

Washington State
Health Care Authority

**HCA Eligibility Update &
Healthplanfinder Release 3.2**

July 7, 2016

Topics

HCA Eligibility Update & Healthplanfinder Release 3.2

- Medical Assistance Unit (MAU) changes
 - Income collection and counting
 - Scenarios
 - Pending WAH results for post-eligibility reviews
 - Other Healthplanfinder changes
-

Go-Live

While this is subject to change, "go live" for Release 3.2 is scheduled for July 17th. You'll notice changes when you log in on the 18th:

July 2016						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
3	4	5	6	7	8	9
10	11	12	13	14	15	16
 17	18	19	20	21	22	23
24	25	26	27	28	29	30
31						

Washington Healthplanfinder will go down for maintenance on July 17th

Medical Assistance Units

- Effective April 2016, medical assistance unit (MAU) rules for some individuals changed.
- System changes July 18th will support most of the rules.
- Washington Administrative Code changes:
 - WAC 182-506-0010: MAUs for MAGI-based programs
 - WAC 182-506-0012: Determining a person's MAU

Medical Assistance Units

- MAU is the individuals included in determining an applicant's eligibility for WAH.
- WAC 182-506-0010 highlights:
 - Each person will have an individualized MAU and may have different eligibility results than other people on the same application.
 - If a married couple resides together, they are included in each other's MAU, regardless of tax filing status.
 - The countable income used to determine a person's eligibility is the sum of the countable income of everyone in the person's MAU.

Medical Assistance Units

- WAC 182-506-0012 highlights:
 - Tax filer: MAU includes the tax filer, the tax filer's spouse, and all other tax dependents
 - Tax dependent who does not meet an exception: MAU mirrors the tax filer's MAU plus:
 - Tax dependent's spouse
 - Non-filer: MAU includes the non-filer, their spouse, their parent, their children, and siblings

Important: In addition to tax filers and tax dependents, always list everyone in the household on the application. This includes unmarried parents, spouses, siblings and children.

MAU Rules

- MAUs are based on:
 - Tax filing status
 - Relationship
 - Age
- Tax filing category must first be determined for each individual applying for coverage. Some tax dependents are considered non-filers when determining eligibility for WAH.
- Each individual will fall into one of three tax filing categories, as explained in the next four slides.

Tax Status

- A person's tax filing status is what the person *expects* their status will be when tax time arrives.
- If a person is not sure what their tax filing status will be, they are considered a non-filer.
- Always update Healthplanfinder with what the person reports their tax filing status will be.
 - For example, if an individual is a tax dependent claimed by their grandparent, they will be considered a non-filer. However, their tax filing status will still be "tax dependent of someone on (or off) the application."

Tax filers

- **Definition:** A tax filer is someone who expects to file a federal income tax return and not be claimed as a tax dependent by someone else.
- The MAU of a tax filer includes:
 - The tax filer;
 - Their spouse if living with them; and
 - All individuals they expect to claim as a tax dependent, even when the tax dependent does not live with the tax filer.

Tax dependents

- **Definition:** A tax dependent is someone who expects to be claimed by a tax filer, unless the tax dependent:
 - Is neither the spouse or the child of the tax filer;
 - Is a child under age 19 who resides with both parents and those parents **do not** file a joint tax return; or
 - Expects to be claimed by a noncustodial parent.
- If the tax dependent meets any of these exceptions, they are treated as a non-filer (see slide 11).

Non-filer

- **Definition:** A non-filer is an individual who does not expect to file taxes, and either does not expect to be claimed as a tax dependent, or is an individual who meets the exceptions of a tax dependent (see slide 10).
- The MAU of a non-filer includes:
 - The non-filer;
 - Their spouse, if living together;
 - Their children under age 19 if living with the non-filer; and
 - If the applicant is under age 19, their parents and siblings under age 19 who live in the same household.

Potential HPF Tax Statuses

Type	Tax Filing Status
Tax Filer	<ul style="list-style-type: none">• Single Filing Taxes / Head of Household• Married Filing Jointly / Separately• Qualified Widow or Widower
Tax Dependent	<ul style="list-style-type: none">• Tax dependent of someone on the application
Non-Filer	<ul style="list-style-type: none">• Tax dependent of someone not on the application• Tax dependent who is not the child/spouse of the tax filer• Person has neither filed taxes nor was a tax dependent

Note: Do not change an individual's tax filing status unless they report it has changed. This chart should not be relied on to determine tax filing status.

Countable Income

- Healthplanfinder will start collecting income and deductions for all household members, regardless of age.
- There are no changes to the types of income and deductions collected and counted.

Countable Income – child and tax dependents

- For children under age 19 and tax dependents, their income is counted only when the income meets the tax filing threshold. If the income does not meet the IRS threshold that requires them to file a tax return, the income is not counted.
- Individuals claimed as a tax dependent in tax year 2015 had to file a tax return when:
 - Earned income exceeded \$6300 for the year
 - Unearned income exceeded \$1050 for the year, unless the income is Social Security

Countable Income – child and tax dependents

- If the income is entered into Healthplanfinder for a minor or tax dependent, it will be counted towards any applicant's MAU the minor or tax dependent is included in.
- If a child is included in an MAU, the child's income will count towards the applicant's eligibility.
 - One exception: When a child under 19 is applying for his or her own child, the minor parent's income counts towards the child.

Household Income Screen

The updated language on the Household Income screen will indicate that individuals must report taxable income for individuals within their household who have taxable income levels at any age.

The application will continue to solicit income information for all individuals listed on the application.

washington
healthplanfinder
click. compare. covered.

1 Browse 2 Apply 3 Select 4 Finalize

Household Income * REQUIRED FIELD

In this section, answer the following questions for all household members as accurately as you can. Only enter information about the types of income listed.

Report income of minors and tax dependents regardless of age unless the minor or tax dependent will not be required to file taxes. For more information about tax filing requirements, please click [here](#)

You will have the opportunity to review a summary of your household income and deductions before submitting your application

Household Income

Are you or someone in your household currently employed not including any self-employment? (see question below for self-employment) * YES NO

Adult Applicant
 Young Child

Are you or someone in your household currently self-employed? * YES NO

Adult Applicant
 Young Child

The **green** hyperlink will navigate individuals to:

<http://www.wahbexchange.org/new-customers/application-support/>

Scenarios

Scenario 1: Jason applies for himself, his wife Ashley, and their two children, Paul (age 8) and Emma (age 6). Jason and Ashley plan to file a joint return claiming both their children as tax dependents. Jason and Ashley's income is from employment and Paul and Emma report dividend income.

In Healthplanfinder:

	Name	Age	Living in Same Home as Jason?	Tax Status	Income
HPF application	Jason, husband	35	N/A	Married Filing Jointly	\$1000
	Ashley, wife	35	Yes	Married Filing Jointly	\$1500
	Paul, son	8	Yes	Tax dependent of Jason	\$500
	Emma, daughter	6	Yes	Tax dependent of Jason	\$500

Results of Scenario 1: Jason and Ashley are tax filers so tax filer rules apply to them. Paul and Emma are tax dependents for whom none of the exceptions apply so tax dependent rules apply to them. The household income of \$3500 is counted for each MAU.

MAU for:	Tax Filer, Tax Dependent, or Non-Filer:	Who is included in MAU:	MAU size:	Countable income:	WAH eligibility:
Jason	Tax Filer	Jason, Ashley, and their tax dependents, Paul and Emma	4	\$3500 Everyone's income	Not eligible: Over income
Ashley	Tax Filer	Ashley, Jason, and their tax dependents, Paul and Emma	4	\$3500 Everyone's income	Not eligible: Over income
Paul	Tax Dependent	Paul, the tax filers Jason and Ashley, and their other tax dependent, Emma	4	\$3500 Everyone's income	Eligible – WAH for Kids
Emma	Tax Dependent	Emma, the tax filers Jason and Ashley, and their other tax dependent, Paul	4	\$3500 Everyone's income	Eligible – WAH for Kids

Scenario 2: Jason applies for himself, his wife Ashley, and their two children, Paul (age 8) and Emma (age 6). No one expects to file taxes and no one is claimed as a tax dependent. Jason and Ashley's income is from employment and Paul and Emma report dividend income.

In Healthplanfinder:

HPF application	Name	Age	Living in Same Home as Jason?	Tax Status	Income
	Jason, husband	35	N/A	Person has neither filed taxes nor was a tax dependent	\$1000
	Ashley, wife	35	Yes	Person has neither filed taxes nor was a tax dependent	\$1500
	Paul, son	8	Yes	Person has neither filed taxes nor was a tax dependent	\$500
	Emma, daughter	6	Yes	Person has neither filed taxes nor was a tax dependent	\$500

Results of Scenario 2: Jason and Ashley are tax filers so tax filer rules apply to them. Paul and Emma are tax dependents for whom none of the exceptions apply so tax dependent rules apply to them. The household income of \$3500 is counted for each MAU.

MAU for:	Tax Filer, Tax Dependent, or Non-Filer:	Who is included in MAU:	MAU size:	Countable income:	WAH eligibility:
Jason	Non-Filer	Jason, Ashley, and their tax children Paul and Emma	4	\$3500 Everyone's income	Not eligible: Over income
Ashley	Non-Filer	Ashley, Jason, and their tax children Paul and Emma	4	\$3500 Everyone's income	Not eligible: Over income
Paul	Non-Filer	Paul, his parents Jason and Ashley, and his sibling Emma	4	\$3500 Everyone's income	Eligible – WAH for Kids
Emma	Non-Filer	Emma, her parents Jason and Ashley, and her sibling Paul	4	\$3500 Everyone's income	Eligible – WAH for Kids

Scenario 3: Carol, age 60, applies for herself and her grandson Cody, age 12. She states that she will file taxes and claim her grandson as a dependent. Carol receives Social Security disability. Cody receives per capita distributions from gaming.

In Healthplanfinder:

HPF application	Name	Age	Living in Same Home as Carol?	Tax Status	Income
	Carol, grandma	60	N/A	Single Filing Taxes	\$1100
	Cody, grandchild	12	Yes	Tax dependent of someone on the application (Carol)	\$600

Results of Scenario 3: Since Carol is a tax filer, her MAU includes herself and her grandson who is her tax dependent. Both Carol and Cody's income counts towards Carol's eligibility.

Cody is a tax dependent who is claimed by a person who is not his parent or spouse. The non-filer rules apply to him. His MAU is himself and his income only.

MAU for:	Tax Filer, Tax Dependent, or Non-Filer:	Who is included in MAU:	MAU size:	Countable income:	WAH eligibility:
Carol	Tax Filer	Carol and Cody	2	\$1700 Carol + Cody's income	Eligible – WAH for Adults
Cody	Non-Filer	Cody	1	\$600 Cody's income only	Eligible – WAH for Kids

Scenario 4: Nick lives with his son Alex (age 14), his girlfriend Shari, and their daughter in common Joan (age 1). Nick applies for himself and Alex. Nick does not expect to file taxes or be claimed as a tax dependent. Alex had income earlier in the year and he will have to file taxes.

Shari applies for herself and Joan. Shari is a tax filer and plans to claim Joan and Alex as her dependents.

Nick's HPF application	Name	Age	Living in Same Home as Nick?	Applying for Coverage?	Tax Status	Income
	Nick	30	N/A	Yes	Person has neither filed taxes nor was a tax dependent	\$1200
	Shari, unrelated	31	Yes	No	Tax filer	\$5000
	Alex, son of Nick	14	Yes	Yes	Tax dependent of Shari	\$600
	Joan, daughter	1	Yes	No	Tax dependent of Shari	\$0

Scenario 4 continued: Shari's application

Shari's HPF application	Name	Age	Living in Same Home as Shari?	Applying for Coverage?	Tax Status	Income
	Shari	31	N/A	Yes	Single Filing Taxes	\$5000
	Nick, unrelated	30	Yes	No	Person has neither filed taxes nor was a tax dependent	\$1200
	Alex, son of Nick	14	Yes	No	Tax dependent of Shari	\$600
	Joan, daughter	1	Yes	Yes	Tax dependent of Shari	\$0

Results of Scenario 4: Since Nick is a non-filer, his MAU includes himself and his 2 children. Shari is a tax filer; her MAU includes herself and her 2 tax dependents.

Alex is a tax dependent who is claimed by Shari, who is not his parent so he is considered a non-filer. His MAU includes his father and sibling. Joan is a tax dependent who is claimed by one parent, but lives with both parents who are not married. Non-filer rules apply for Joan so her MAU includes herself, both parents, and her sibling.

MAU for:	Tax Filer, Tax Dependent, or Non-Filer:	Who is included in MAU:	MAU size:	Countable income:	WAH eligibility:
Nick	Non-Filer	Nick and his children Alex and Joan	3	\$1800 Nick + Alex's income	Eligible: WAH for Adults
Shari	Tax Filer	Shari and her tax dependents Alex and Joan	3	\$5600 Shari + Alex's income	Not Eligible: Over income
Alex	Non-Filer	Alex, his dad Nick, and his sister Joan	3	\$1800 Nick + Alex's income	Eligible: WAH for Kids
Joan	Non-Filer	Joan, her parents Nick and Shari, and Alex	4	\$6800 Nick + Shari + Alex's income	Not Eligible: Over income

Scenario 5: Sarah, age 19, applies for herself and her brother, John, age 9. She states that she is a tax filer and will claim John as a dependent. Sarah is pregnant and is expecting twins. John receives \$200 Social Security but it is not reported on the application as he will not be required to file a tax return as he just started receiving it in October.

In Healthplanfinder:

Name	Age	Living in Same Home as Sarah?	Applying for Coverage?	Tax Status	Income
Sarah, sister	19	N/A	Yes	Single Filing Taxes	\$3000
John, brother	9	Yes	Yes	Tax dependent of Sarah	\$0

Results of Scenario 5: Since Sarah is a tax filer, her MAU includes herself, her brother who is her tax dependent, and her 2 unborn.

John is a tax dependent who is claimed by a person who is not his parent or spouse. Therefore non-filer rules apply to him and he has an MAU of one.

Determine MAU for:	Tax Filer, Tax Dependent, or Non-Filer:	Who is included in MAU:	MAU size:	Countable income	WAH eligibility:
Sarah	Tax Filer	Sarah, unborn twins, and John	4	\$3000 Sarah's income	Eligible: WAH for Pregnant women
John	Non-Filer	John	1	\$0	Eligible: WAH for Kids

Scenario 6: Jim and Jill are divorced with a child in common Kyle (age 6) who lives with Jill but is claimed as a tax dependent by Jim.

Jill is a tax filer and applies for herself and Kyle.

Jim, who lives in a different town, applies separately for himself.

In Healthplanfinder – application #1 (Jim’s application):

Jim's HPF application	Name	Age	Living in Same Home as Jim?	Applying for Coverage?	Tax Status	Income
	Jim, parent	30	N/A	Yes	Single Filing Taxes	\$1700
	Kyle, son	6	No	No	Tax dependent of Jim	\$0

Scenario 6 - continued: Jim and Jill (age 30) are divorced with a child in common Kyle, age 6, who lives with Jill but is claimed as a tax dependent by Jim.

Jill is a tax filer and applies for herself and Kyle.

Jim, who lives in a different town, applies separately for himself.

In Healthplanfinder – application #2 (Jill’s application):

Jill's HPF application	Name	Age	Living in Same Home as Jill?	Applying for Coverage?	Tax Status	Income
	Jill, parent	30	N/A	Yes	Single Filing Taxes	\$1600
	Kyle, son	6	Yes	Yes	Tax dependent of someone outside the home (Jim)	\$0

Results of Scenario 6: Even though Kyle does not live with Jim, he would still be included in Jim’s MAU since Kyle is Jim’s tax dependent.

Jill is also a tax filer and she would include herself but not her son as he is being claimed by Jim, who lives outside the home. Her income is over the limit.

Kyle is a tax dependent who is claimed by a non-custodial parent so non-filer rules apply to him. Under non-filer rules, an individual under age 19 includes his parent(s) in his MAU if living with them.

Determine MAU for:	Tax Filer, Tax Dependent, or Non-Filer:	Who is included in MAU:	MAU size:	Countable income:	WAH eligibility:
Jim	Tax Filer	Jim and Kyle	2	\$1700 Jim’s income only	Eligible: WAH for Adults
Jill	Tax filer	Jill	1	\$1600 Jill’s income only	Not eligible: Over income
Kyle	Non-Filer	Kyle and Jill	2	\$1600 Jill’s income only	Eligible: WAH for Kids

Scenario 7: Same as scenario 6, but now Jill does not file a tax return. Jim and Jill are divorced with a child in common Kyle, age 6, who lives with Jill but is claimed as a tax dependent by Jim. Jill does not expect to file taxes and applies for herself and Kyle.

Jill's HPF application	Name	Age	Living in Same Home as Jill?	Applying for Coverage?	Tax Status	Income
	Jill, parent	30	N/A	Yes	Person has neither filed taxes nor was a tax dependent	\$1600
	Kyle, son	6	Yes	Yes	Tax dependent of someone outside the home (Jim)	\$0

Results of Scenario 7: Jim and Kyle’s eligibility remains unchanged from Scenario 6.

Jill’s eligibility has changed. Since Jill is a non-filer and is not claimed by another person non-filer rules apply. She has an MAU of 2, her and her son Kyle, and she’s eligible for WAH.

Determine MAU for:	Tax Filer, Tax Dependent, or Non-Filer:	Who is included in MAU:	MAU size:	Countable income	WAH eligibility:
Jim	Tax Filer	Jim and Kyle	2	\$1700 Jim’s income only	Eligible: WAH for Adults
Jill	Non-Filer	Jill and Kyle	2	\$1600 Jill’s income only	Eligible: WAH for Adults
Kyle	Non-Filer	Kyle and Jill	2	\$1600 Jill’s income only	Eligible: WAH for Kids

Scenario 8: Natalia (45) lives with her daughter Catalina (20) and Catalina’s daughter Mia (1). Natalia files taxes and claims both her daughter Catalina and her granddaughter Mia.

Natalia applies for herself.

Catalina applies for herself and Mia.

In Healthplanfinder – application #1 (Natalia’s application):

Natalia's HPF application	Name	Age	Living in Same Home as Natalia?	Applying for Coverage?	Tax Status	Income
	Natalia, mother	45	N/A	Yes	Single Filing Taxes	\$2000
	Catalina, child	20	Yes	No	Tax dependent of Natalia	\$800
	Mia, grandchild	1	Yes	No	Tax dependent of Natalia	\$0

Scenario 8 - continued: Natalia (45) lives with her daughter Catalina (20) and Catalina’s daughter Mia (1). Natalia files taxes and claims both her daughter Catalina and her granddaughter Mia.

Natalia applies for herself.

Catalina applies for herself and Mia.

In Healthplanfinder – application #2 (Catalina’s application):

Catalina's HPF application	Name	Age	Living in Same Home as Catalina?	Applying for Coverage ?	Tax Status	Income
	Catalina, mother	20	N/A	Yes	Tax dependent of Natalia	\$800
	Natalia, parent	45	Yes	No	Single Filing Taxes	\$2000
	Mia, child	1	Yes	Yes	Tax dependent of Natalia	\$0

Results of Scenario 8: Since Natalia is a tax filer, use tax filer rules. Her MAU includes herself and her two tax dependents, Catalina and Mia.

Catalina is a tax dependent and doesn't meet any of the exceptions so her MAU is exactly like the tax filer claiming her: Catalina, Natalia, and Mia.

Mia is a tax dependent claimed by Natalia. Since Natalia is not her parent, non-filer rules apply for Mia. Her MAU includes her mother Catalina and herself.

Determine MAU for:	Tax Filer, Tax Dependent, or Non-Filer:	Who is included in MAU:	MAU size:	Countable income	WAH eligibility:
Natalia	Tax Filer	Natalia and her tax dependents Catalina and Mia	3	\$2800 Natalia + Catalina's income	Not Eligible: Over income
Catalina	Tax Dependent	Catalina, Natalia and Mia	3	\$2800 Natalia + Catalina's income	Not Eligible: Over income
Mia	Non-Filer	Mia and her mother Catalina	2	\$800 Catalina's income	Eligible: WAH for Kids

Scenario 9: Carlos applies for himself, his spouse Sebastian, and their friend’s child Ana (age 17), who they have guardianship over. Carlos and Sebastian file jointly and claim Ana and their son Rafael (21) who is away at college as their tax dependents. Rafael applies on his own. Ana had other income in the year and she must file taxes.

In Healthplanfinder – Application #1 (Carlos’ application):

Carlos’ HPF application	Name	Age	Living in Same Home as Carlos?	Applying for Coverage?	Tax Status	Income
	Carlos	45	N/A	Yes	Married Filing Jointly	\$400
	Sebastian, spouse	46	Yes	Yes	Married Filing Jointly	\$1900
	Rafael, child	21	No	No	Tax dependent of Carlos and Sebastian	\$0
	Ana, unrelated	17	Yes	Yes	Tax dependent of Carlos and Sebastian	\$500

Scenario 9 - continued: Carlos applies for himself, his spouse Sebastian, and their friend’s child Ana (age 17), who they have guardianship over. Carlos and Sebastian file jointly and claim Ana and their son Rafael (21) who is away at college as their tax dependents. Rafael applies on his own. Ana had other income in the year and she must file taxes.

In Healthplanfinder – Application #2 (Rafael’s application):

Rafael's HPF application	Name	Age	Living in Same Home as Carlos?	Applying for Coverage?	Tax Status	Income
	Rafael	21	N/A	Yes	Tax dependent of Carlos	\$0
	Carlos, parent	45	No	No	Married Filing Jointly	\$400
	Sebastian, parent	46	No	No	Married Filing Jointly	\$1900
	Ana, unrelated	17	No	No	Tax dependent of Carlos and Sebastian	\$500

Results of Scenario 9: Carlos and Sebastian are tax filers claiming Rafael and Ana as tax dependents. Their MAUs include themselves, their spouse and both dependents. Income of everyone is counted.

Rafael is away at college, and his parents expect to claim him. He is a tax dependent and doesn't meet any of the exceptions so his MAU is the same as the tax filer claiming him: Rafael, his parents, and cousin Ana. The income of everyone is counted.

For Ana, the non-filer rules apply since she is being claimed by someone other than a spouse or parent. Her MAU would only include herself and only her income counts.

Determine MAU for:	Tax Filer, Tax Dependent, or Non-Filer:	Who is included in MAU:	MAU size:	Countable income	WAH eligibility:
Carlos	Tax Filer	Carlos, Sebastian, Rafael, and Ana	4	\$2800 Everyone's income	Not Eligible: Over income
Sebastian	Tax Filer	Sebastian, Carlos, Rafael, and Ana	4	\$2800 Everyone's income	Not Eligible: Over income
Rafael	Tax Dependent	Rafael, Carlos, Sebastian, and Ana	4	\$2800 Everyone's income	Not Eligible: Over income
Ana	Non-Filer	Ana	1	\$500 Ana's income	Eligible: WAH for Kids

Scenario 10: Amina expects to file taxes and claim her son Ali (10) and her father Idris (60) as her tax dependents. Her daughter Fatima (12) is claimed by her father who lives in another state. Idris is not applying.

In Healthplanfinder:

Name	Age	Living in Same Home as Amina?	Applying for Coverage?	Tax Status	Income
Amina, parent	39	N/A	Yes	Single Filing Taxes	\$1450
Idris, grandfather	60	Yes	No	Tax dependent of Amina	\$550
Ali, son	10	Yes	Yes	Tax dependent of Amina	\$0
Fatima, daughter	12	Yes	Yes	Tax dependent of someone outside the application	\$450

Results of Scenario 10: Amina is a tax filer so her MAU is herself and her tax dependents Ali and Idris. Idris' income counts towards Amina's eligibility.

Ali's MAU is himself, his mother Amina and his grandfather Idris.

Since Fatima is claimed as a tax dependent of someone outside the home, she is treated as a non-filer. Her MAU is herself, her brother Ali, and their mother Amina. Amina and Fatima's income is counted towards Fatima's eligibility.

Determine MAU for:	Tax Filer, Tax Dependent, or Non-Filer:	Who is included in MAU:	MAU size:	Countable income	WAH eligibility:
Amina	Tax Filer	Amina, Idris, and Ali	3	\$2000 Amina + Idris	Eligible: WAH for Adults
Ali	Tax Dependent	Ali, Amina, and Idris	3	\$2000 Amina + Idris	Eligible: WAH for Kids
Fatima	Non-Filer	Fatima, Amina, and Ali	3	\$1900 Amina + Fatima	Eligible WAH for Kids

Pending Washington Apple Health Results

Pending Washington Apple Health

- Starting mid-July, individuals re-applying after being terminated from WAH following a post-eligibility result may receive a pending WAH result.
- Eligibility results screen and correspondence will display the reason for the result and what action needs to be taken.
- Gradually replaces quality assurance (QA) flag functionality in Healthplanfinder.
- Requires Health Care Authority assistance to verify eligibility before approval.

Reapplying

- If previously closed, an applicant will receive pending WAH if they are otherwise eligible for WAH, but:
 - Immigration or citizenship status is still not federally verified; OR
 - Income is not reasonably compatible with state and federal income sources.
- If self-attested income, citizenship or immigration does not qualify an individual for WAH, they will be denied WAH.
- Does not affect eligibility for a Qualified Health Plan, with or without tax credits.

Reapplying

- Eligibility Results and Healthplanfinder correspondence will explain what verification to provide.
- The verification can be submitted by:
 - Upload to the Healthplanfinder account
 - Mail to PO Box 946, Olympia WA 98507
 - Fax to 1-855-867-4467
- Once verification is reviewed by HCA eligibility staff, the individual will receive an updated eligibility notice.

Eligibility Results Screen

If an applicant receives a pending WAH eligibility result, the Eligibility Results screen displays an explanation for the result, as well as additional instructions for next steps.

Eligibility Status

You applied for free or low-cost health insurance coverage. To see Eligibility Status details per household member click each name below.

1 You have 1 household member(s) with additional action required. Please review for more information.

Sfer Ewr PENDING Household: Primary Applicant Coverage: WAH - Adult Start Date: Not Applicable End Date: Not Applicable	Sfer Ewr PENDING We were unable to verify Sfer Ewr's Income. Coverage may be available once we receive some additional information						
Sphjdfgd Fdjghd APPROVED Household: Spouse (including same sex marriage) Coverage: WAH - Adult Start Date: 01/01/2016 End Date: 12/31/2016 View Details	Washington Apple Health Adult Sfer Ewr is pending Washington Apple Health Adult Coverage. Why this result?						
	<table><thead><tr><th>Coverage Start Date</th><th>Coverage End Date</th><th>Renewal Information</th></tr></thead><tbody><tr><td>Not Applicable</td><td>Not Applicable</td><td>Not Applicable</td></tr></tbody></table>	Coverage Start Date	Coverage End Date	Renewal Information	Not Applicable	Not Applicable	Not Applicable
Coverage Start Date	Coverage End Date	Renewal Information					
Not Applicable	Not Applicable	Not Applicable					

ADDITIONAL DOCUMENTS REQUIRED

You can upload the required documents here. To find out what types of documents we will accept, click on the document names.

[Income](#)

[Upload Documents](#)

Example 1

- Heather was terminated from Washington Apple Health last year. She did not respond to a post-eligibility review and was flagged.
- She reapplies and attests to \$1000/month income. Her attestation cannot be verified through state and federal databases so her Washington Apple Health is pended.
- She is sent a letter requesting proof of income, but does not respond by the due date. WAH is denied for not responding.

Example 2

- Jeremy was terminated several months ago from Washington Apple Health for not providing proof of his immigration status. He reapplies and receives a pending WAH decision.
- He uploads proof of his immigration status and HCA reviews his eligibility.
- He is not eligible for Washington Apple Health as he has not met his 5-year bar so WAH is denied.
- He is eligible to purchase a Qualified Health Plan.

Example 3

- Joy and her son Ramon were terminated from Washington Apple Health three months ago for not verifying income.
- She reapplies on December 7th and attests to \$2000 a month income.
- The income is now reasonably compatible with our available data sources. However, she is denied WAH because she is over income and purchases a Qualified Health Plan.
- Ramon is approved WAH.

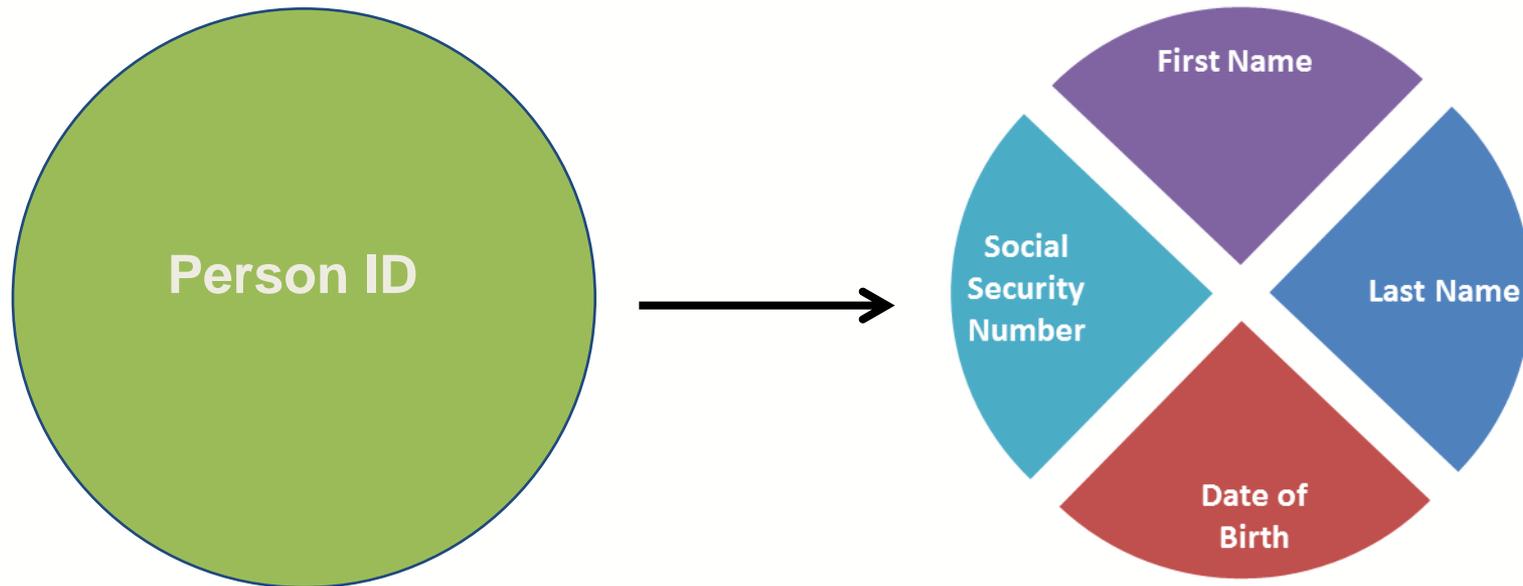
Other Changes

Other Healthplanfinder Changes

- Enhancements to partial person ID match
- Application data collection changes for:
 - Non-applying application members
 - Income for all, regardless of age
- Federal Tax Information (FTI) consent
- Broker/Navigator Partnerships
- Dental for Qualified Health Plans – coming fall 2016!

HPF Person ID

A Person ID is a numerical identifier stored in Washington Healthplanfinder that is associated with the unique combination of the first name (FN), last name (LN), date of birth (DOB), and social security number (SSN) of every person listed on an application across the system. This is different from an ACES ID.



While every application has an Application ID, every individual on that application has their own Person ID.

What is a Person ID Match?

- Today, when adding an individual to an application, entering demographic information may match them to an existing individual within the system.
- While this process will stay the same, more triggers are being added to identify more partial matches.
- Partial matches occur when demographic information of the newly-entered individual is close to, but does not exactly match, the information of an existing person ID.
- With this release, individuals who receive a partial person ID match modal will need to contact HBE for assistance.

Enhancements to Partial Match

- Partial matching will be modified to be more robust and account for the identified permutations of matches on SSN, First Name, Last Name, and DOB
- This will increase the number of partial matches being triggered by the system
- Screen design and messaging will be enhanced for individuals and Account Worker if a partial match is detected
- The impact of this enhancement will expand the number of partial matches identified, with the end goal of preventing multiple people from sharing the same SSN

Partial Matching Logic

The following scenarios will now trigger a partial match.

There is a match on first name and DOB, a fuzzy match on last name, and no SSN provided

There is a match on first name, last name, and DOB, but no match on SSN

*Examples of fuzzy matches are
"Omalley" and "O'Malley"
or
"John" and "Jon"*

**Partial
match**

There is a match on last name and DOB, a fuzzy match on first name, and no SSN in the database for match individual

There is match on first name and DOB, a fuzzy match on last name, and no match on SSN

There is a match on last name and DOB, a fuzzy match on first name, and no match on SSN

Common Partial Match Scenarios

There are a variety of common scenarios in which partial matches are triggered with Washington Healthplanfinder.

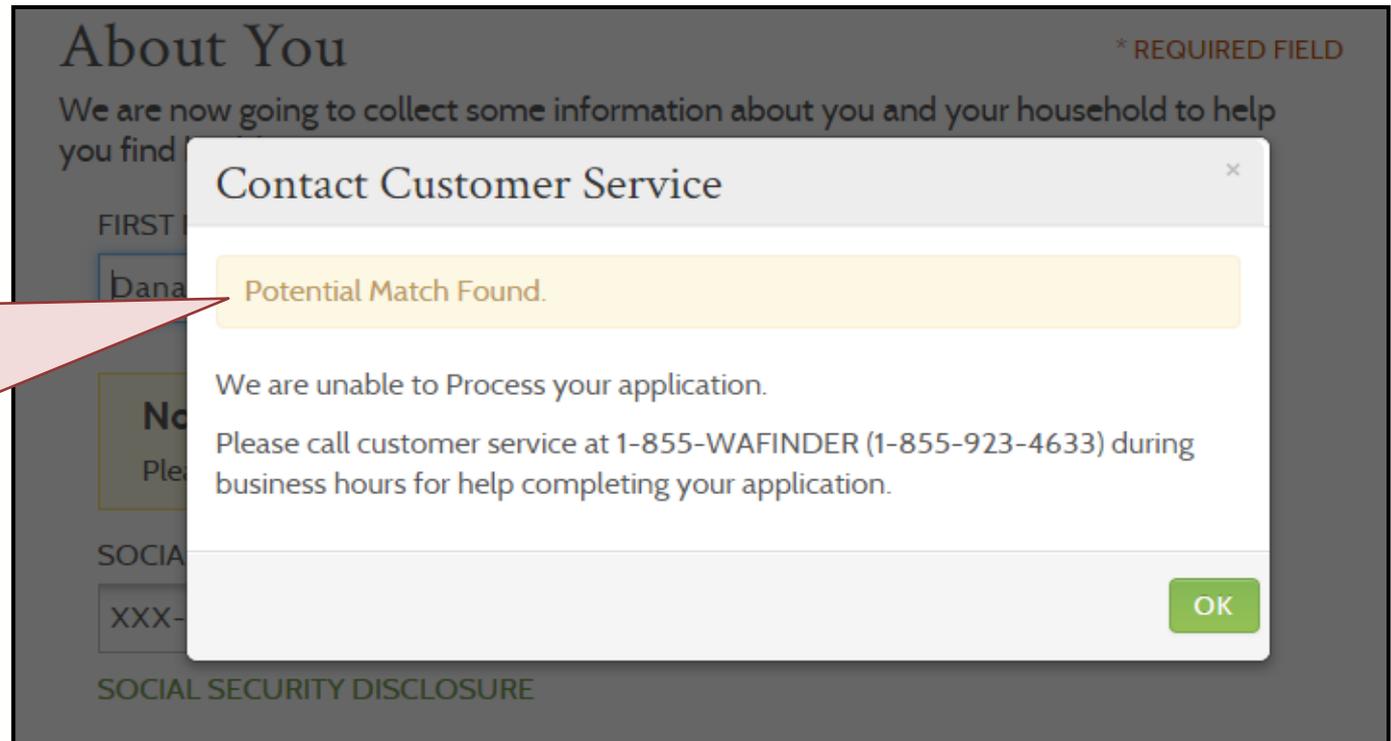
Examples:

- Harry gets married and wants to add Sally to his new application. Sally already had her own account previously
- Joshua had an account a long time ago, but then disenrolled when his job offered insurance. When he loses his job, his wife wants to add him to her new application
- Rebecca adopts Sandra, and wants to add her to her existing application. Sandra already has a WAH account
- John Smith creates a new application, but does not input an SSN. His birthday matches another John Smith.

Prompt to Contact Call Center

If the individual is trying to add someone to a new or existing application and they receive a partial match in Washington Healthplanfinder, they will be prompted to contact the HBE call center.

This modal will appear if there is a partial match, and the individual will be prompted to contact the HBE call center



The screenshot shows a web form titled "About You" with a "* REQUIRED FIELD" label. The form contains fields for "FIRST NAME" (with "Dana" entered) and "SOCIAL SECURITY NUMBER" (with "XXX-" entered). A modal dialog box titled "Contact Customer Service" is overlaid on the form. The modal has a close button (x) in the top right corner. Inside the modal, there is a yellow highlighted box with the text "Potential Match Found." Below this, the text reads: "We are unable to Process your application. Please call customer service at 1-855-WAFINDER (1-855-923-4633) during business hours for help completing your application." At the bottom right of the modal is a green "OK" button. The background form also has a "SOCIAL SECURITY DISCLOSURE" link at the bottom.

Application Data Collection

- With this release, Healthplanfinder will no longer ask the following questions of individuals who are not seeking coverage:
 - Citizenship or lawful presence
 - Incarceration
 - Residency
- This will reduce the amount of data collection asked of people who are not seeking coverage.

Additional Questions Screen

The individuals who are seeking coverage will be listed here and will be required to respond to the questions.

Any individual who is in the household who is not seeking coverage will not be listed in this introduction section. They will not be required to respond to the questions.

HOME | EN ESPAÑOL WELCOME, HARRY SMITH (SIGN OUT) | CUSTOMER SUPPORT ? ?

 **washington healthplanfinder**
click. compare. covered.

1 Browse 2 Apply 3 Select 4 Finalize

Additional Questions * REQUIRED FIELD

The information below is needed to determine eligibility for those applying for coverage. Please respond to the questions below for the members of your application who are applying for coverage:

- * Harry Smith
- * Natalie Smith
- * Ronny Smith
- * Pat Smith

Are all the members listed above U.S. citizens (including naturalized or derived citizens) or U.S. nationals? * ? YES NO

Are any of the members listed above currently incarcerated? * ? YES NO

Have any of the members listed above regularly used tobacco products in the last 6 months? * ? YES NO
(Note: Your answer to this question will not be used to check your eligibility for Washington Apple Health or Health Insurance Premium Tax Credits.)

Do any of the members listed above have health insurance? Do not include Washington Apple Health (Medicaid) or coverage selected from Washington Healthplanfinder. * ? YES NO

Are all the members listed above residents of the state of Washington? * ? YES NO

Additional Questions Screen

The one question on this page that is still asked of everyone on the application is the pregnancy question.

Are all the members listed above residents of the state of Washington? * ? YES NO

Do you have an adult child who is a disabled dependent 26 years or older? * ? YES NO

(Note: Your answer to this question will only be used to check your eligibility for Health Insurance Premium Tax Credits.)

Is any household member on this application currently pregnant? * ? YES NO

If “yes” is selected, the drop down will list all of the individuals on the application, whether or not they are seeking coverage

FTI Consent and the 5-Year Clause

When the individual selects this checkbox on eSign, the consent is now valid for 5 years.

A new monthly automatic process will “uncheck” this box if active consent is not given by the individual at the 5 year mark.

Primary Applicant's Signature

* REQUIRED FIELD

I agree to submit this application electronically. By signing this application electronically, I certify under penalty of perjury that my answers are correct and complete to the best of my knowledge.

I also certify that:

- I understand the questions and statements within this application.
- I understand the penalties for giving false information or breaking the law. [?]
- I understand that the Washington Healthplanfinder may contact other persons or organizations on my behalf. [?]
- I understand that an electronic signature has the same legal effect and can be enforced in the same way as a written signature.

- By checking this box and signing my name below, I am electronically signing my application *
- I authorize Washington Healthplanfinder to electronically verify my updated federal tax information during an automated annual renewal process for up to 5 years. I understand that I can change my consent at any time.
- I have read the [Rights & Responsibilities](#) *

Broker/Navigator Partnerships

- Brokers and navigators will have an option to partner with an individual when creating an application on their behalf
- This enhancement impacts all levels of brokers/navigators
- This enhancement allows for a seamless partnership process when starting a new application from the broker/navigator dashboard

From the About You page, if the individual does not have an existing partnership and has not yet submitted an application, the Broker/Navigator will be directed to the “Confirmation to Partner with a Client” screen

From here, Broker/Navigator can confirm to Partner or Proceed without Partnering with the individual



Confirmation to Partner with a Client

You are about to become the Navigator for John Smith. Please check the box below to indicate that you have reviewed the following terms with the client:

- Client agrees to disclose personal information, such as financial resources and family situation to a Program Navigator. Client understands the information will not be further disclosed without their permission.
- Client grants the Navigator permission to access, enter, and update information in their on-line application. Client further grants permission to the Navigator to submit their completed application, including activating an eSignature on their behalf.
- Client understands that they may end their partnership with the Navigator or change their duration or notification preferences at any time through their Healthplanfinder account or by calling 1-800-XXX-XXX.
- Client grants permission to the Navigator to enter payment information in their on-line account. Client understands that the insurance premium they are quoted and that they accept will be charged to the account.

Client understands and agrees to these terms. * ⓘ

WHAT SHOULD BE THE DURATION OF YOUR RELATIONSHIP WITH JOHN SMITH? * ⓘ

FOR INITIAL APPLICATION ONLY

ONGOING

WOULD YOU LIKE TO RECEIVE COPIES OF ALL WASHINGTON HEALTHPLANFINDER NOTIFICATIONS SENT TO JOHN SMITH? * ⓘ

YES

NO

To formally partner with this client, click “partner” below.

← Back

Proceed without Partnering

Partner

Individuals with Existing Partnership

- If a broker/navigator assists an individual with their application who is already partnered with another broker/navigator in a different organization, the Confirm to Partner page will not display.
- The broker/navigator will see red messaging.

In this scenario, the Broker/Navigator will not be partnered with the individual and cannot proceed with the application creation. They will receive this message upon attempting to move forward from the About You page

washington healthplanfinder
click. compare. covered.

1 Browse 2 Apply 3 Select 4 Finalize

About You

* REQUIRED FIELD

We are now going to collect some information about you and your household to help you find health coverage options

Partnership exists with a different organization.

FIRST NAME * M.I LAST NAME * SUFFIX

Jason Eg. J Werner

Notice:
Please provide your official name such as the name on your social security card.

SOCIAL SECURITY NUMBER * DATE OF BIRTH * *

Partial matches and partnering

- There will be no prompt to partner if a partial ID match is triggered.
- The individual may either initiate the partnership or the Broker/Navigator can partner with the individual after the application is submitted.

If a partial match is detected, the Broker/Navigator will not be directed to the Confirm Broker/Navigator page. Instead, they must contact the call center for resolution

ABOUT YOU * REQUIRED FIELD

We are now going to collect some information about you and your household to help you find

FIRST NAME
Dana

LAST NAME
No

PHONE NUMBER
Pl

SOCIAL SECURITY NUMBER
XXX-

SOCIAL SECURITY DISCLOSURE

Contact Customer Service

Potential Match Found.

We are unable to Process your application.
Please call customer service at 1-855-WAFINDER (1-855-923-4633) during business hours for help completing your application.

OK

Full matches and partnering

- If a full match is triggered from the About You page, the Broker/Navigator must pass through Identify Proofing before moving forward to any other steps.

Once completing the Confirm Your Identity page, the Broker/Navigator will be directed to the Confirm Broker/Navigator page where the partnership can occur

washington healthplanfinder
click. compare. covered.

1 Browse 2 Apply 3 Select 4 Finalize

Confirm Your Identity

Before we move forward, please answer the following questions so that we may verify your identity. If you are unable to answer these questions it will not prevent you from proceeding with the application. However, we may not be able to access information from our automated data sources to expedite your application. ⓘ

You may have opened an auto loan or auto lease in or around October 2012. Please select the dollar amount range in which your monthly auto loan or lease payment falls. If you have not had an auto loan or lease with any of these amount ranges now or in the past, please select 'NONE OF THE ABOVE/DOES NOT APPLY'. *

\$395 - \$494
 \$495 - \$594
 \$595 - \$694
 \$695 - \$794
 None of the above/does not apply

Please select the number of bedrooms in your home from the following choices. If the number of bedrooms in your home is not one of the choices please select 'NONE OF THE ABOVE'. *

2

Modifications to Navigator Role 1

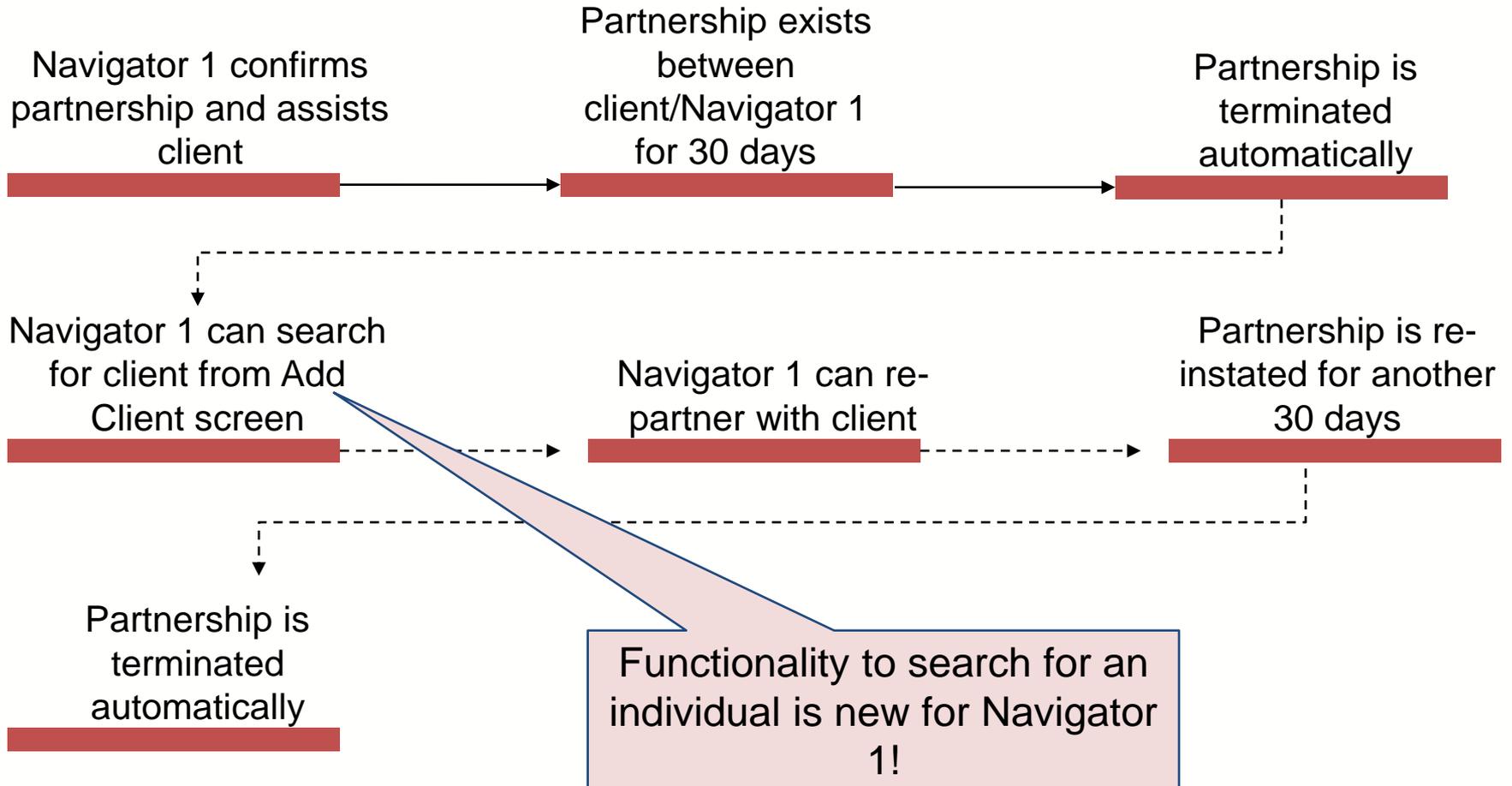
- Currently, the Navigator 1 role can apply for coverage on behalf of an individual and select plans for Washington Apple Health, Qualified Health Plans (QHP) or Health Insurance Premium Tax Credit (HIPTC).
- The Navigator 1 role was intended for navigators who assist WAH clients to select a plan. They will continue to be able to select WAH plans for individuals.
- After this release, those with a Navigator 1 role will not be able to shop and enroll individuals in a QHP or HIPTC plan.
- Navigator 2, 3, and 4 roles will still be able to enroll individuals in both QHP/HIPTC and WAH plans.

Navigator Roles

- Navigators and Brokers are able to perform all tasks their clients are capable of performing for themselves.
- However, each Navigator's account has one specific role associated with it, which limits the types of work they are able to do with clients.

Role	Description	Can Serve	Duration
1	Authorized to help individuals only, and only with their initial application for QHP/HIPTC individuals plus plan selection for WAH individuals	Individuals	Partnership terminated after 30 days, but can be re-initiated
2	Authorized to help individuals only on ongoing basis (i.e., help maintain an account)	Individuals	No specified duration
3	Authorized to help both individuals and employers with initial application and on ongoing basis	Individuals and Employers	No specified duration
4	Authorized to help individuals with tribal status verification	Individuals	No specified duration

30-Day Partnership Process



Qualified Dental Plan Overview

- Individuals enrolled in a Qualified Health Plan (QHP) will have the ability to enroll in Qualified Dental Plans (QDP) for their families and/or themselves
- New browsing features have been added to the Explore Your Options (EYO) page(s)
- A shopping cart experience is changing the way individuals check out
- The renewal and disenrollment process has been adjusted to account for QDP enrollment

These changes will not impact Washington Apple Health. Individuals approved for WAH will still have dental included with their WAH and do not need to take separate action to get or keep their dental coverage.

Timeline of dental changes

Although the system changes to purchase a Qualified Dental Plan are included in 3.2, the plans will not be viewable until November 1, 2016.

July 2016						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
3.2 Go-Live Tentative	18	19	20	21	22	23
17						

November 2016						
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		Dental Plans are viewable Switch on!	2	3	4	5
		1				

More information will come before Open Enrollment!

Resources

HCA Stakeholder Training and Education page:

<http://www.hca.wa.gov/hcr/me/Pages/Webinars,-Video,-and-Presentations.aspx>

Washington Apple Health manual:

<http://www.hca.wa.gov/medicaid/manual/Pages/40-200.aspx>

HCA Community-Based Specialists:

http://www.hca.wa.gov/hcr/me/Documents/community_based_staff_contact.pdf

HCA Area Representatives

http://www.hca.wa.gov/hcr/me/Documents/area_representatives.pdf