

COFA Islander Programs



Office of Medicaid Eligibility Policy
Medicaid Eligibility and Customer Supports
October 22, 2020

Topics

- Background
- Eligibility for COFA Islander Programs
- Applications and Sponsorship
- Eligibility Results and Plan Selection
- Out-of-pocket Costs
- Special Enrollment Period (SEP)
- Other Coverage Options
- Scenarios
- Stay Connected
- Resources

Background



Background

The Compact of Free Association (COFA) is an economic and military treaty between the United States and the Republic of the Marshall Islands, the Federated States of Micronesia and the Republic of Palau.

Individuals from these nations can come and go freely from the United States without work permits or visas.

These individuals have a non-qualified immigration status that limits their ability to get federally funded Washington Apple Health (Medicaid).

Eligibility



**COFA Islander
Health Care**

COFA Islander Health Care Eligibility

To enroll in COFA islander Health Care, a COFA islander must:

- Be a Washington resident
- Have countable income under 133% Federal Poverty Level (FPL)
- Not be eligible for other minimum essential coverage such as employer sponsored insurance, Apple Health or Medicare
- Qualify for and take the maximum Advanced Premium Tax Credit (APTC)
- Enroll in a silver level Qualified Health Plan (QHP)

Eligibility



COFA Islander
Dental Care

COFA Islander Dental Care Eligibility

Individuals are eligible for COFA Islander Dental Care when they are:

- Enrolled in COFA Islander Health Care or
- Have Medicare and:
 - Are a COFA islander and a Washington resident;
 - Have countable income under 133% FPL.

COFA Islander Dental Care

When an eligible individual enrolls in a Qualified Dental Plan (QDP), COFA Islander Dental Care will cover:

- Qualified Dental Plan (QDP) Premiums.
- Out-of-pocket costs for QDP covered services.
- Non-covered services that are available in the [Adult Medicaid package](#), such as dentures.

Applications and Sponsorship



Applications

An individual can submit an application for coverage:

- Online: Go to [Washington Healthplanfinder](#)
- Mobile app: Download the [WAPlanfinder](#) app
- Paper: Submit an [Application for Health Care Coverage \(18-001P\)](#).
- Phone: Call the Washington Healthplanfinder customer support center at 1-855-923-4633.

An individual may qualify for a special enrollment period for certain life changes. Find a list online at www.wahbexchange.org/sep.

Applications and Sponsorship

Individuals enrolled in COFA Islander programs will be sponsored by HCA in [Washington Healthplanfinder](#) and will receive confirmation on the Eligibility Results letter.


COFA Islander Health Care

The individual(s) listed below are eligible for **COFA Islander Health Care** through the **Washington State Health Care Authority (HCA)**. Their health insurance premium and out-of-pocket expenses for covered services are at no cost to you. **HCA** will send more information on how to pay for the out-of-pocket expenses.




- Maple Tree

Sponsorship

[ACCOUNT HOME](#) | [PAYMENTS](#) | [MY HOUSEHOLD](#) | [DOCUMENT CENTER](#) | [MY PROFILE](#)

 We need additional documents to verify your eligibility. [Upload Documents](#)

You'll need to create an account to update your information. Click the quick link "Create An Account" on your Account Home tab.

Account Information	Contact Information
SPONSORS	HOME ADDRESS 
SPONSOR NAME HEALTH CARE AUTHORITY	123 Sesame St Olympia WA 98501
PLAN NAME AMBETTER BALANCED CARE 1 (2020) + VISION	MAILING ADDRESS 
MEMBER(S) NAME Maple Tree	123 Sesame St Olympia WA 98501
	NOTIFICATION PREFERENCE 
	PAPER (BY MAIL)

Confirmation of enrollment in the COFA Islander programs can be found on the My Profile tab.

Eligibility Results and Plan Selection



Eligibility Results

Households eligible for COFA Islander Health Care and COFA Islander Dental Care, will see the following banner on the Eligibility Results page.



You are eligible for COFA Islander Health and Dental care. Your premiums and out-of-pocket expenses are no cost to you if you enroll or are enrolled in a qualifying plan.

Eligibility Results

Program eligibility may also be confirmed in the following notices:

Current Year Qualified Health Plan

Enrolled Members	Insurance Company	Health Plan	Premium	Start Date
Maple Tree	Molina	Molina Choice Silver	\$0.00	11/01/2020

The premium for your Qualified Health Plan is the amount you pay after applying your eligible tax credit.

COFA Islander Health Care

The individual(s) listed below are not eligible for COFA Islander Health and Dental Care because they are not eligible for a Qualified Health Plan with tax credits. See Washington Administrative Code (WAC) 182-524-0300 and 182-524-0275.

- Maple Tree




Plan Selection

Open enrollment is the time for COFA islanders to make their plan choice for the next year, which may include keeping the plan they have or selecting a new one.

Individuals currently enrolled in COFA Islander Health Care do not have to complete a separate renewal process for the program, no action is needed as long as they continue to meet program eligibility.

Those eligible for COFA Islander Dental Care may select a dental plan for the new year.

COFA Islander Health Care

Ambetter Essential Care 5 (2020)

Provider and facility

- Joey Martsof
- Mark Wentworth
- Providence Family Medicine West Olympia

Prescription

- Atorvastatin
- Lipitor (Generic)

Primary care visit
You pay \$20

Generic drugs
You pay \$10

Quality rating
★★★★☆


Plan metal level
Silver

Out-of-pocket max
\$7,850 Individual
\$15,600 Family

Premium
\$350.72 /month
Price after \$20.00 tax credit

Deductible
\$7,300 Individual / \$14,600 Family

Estimated total yearly cost
\$4,458

 Compare [Pick This Plan](#)

SMART CHOICE

This plan qualifies for lower out of pocket costs.

COFA Islander Dental Care

Dental plans

Finalize plan selections

Filter By

Sort by: Premium

Provider & Facility Search

3 Total dental plans found



Dentegra Dental PPO Family Basic Plan

Provider and facility ⓘ

Edit

Routine care ⓘ

0% Coinsurance after deductible for children / 0% Coinsurance after deductible for adult

Restorative care ⓘ

50% Coinsurance after deductible for children / 50% - 100% Coinsurance after deductible for adults

Premium ⓘ

\$0.00 /month

Deductible ⓘ

\$50.00 Adult / \$75.00 Child

Annual benefit limit ⓘ

Unlimited for children / \$1,000 per adult



Compare

Pick This Plan

Out-of-pocket Costs



Cost Sharing Card



- There are two versions of the cost sharing card.
- Each card has a monthly limit.
- At the beginning of the next month, the card is refilled.
- The same card will be used for health and dental out-of-pocket costs.
- Contact HCA during the month if additional funds are needed.

Special Enrollment Period (SEP)



Special Enrollment Period (SEP)

Outside of open enrollment, COFA Islanders may enroll in a QHP during a SEP. Qualifying life events may include marriage, permanent move, or tax reconciliation.

The health plan may ask for documentation to verify the reported change.

Visit [HBE Special Enrollment Qualifying Events](#) for more information.

Special Enrollment Period (SEP)

In 2019, the Washington Health Benefit Exchange approved an exceptional circumstance for individuals newly identified as eligible for premium assistance sponsorship.

This SEP can only be requested by the sponsor.

Newly Eligible SEP

To be considered for this SEP:

- Complete an application at wahealthplanfinder.org
- Contact the Health Care Authority:
 - Email: COFAQuestions@hca.wa.gov
 - Phone: 1-800-547-3109

Program staff will review the application and confirm COFA Islander Health Care eligibility and request a newly eligible SEP.

Other Coverage Options



Apple Health and COFA islanders

COFA islanders may be approved for:

- Alien Emergency Medical (AEM). COFA islanders can enroll in AEM and COFA Islander Health Care concurrently.
- Medical Care Services (MCS). MCS is a DSHS program for individuals approved for ABD cash/ HEN. COFA islanders cannot have both MCS and COFA Islander Health Care.
- Apple Health Pregnancy Medical. COFA Islander Health Care will end when individual reports a due date in [Washington Healthplanfinder](#). They can choose which program they would like to enroll in.

Scenarios



I got a bill about my premiums

Scenario one

Maple enrolls in a silver level QHP and is approved for COFA Islander Health Care. She receives a bill from her insurance plan for her monthly premium and 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.

Proof of Tricare

Scenario two

Elm receives an Important Deadline to Submit information notice asking for proof of Tricare. She takes this letter to her navigator who helps her upload the requested verification.

Who should they contact to have the uploaded document reviewed?

The document is related to APTC eligibility. Elm and her navigator should contact [Washington Healthplanfinder](#) customer service for assistance.

I never got my cards

Scenario three

Barry is enrolled in COFA Islander Dental 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. Contact HCA to request replacement cost sharing cards.

Washington Apple Health (Medicaid)

Scenario four

Birch created a [Washington Healthplanfinder](#) application during open enrollment. They were expecting to enroll in COFA Islander Health Care and COFA Islander Dental Care but instead were approved for Apple Health.

Is this wrong?

No. When immigration information does not federally verify in [Washington Healthplanfinder](#) eligible individuals receive Apple Health while their information is reviewed.

I got a bill. How do I pay it?

Scenario five

Maple enrolled in a silver level QHP and is approved for COFA Islander Health Care. She went to the hospital and gave them her insurance information and later receives a bill for \$400.

What steps should she take?

1. Confirm that her hospital stay was covered by her insurance plan.
2. Contact HCA to request additional funds.
3. Use the cost sharing card for the patient responsibility

Stay connected



Stay up-to-date



Follow us on Facebook!



A screenshot of a Facebook post from the Washington State Health Care Authority. The post is dated August 2 at 4:00 PM. The text of the post reads: "If you are from the Marshall Islands, Mirconesia or Palau and live in Washington and need COVID-19 testing and treatment, you have coverage options. These include COFA Islander Health Care, Alien Emergency Medical, or the HRSA program. Apply online at www.wahealthplanfinder.org". Below the text is a photograph of a woman with a braid, wearing a grey scrub top, standing in front of green foliage. To the left of the woman is a logo for COFA Islander Health Care, which features a stylized palm tree with orange coconuts on a blue background.

Subscribe to
GovDelivery today!

Subscription Topics

- Apple Health (Medicaid) programs and eligibility
- General information and updates 
- COFA Islander programs 

SHARE YOUR STORY

Has your enrollment in the COFA Islander Health Care program positively affected your life?

We want to share your story to inspire COFA islanders, without health insurance, to sign up.

You will get a \$50 gift card if we use your story!

Submit your story at cofaquestions@hca.wa.gov

- 1** Provide a summary of your story, your full name, and contact information
- 2** Your submission will be reviewed and you may be contacted for an interview



Resources



Resources

- **COFA Islander Health Care and COFA Islander Dental Care**
 - ✓ **Program Manager:** Ariel Pyrtek at Ariel.Pyrtek@hca.wa.gov
 - ✓ **Website:** hca.wa.gov/cofa
 - ✓ **Email:** COFAQuestions@hca.wa.gov
 - ✓ **Phone:** 1-800-547-3109
- **HCA COVID-19 updates**
hca.wa.gov/information-about-novel-coronavirus-covid-19
- **GovDelivery**
public.govdelivery.com/accounts/WAHCA/subscriber/new