are being made to how income is currently reported or calculated. The online application will ask for types of income and help you calculate your earnings.

Will lawfully present people be eligible for Apple Health Expansion?

Lawfully present people who have not met the five-year bar are currently eligible for federal subsidy and will not be eligible for Apple Health Expansion.

Covered services

What services will be covered under Apple Health Expansion?

Apple Health Expansion will cover physical and behavioral health services, dental, non-emergency medical transportation, and interpreter services. Long-term services and supports are not covered under Apple Health Expansion.

Are Health Home services convered under Apple Health Expansion?

Health Home services are not covered under Apple Health Expansion. Connection to primary care and care coordination will be available through the Apple Health Expansion enrollee's plan.

Outreach

What community-based organizations (CBO) are participating in outreach for Apple Health Expansion?

View the Lead Organization Map to see a list of CBOs who can provide support to potential enrollees and may be participating in outreach. HCA attends monthly and quarterly meetings with stakeholders and partners across the state and will send out communications to invite CBOs to participate in outreach in Spring 2024.

Privacy and protection of client information

How will HCA protect immigration status data and other private client information?

Apple Health Expansion will use existing Apple Health data privacy and protection standards to ensure clients' identity and information remain confidential. View HCA's notice of privacy practices for more information.

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Does HCA share any client information with ICE or any other federal or law enforcement agencies?

No. HCA does not share client information with any immigration agency, including ICE or other federal agencies. Eligibility for Apple Health Expansion is exempt from the **public charge test**. If you have questions or concerns about how an application for Apple Health Expansion may impact your immigration status or chances of becoming a permanent resident or citizen, contact an immigration attorney.

Billing and prior-authorization

Will billing and prior-authorization procedures for Apple Health Expansion be different than other Apple Health programs?

Apple Health Expansion will use the existing Apple Health billing guides and prior-authorization procedures for all services, including dental.

Will claims go to Apple Health directly, instead of the plan?

All Apple Health Expansion services are covered through the Apple Health plan. There is no Apple Health direct fee-for-service claims processing for Apple Health Expansion.

Apple Health plans

Will clients enrolled in Apple Health Expansion be automatically enrolled into an Apple Health plan?

Individuals enrolled in Apple Health Expansion may choose to select from the available Apple Health plans. If a client does not select a plan, one will be selected for them based on their county.

Will adults enrolled in Apple Health for Pregnant individuals, After-Pregnancy coverage (APC), or Alien Emergency Medical (AEM) coverage automatically be enrolled into Apple Health Expansion?

Clients enrolled in AEM coverage will be automatically enrolled in Apple Health Expansion.

Clients enrolled in Apple Health for Pregnant individuals or APC will stay enrolled and not transition to Apple Health Expansion.

What happens if a clients loses eligibility for Apple Health Expansion?

If a client's coverage is terminated, they will go through a redetermination process.

Interpreter services

How can I access the Spanish interpretation of the webinar?

The webinar was provided with live closed captions (CC) in English and Spanish. Email ahexpansion@hca.wa.gov to request a copy of the closed captions.