April 27, 2020

TO: Health Care Authority Staff
    Home and Community Services Staff
    Aging and Long-Term Support Administration Staff
    Community Services Division Staff
    Developmental Disabilities Administration Staff
    Health Care Partners

FROM: Taylor Linke, Division Director
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      Babs Roberts, Director
      Community Services Division, DSHS
      Bea-Alise Rector, Director
      Home and Community Services Division, ALTSA
      Shannon Manion, Director
      Developmental Disabilities Administration, DSHS

SUBJECT: Temporary Changes – Treatment of Unemployment Income

In response to the public health emergency surrounding the outbreak of COVID-19, the Health Care Authority (HCA) is taking steps to ensure that individuals maintain continuity of their Classic Apple Health (Medicaid) coverage. This guidance is the fourth in a series of eligibility changes that are the direct result of federal changes in response to COVID-19 (The first 3 guidance documents can be found here: https://www.hca.wa.gov/health-care-services-supports/apple-health-medicaid-coverage/reference-guides).

As requests and approvals for additional federal/state authorities are evolving at a rapid pace, so is the correlating regulatory guidance for Medicaid eligibility. It is therefore imperative that you stay up-to-date on the most recent changes, so that we can support continuity of coverage for all our covered lives.
Unemployment Income Reporting Guidelines

Reminder: As Washington continues coverage, active Washington Apple Health (Medicaid) clients do not need to report any changes in income at this time.

Countable income reference for income designated in the CARES Act:

<table>
<thead>
<tr>
<th>CARES Act – Income and Medical Eligibility</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Federal Benefits</strong></td>
</tr>
<tr>
<td><strong>Relief</strong></td>
</tr>
<tr>
<td><strong>Benefit</strong></td>
</tr>
<tr>
<td><strong>Classic</strong></td>
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<tr>
<td><strong>MAGI</strong></td>
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<tr>
<td><strong>CHIP</strong></td>
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<tr>
<td><strong>Recovery Rebates – Sec. 2201 (stimulus checks)</strong> all tax payers under $75,000 single/150,000 joint payer</td>
</tr>
<tr>
<td><strong>Federal Pandemic Unemployment Insurance – (2104)</strong> Temporary increase to unemployment benefit</td>
</tr>
<tr>
<td><strong>Pandemic Emergency Unemployment Compensation – (2107)</strong> Up to 13 weeks.</td>
</tr>
<tr>
<td><strong>Pandemic Unemployment Insurance – (2102)</strong> UC for those not previously eligible, e.g. self-employed, not enough work history, etc.</td>
</tr>
</tbody>
</table>
State Benefits

<table>
<thead>
<tr>
<th>Relief</th>
<th>Benefit</th>
<th>Classic</th>
<th>MAGI</th>
<th>CHIP</th>
</tr>
</thead>
<tbody>
<tr>
<td>Paid Family Medical Leave</td>
<td>Available to all Washingtonians Jan 1, 2020 – must meet program participation requirements.</td>
<td>Countable income</td>
<td>Not countable; decision outstanding with IRS</td>
<td>Not countable; decision outstanding with IRS</td>
</tr>
<tr>
<td>Medical Leave (PFML)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>State Unemployment Compensation (UCB)</td>
<td>Waiting week has been waived</td>
<td>Countable income</td>
<td>Countable income</td>
<td>Countable income</td>
</tr>
</tbody>
</table>

Recovery Rebates ($1,200 Stimulus Check)
- This income is not countable for any Classic or MAGI Apple Health programs.

For Classic Apple Health this income is not considered a resource for 12 months following the receipt of the payment. This income is excluded from the post-eligibility treatment of income calculation as well.

Recovery Rebates (stimulus checks) are one-time payments. This payment is equal to $1,200 for an individual or $2,400 for joint returns. An additional $500 payment is made for each qualifying child (under 17). Stimulus check amounts are determined by the IRS, and individuals who have questions about their stimulus checks should be directed to the IRS.

Federal Pandemic Unemployment Insurance (increased federal unemployment income)
- This income is non-countable for any Classic or MAGI Apple Health programs.

The CARES Act increases the unemployment award to most individuals that file a claim during the public emergency. This increase is $600.00 a week in addition to any state determined unemployment compensation that the individual would normally be determined eligible for. Eligibility for enhanced payment will end on July 31, 2020.

When an individual applies for Apple Health coverage through Washington Healthplanfinder they should not report this source or amount unless they want to be screened for tax credits or Qualified Health Plan (QHP) coverage.

This income is excluded from the post-eligibility treatment of income calculation.

Pandemic Emergency Unemployment Compensation (extension)
- This income is countable MAGI Apple Health programs.
- Expands unemployment benefit for 13 weeks.
Pandemic Emergency Unemployment Compensation is available to any individual that has exhausted regular unemployment benefits available through the state. This expanded assistance is available beginning the week of January 27, 2020 until December 31, 2020.

**Pandemic Unemployment Insurance (new federal benefit)**

- This income is countable for Classic and MAGI Medicaid programs.
- Expands unemployment benefit for up to a maximum of 39 weeks

This expands the number and type of individuals eligible for unemployment compensation. This expanded definition includes individuals that are self-employed, who don’t have a sufficient work history, working part-time or who are quarantined.

This expanded assistance is available beginning the week of January 27, 2020 until December 31, 2020.

If you have any further questions, please contact AHEligCovid19@hca.wa.gov. We appreciate your flexibility and responsiveness to support our Apple Health clients during this time.

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