



# COFA Islander Programs

January 5, 2022

# Agenda

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- ▶ Background
- ▶ Transition to Washington Apple Health (Medicaid)
- ▶ Apple Health
- ▶ Classic Apple Health
- ▶ Apple Health next steps
- ▶ Resources

# Background

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**COFA Islander**  
**Programs**

# Compact of Free Association

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- ▶ 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.
  - ▶ Many COFA islanders reside in King, Spokane, Pierce, and Clark counties.

# COFA Islander programs

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- ▶ COFA Islander Health Care was established through 2018 state legislation. COFA Islander Dental Care was established the following year for the 2021 plan year.
- ▶ These programs provide premium payment and cost-sharing assistance for COFA islanders living in Washington, enrolled in a Qualified Health Plan (QHP) or Qualified Dental Plan (QDP).
  - ▶ HCA pays the monthly premiums directly to the carriers.
  - ▶ A debit card is provided to pay for out-of-pocket costs.



Transition to  
Apple Health

# COFA Islander programs transition

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- ▶ Individuals under the age of 65 and without Medicare who were enrolled in COFA Islander programs as of June 2021 transitioned to Apple Health for Adults on July 1.
- ▶ Individuals aged 65 and older or those with Medicare, remained enrolled in COFA Islander programs from July 1st through the end of 2021. This provided time to apply for Apple Health with the Department of Social and Health Services (DSHS).

10/28/2021

Application ID:

## **Renew Your COFA Islander Health Care Starting November 1**

Dear

You must do your renewal after November 1 to see if you can keep getting COFA Islander Health Care and COFA Islander Dental Care.

Online: [wahealthplanfinder.org](http://wahealthplanfinder.org)

Mobile application: WAPlanfinder

Phone: 1-855-923-4633

If you don't, your COFA Islander Health Care or COFA Islander Dental Care ends December 31, 2021.

You may be eligible for Apple Health (Medicaid). You must apply with the Department of Social and Health Services (DSHS).

There are many ways to apply for Apple Health at DSHS:

Online: Go to <http://washingtonconnection.org/> and select "Apply Now".

Phone: 1-877-501-2233

Paper: visit <http://hca.wa.gov/apple-health-client-forms> and search "18-005"



# Who may still be eligible?

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- ▶ COFA Islander Health Care and COFA Islander Dental Care is still available for COFA islanders who are:
  - ▶ Over resources for Classic Apple Health.
  - ▶ Approved for a spenddown but have not met their spenddown amount.
  - ▶ Entering the U.S. with another status such as permanent resident, spouse of a U.S. citizen.

# Outreach efforts

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- ▶ GovDelivery for intentional and consistent messaging.
- ▶ Social media campaigns: Facebook live events, webinars, Facebook and Instagram posts.
- ▶ Developing and translating informational materials in the six main COFA languages.
- ▶ Intentional outreach to COFA islanders informing them of the transition to Apple Health including phone calls and letters through Washington Healthplanfinder.

# Apple Health overview

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# Apple Health overview

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- ▶ Apple Health provides care to over 2 million Washington residents, including pregnant individuals, children, elderly and adults ages 19-64.
- ▶ Apple Health provides medical, vision, dental benefits and health care services such as preventative care, cancer screenings, treatment for diabetes and high blood pressure, and many other health care services.
- ▶ There are no co-payments, deductibles, and other out-of-pocket expenses.



# Apple Health eligibility

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- ▶ An application is required to determine if an individual is eligible for Apple Health.
  - ▶ Most individuals eligible for Apple Health (Medicaid) apply for coverage online at [wahealthplanfinder.org](https://wahealthplanfinder.org).
  - ▶ COFA islanders must meet all eligibility criteria for Apple Health, including income limits, Social Security Number (SSN) requirements and Washington residency.
  - ▶ Income verification may be required before eligibility for Apple Health is determined.
    - If proof of income is required, individuals will receive a notice with the request.



You may qualify  
for ...

## 2021 Income Eligibility Table, Washington Apple Health (Medicaid)

	Single Person	2-Person Household	3-Person Household	4-Person Household	5-Person Household	6-Person Household	7-Person Household	8-Person Household
<b>Apple Health for Adults</b> (adults age 19 up to age 65)	<b>\$1,482</b> monthly \$17,775 yearly	<b>\$2,004</b> monthly \$24,040 yearly	<b>\$2,526</b> monthly \$30,305 yearly	<b>\$3,048</b> monthly \$36,570 yearly	<b>\$3,570</b> monthly \$42,836 yearly	<b>\$4,092</b> monthly \$49,101 yearly	<b>\$4,614</b> monthly \$55,366 yearly	<b>\$5,136</b> monthly \$61,631 yearly
<b>Apple Health for Pregnant Women</b>	N/A	<b>\$2,875</b> monthly \$34,492 yearly	<b>\$3,624</b> monthly \$43,481 yearly	<b>\$4,373</b> monthly \$52,470 yearly	<b>\$5,122</b> monthly \$61,460 yearly	<b>\$5,871</b> monthly \$70,449 yearly	<b>\$6,620</b> monthly \$79,438 yearly	<b>\$7,369</b> monthly \$88,427 yearly
<b>Apple Health for Kids</b> (free for children up to age 19)	<b>\$2,308</b> monthly \$27,692 yearly	<b>\$3,122</b> monthly \$37,453 yearly	<b>\$3,935</b> monthly \$47,214 yearly	<b>\$4,748</b> monthly \$56,975 yearly	<b>\$5,562</b> monthly \$66,736 yearly	<b>\$6,375</b> monthly \$76,497 yearly	<b>\$7,189</b> monthly \$86,258 yearly	<b>\$8,002</b> monthly \$96,019 yearly
<b>Apple Health for Kids with premium</b> (\$20 monthly premium per child; \$40 family maximum)	<b>\$2,845</b> monthly \$34,132 yearly	<b>\$3,847</b> monthly \$46,163 yearly	<b>\$4,850</b> monthly \$58,194 yearly	<b>\$5,853</b> monthly \$70,225 yearly	<b>\$6,855</b> monthly \$82,256 yearly	<b>\$7,858</b> monthly \$94,287 yearly	<b>\$8,860</b> monthly \$106,318 yearly	<b>\$9,863</b> monthly \$118,349 yearly
<b>Apple Health for Kids with premium</b> (\$30 monthly premium per child; \$60 family maximum)	<b>\$3,403</b> monthly \$40,830 yearly	<b>\$4,602</b> monthly \$55,222 yearly	<b>\$5,802</b> monthly \$69,614 yearly	<b>\$7,001</b> monthly \$84,005 yearly	<b>\$8,200</b> monthly \$98,397 yearly	<b>\$9,400</b> monthly \$112,789 yearly	<b>\$10,599</b> monthly \$127,181 yearly	<b>\$11,798</b> monthly \$141,573 yearly

Source: [hca.wa.gov/assets/free-or-low-cost/19-003.pdf](https://hca.wa.gov/assets/free-or-low-cost/19-003.pdf)



Washington State  
Health Care Authority

# Classic Apple Health

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# Classic Apple Health

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- ▶ Classic Apple Health refers to programs administered by the Department of Social and Health Services (DSHS).
  - ▶ Individuals who are age 65 years or older, have blindness or a disability, or need Long-Term Services and Supports (LTSS), apply for Apple Health coverage online at [washingtonconnection.org](https://www.washingtonconnection.org) , call DSHS or submit a paper application.
  - ▶ Eligibility criteria varies for each program and is based on household size, income, and resources.





# Classic Apple Health programs and services

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- ▶ There are many Classic Apple Health programs and services available to eligible individuals, including:
  - ▶ *Apple Health for Workers with Disabilities (HWD)* allows enrollees to earn and save more money and to purchase health care coverage with monthly premium based on a sliding scale.
  - ▶ *Medicare Savings Programs (MSP)* helps eligible individuals by paying Medicare premiums, deductibles and other Medicare-related costs.
  - ▶ *Tailored Support for Older Adults (TSOA)* provides services to support unpaid caregivers and provides a small personal care benefit to people who don't have an unpaid family caregiver to help them.
  - ▶ *Medicaid Alternative Care (MAC)* provides services to unpaid caregivers designed to assist them in providing quality care to family members while also improving their own well-being.

# Classic Apple Health

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▶ Applications for Classic Apple Health can be submitted:

- ▶ Online: [washingtonconnection.org](http://washingtonconnection.org)
- ▶ Phone: DSHS at 1-877-501-2233
- ▶ In person: [visit your local Community Services Office](#)
- ▶ Paper: [hca.wa.gov/apple-health-client-forms](http://hca.wa.gov/apple-health-client-forms) and search “18-005”
  - Mail: PO Box 11699, Tacoma WA 98411-6699
  - Fax: 1-888-338-7410

# Apple Health next steps

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# Apple Health next steps

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- ▶ Individuals enrolled in Apple Health will:
  - ▶ Receive a ProviderOne Services card.
    - ▶ If a COFA islander had Apple Health in the past, it is still valid. They will not receive a new card.
  - ▶ Enroll in a plan with a Managed Care Organization (MCO).
  - ▶ For more information visit [HCA Apple Health managed care](#).\*



\* [hca.wa.gov/health-care-services-supports/apple-health-medicaid-coverage/apple-health-managed-care#contact-your-apple-health-plan](https://hca.wa.gov/health-care-services-supports/apple-health-medicaid-coverage/apple-health-managed-care#contact-your-apple-health-plan)

# Managed care enrollment

Member:  
JANE DOE

Washington Apple Health

MOLINA HEALTHCARE

Identification #: 110000000000 Date of Birth: 10/25/1990 Client ID: 10000000WA

Program:

PCP Name:

PCP Phone:

PCP Location:

Member:

Molina (844) 844-8444

**Amerigroup**  
An Anthem Company  
www.mylamerigroup.com/WA

Effective Date:

Date of Birth:

Subscriber #:

Washington Apple Health + Behavioral Health

Washington Apple Health

**coordinated care**

Washington Apple Health

ESBN: 00426  
EXRON: HCAID40N  
K038P: R03435

NAME:

MEDICAID ID#:

MEMBER ID#:

DOB:

If you have an emergency, call 911 or go to the nearest emergency room (ER).  
Emergency services by a provider not in the plan's network will be covered without prior authorization. CoordinatedCareHealth.com

**COMMUNITY HEALTH PLAN**  
of Washington

Name: JOHN M SAMPLE

Member #: 12345678 01

Plan: Washington Apple Health

Group: Apple Health - Family

Clinic (PCP): Clinic XYZ

Clinic Phone: 555-555-5555

Copaymen:

RxBin:

RxGroup:

Washington Apple Health

**UnitedHealthcare** | Community Plan

Health Plan (80840) 911-87726-04

Member ID: 000000000 Group Number: WAHLOP

Member:

MEMBER NAME

Payer ID: 87726

PCP Name:

PROVIDER NAME

PCP Phone: (000)000-0000

PROVIDER ADDRESS

CITY, STATE, ZIP

**OPTUMRx**

Rx Bin: 810494

Rx GRP: ACUWA

Rx PCN: 9999

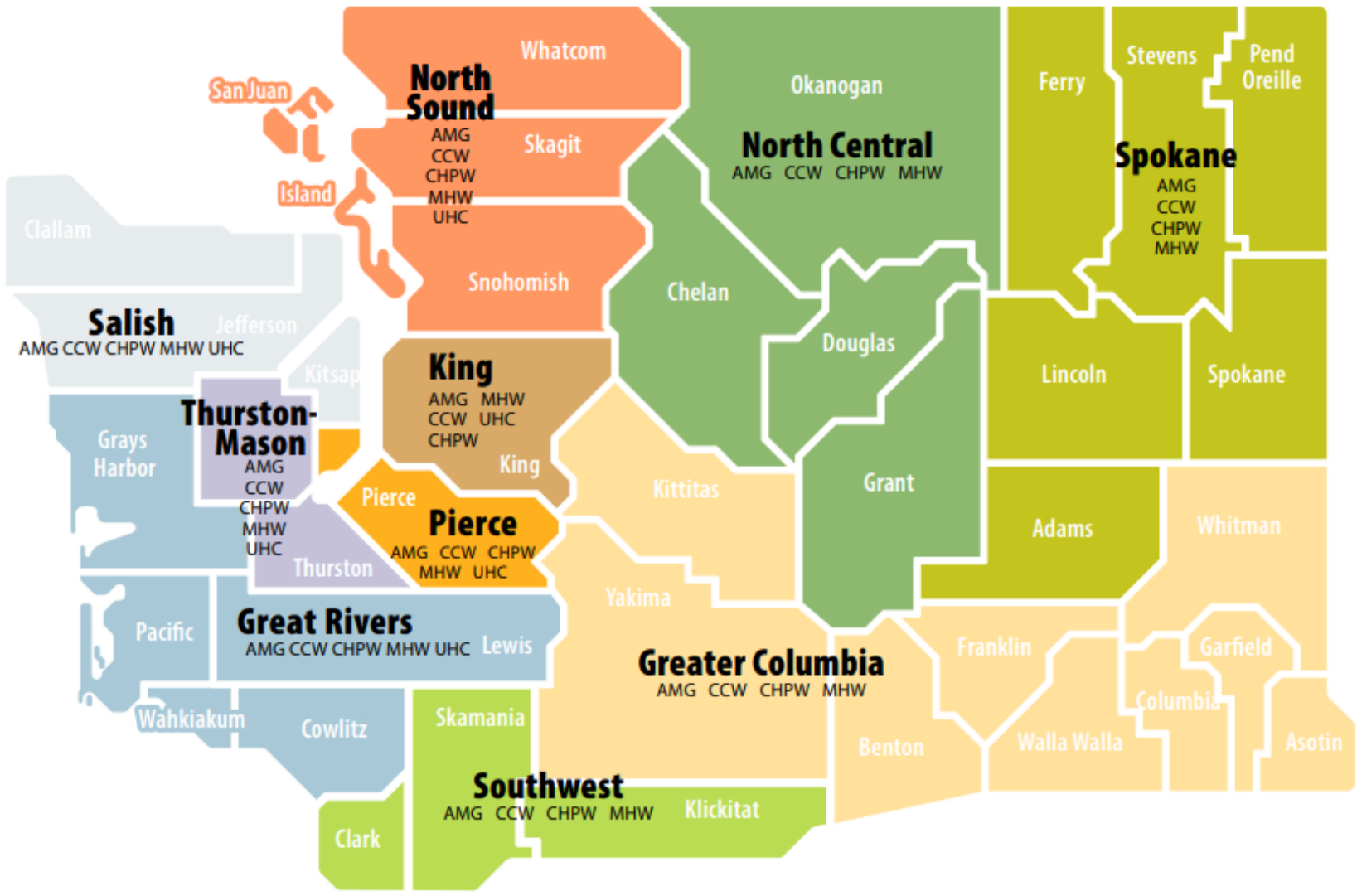
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Apple Health - Family Coverage  
Administered by UnitedHealthcare of Washington, Inc.

- ▶ Individuals should take their health plan ID card when they go to a doctor, pharmacy or other health care provider.

# Apple Health managed care

Service area map - January 2022



Integrated managed care regions	
	Greater Columbia
	King
	North Sound
	Pierce
	Spokane
	Thurston-Mason
	Salish
	Great Rivers
	Southwest Washington
	North Central

Health plans offered	
AMG	- Amerigroup Washington
CCW	- Coordinated Care of Washington
CHPW	- Community Health Plan of Washington
MHW	- Molina Healthcare of Washington
UHC	- UnitedHealthcare Community Plan

# Change of circumstances

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► Individuals approved for Apple Health are required to report the following changes within 30 days:

- Residential or mailing address
- Marital status
- Family members or dependents moving in or out of the residence
- Pregnancy
- Health insurance coverage
- Immigration or citizenship status
- Income of more than \$150 that is expected to last longer than 60 days
- Tax filing status

# Retroactive Apple Health

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- ▶ Retroactive coverage is not automatic and must be requested. Individuals must meet all eligibility requirements for the months requested.
- ▶ The retro request is approved when the individual:
  - ▶ Requested retro during the time specified.
  - ▶ Would have been eligible for Apple Health for any or all three months if they had applied during that period.
  - ▶ Received medical services in the months requested.



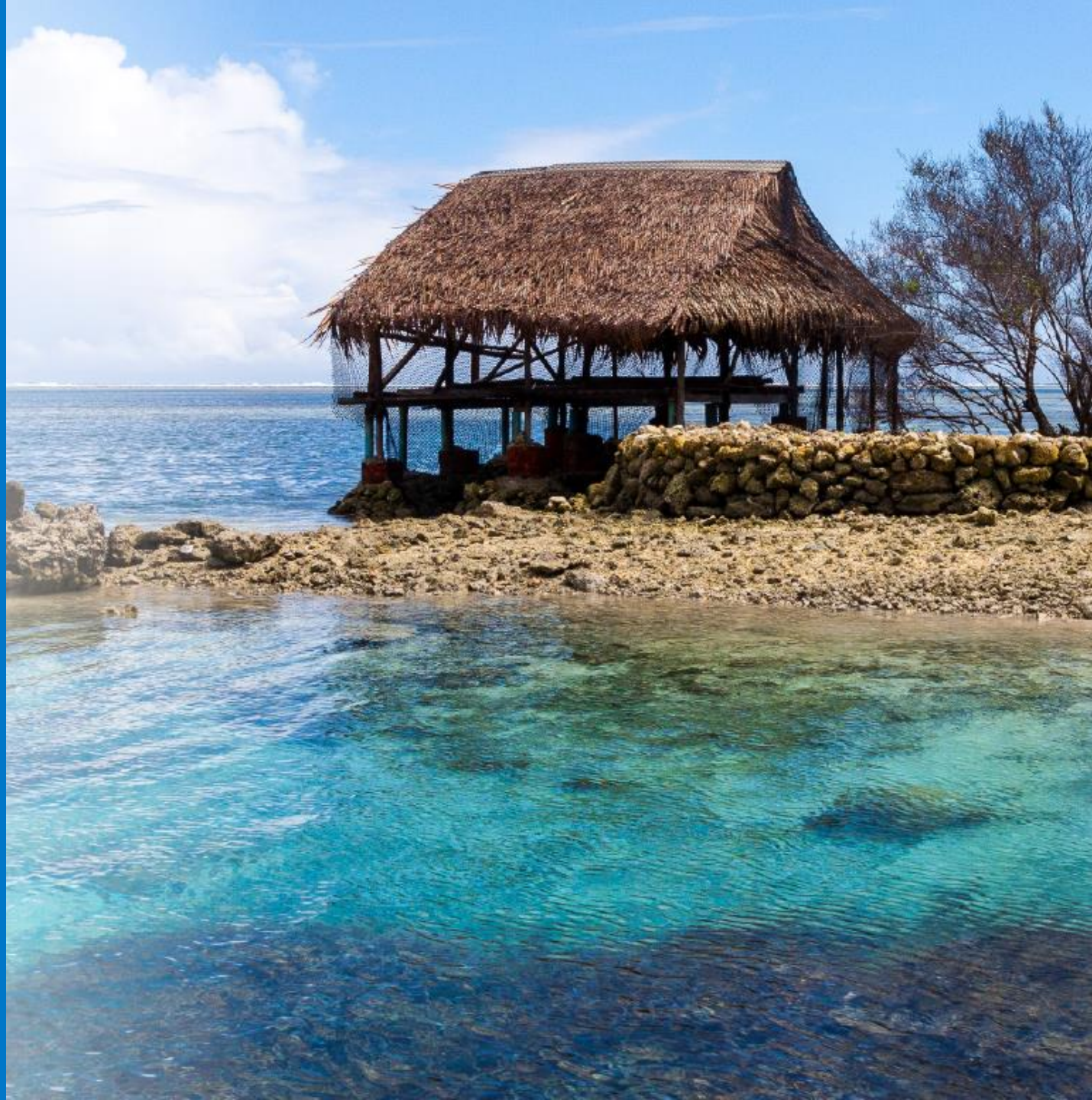
# Apple Health renewal

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- ▶ Most Apple Health programs require renewal of eligibility at least every twelve months. Some exceptions include pregnancy medical and medically needy spenddowns.
- ▶ Individuals can renew their MAGI Apple Health coverage 60 days before their certification period ends.
- ▶ If a renewal is not received, a termination notice is sent 20 days before the end of the certification period.
- ▶ Apple Health will be restored without a gap in coverage when an eligible individual submits a completed renewal within 90 days after coverage closes.

# Resources

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# COFA Islander programs FB Live events

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- ▶ HCA Stakeholder Training & Education resources:
  - ▶ [hca.wa.gov/stakeholder-training](https://hca.wa.gov/stakeholder-training)
- ▶ Micronesian Islander Community – November 18
  - ▶ [Zoom recording](#) (passcode : 028.8LW#) or [Facebook](#)
- ▶ Pacific Islander Health Board of WA (PIHB) – November 19
  - ▶ [HCA Insurance Enrollment Q&A - YouTube](#)

# Follow us on Instagram @wa\_health\_care

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Follow us on social media!





Washington State  
Health Care Authority

# GovDelivery

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*Subscribe and stay connected!*

## Subscription Topics

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

▶ Visit: [public.govdelivery.com/accounts/WAHCA/subscriber/new](https://public.govdelivery.com/accounts/WAHCA/subscriber/new)



# Cross Agency Desk Aid



Source: [hca.wa.gov/assets/free-or-low-cost/customer-support-center-referrals.pdf](https://hca.wa.gov/assets/free-or-low-cost/customer-support-center-referrals.pdf)

# Apple Health and COFA resources

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- ▶ Eligibility for Apple Health (Medicaid) coverage:  
[hca.wa.gov/health-care-services-supports/apple-health-medicaid-coverage/eligibility](https://hca.wa.gov/health-care-services-supports/apple-health-medicaid-coverage/eligibility)
- ▶ First-timers' Guide to Washington Apple Health:  
[hca.wa.gov/assets/free-or-low-cost/19-024.pdf](https://hca.wa.gov/assets/free-or-low-cost/19-024.pdf)
- ▶ Washington Services and Apple Health And Long-Term for Adults Supports (LTSS) DSHS Aging and Long-Term Support Administration (Medicaid):  
[dshs.wa.gov/sites/default/files/publications/documents/22-619.pdf](https://dshs.wa.gov/sites/default/files/publications/documents/22-619.pdf)
- ▶ HCA Information on COVID-19:  
[hca.wa.gov/coronavirus](https://hca.wa.gov/coronavirus)

# Apple Health and COFA resources

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- ▶ Apple Health restoration for COFA islanders:  
[hca.wa.gov/assets/free-or-low-cost/19-0065-apple-health-restoration-cofa-islanders.pdf](https://hca.wa.gov/assets/free-or-low-cost/19-0065-apple-health-restoration-cofa-islanders.pdf)
- ▶ COFA Islander programs and Apple Health transition:  
[hca.wa.gov/about-hca/apple-health-medicaid/cofa-islander-programs#transition-apple-health](https://hca.wa.gov/about-hca/apple-health-medicaid/cofa-islander-programs#transition-apple-health) COFA Islander Health Care brochure
- ▶ COFA Islander Health Care brochure:  
[hca.wa.gov/assets/free-or-low-cost/19-0029.pdf](https://hca.wa.gov/assets/free-or-low-cost/19-0029.pdf)



# HCA.WA.GOV/COFA

## Transition to Apple Health (Medicaid)

The Health Care Authority (HCA) is working with state and federal partners to plan the transition of COFA Islander programs to Apple Health coverage for individuals from the Federated States of Micronesia, the Republic of Palau, and the Republic of the Marshall Islands.

COFA islanders seeking coverage now should continue applying for COFA Islander programs through [Washington Healthplanfinder](#) until the transition is complete.

## More information

- [Apple Health for COFA Islanders](#)
  - Apple Health fan itan kich chon COFA ([Chuukese](#))
  - Apple Health nuh sin mwet ke COFA Islanders ([Kosraean](#))
  - Apple Health nan armej in COFA ([Marshallese](#))
  - Apple Health el mo ra rechad e ra COFA ([Palauan](#))
  - Apple Health ong towe mehlel en COFA ([Pohnpeian](#))
  - Apple Health ko girdii nu Wa'ab (COFA Islanders) ([Yapese](#))
- [Apple Health restoration for COFA Islanders](#)

COFA Islander program questions?

Send us an email



▶ **Email:**  
[COFAQuestions@hca.wa.gov](mailto:COFAQuestions@hca.wa.gov)

▶ **Phone:** 1-800-547-3109