
COFA Islander
Health Care
Facebook Live

Introduction and roles

Health Care Authority	COFA Advisory Committee members
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• Roz Leon Guerrero - COFA Islander Program Manager	• Juanita Yasu
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Washington State Health Care Authority

What we’ll cover today

- Washington Apple Health (Medicaid) restoration
- COFA Islander program overview
- Scenarios
- Stay connected! and resources
- Q&A session

Medicaid restoration

- The Consolidated Appropriations Act, 2021, (Sec. 208) restored Medicaid benefits for individuals from the Republic of Palau, The Federated States of Micronesia and the Republic of the Marshall Islands.

Medicaid restoration

Washington Administrative Code (WAC) Revision

- Implement rule changes to support Medicaid restoration

System Enhancements

- Identify and resolve system barriers
- Support accurate program eligibility

Community Engagement

- Develop outreach materials
- Partner with community advocates
- Share information and updates via webinars, virtual summits and social media posts

MAGI-based Apple Health

- Most individuals eligible for Apple Health apply for coverage online at wahealthplanfinder.org.
- These Apple Health programs are referred to as MAGI-based medical programs.
- MAGI-based Apple Health programs eligibility includes income limits, household size, and residency.

Classic Apple Health

- Classic Apple Health refers to programs administered by the Department of Social and Health Services (DSHS). Individuals who are age 65 or older, blind, have a disability, or need long-term care services, apply for Apple Health coverage:
  - Online at washingtonconnection.org or
  - By completing a paper application
- Eligibility criteria varies for each program and is based on household size, income, and resources.


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Programs overview

COFA Islander programs overview

- COFA Islander Health Care and COFA Islander Dental Care are programs that pay for monthly premiums and cost-sharing for in-network, covered services.
- Individuals enrolled in COFA Islander Health Care have to file their taxes each year because they receive tax credits.
  - Tax credits, also known as Advance Premium Tax Credits (APTC), are an amount paid to your plan that helps keep your insurance affordable.

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COFA Islander programs – tax filing

- You cannot file your taxes without the information from the 1095-A form. It is mailed out at the beginning of the year.
- You must complete the IRS form 8962, and file it with the IRS form 1040.
- Visit hca.wa.gov/cofa and choose important tax information for COFA Islanders.

Cost sharing cards

- This card is known by many names: Navia card, COFA card, debit card.
- The same card is used for health and dental out-of-pocket costs.
- Each benefit has a monthly limit.
- At the beginning of the next month, the card is refilled.
- Contact HCA if additional funds are needed.

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Scenarios

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Scenario 1: I got a bill for my premiums

Maple is enrolled in COFA Islander Health Care and she receives a bill from her insurance plan for her monthly premium. She is concerned because she has an appointment next week.

Should she pay her bill?

> No. HCA pays the insurance premiums directly to the carriers for individuals enrolled in COFA Islander Health Care. The bill is for her records only.

Scenario 2: I got a bill from my doctor

Fir is enrolled in COFA Islander Health Care and went to the hospital. She gave them her insurance information and later receives a bill for $225.00.

What steps should she take?

Fir should take the following steps:

1. Confirm that her insurance plan has paid their part of the bill.

2. Use the cost sharing card for the patient responsibility.

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Scenario 3: I never got my cards

Barry is enrolled in COFA Islander Health Care and keeps checking his mail for his insurance card and cost sharing card, but they never come.

What steps should Barry take?

1. Make sure his address is correct in his Washington Healthplanfinder application.
2. Call his insurance plan to request replacement cards.
3. Call HCA to request replacement cost sharing cards.

Scenario 4: My doctor says I don't have COFA

Oak enrolled in a QHP that starts 04/01 and is approved for COFA Islander Health Care. She goes to the doctor on 04/04 and tells her doctor she has COFA, but the doctor says she doesn't have insurance.

What are her next steps?

1. Tell her doctor which QHP she chose. COFA Islander Health Care is not insurance; it is a program that pays for the QHP and out-of-pocket costs.

2. If her doctor tells her that her insurance plan is not active, call HCA for assistance.

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Resources

COVID-19

- Check with the plan for coverage options for COVID-19 testing, treatment and vaccines.
- Health Resources & Services Administration (HRSA) has a provider reimbursement program for the testing and treatment of uninsured individuals.
- Information about novel coronavirus (COVID-19) can be found at hca.wa.gov/coronavirus and view vaccination updates at hca.wa.gov/covid-vaccine.

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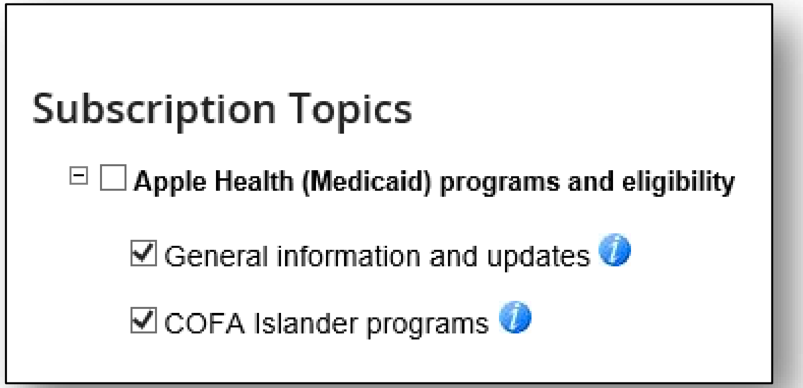
Resources

- Find free or low-cost health coverage brochure at hca.wa.gov/assets/free-or-low-cost/19-003.pdf
- Welcome to Washington Apple Health client benefits booklet at hca.wa.gov/ah-client-booklets
- **Website:** hca.wa.gov/cofa
- **Email:** COFAQuestions@hca.wa.gov
- **Phone:** 1-800-547-3109

- Sign up for GovDelivery! https://public.govdelivery.com/accounts/WAHCA/subscriber/new



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Stay connected!

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HCA is working with state and federal partners to plan the transition of COFA Islander programs to Washington Apple Health (Medicaid). COFA islanders seeking coverage now should continue applying for COFA Islander programs through Washington Healthplanfinder. Learn more: hca.wa.gov/cofa

Follow us on social media!

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Q&A session