

Washington Healthplanfinder Coverage Options

Webinar for UW Medical Students
March 31, 2020



Agenda

- Part I: Healthplanfinder 101 (20 minutes)
 - ACA implementation in Washington
 - What is the difference between the Medicaid/Washington Apple Health (WAH) plans and Qualified Health Plans (QHPs) offered through *Washington Healthplanfinder*?
 - What carriers offer Medicaid Plans? What carriers offer QHPs?
 - Entering income
- Part II: Plan Shopping Demo (15 minutes)
 - How do we see available plan options in Healthplanfinder?
 - How do I know if a plan covers the care I need?
 - What tools/resources are available to help me select a plan?
- Part III: Q&A (25 minutes)
 - WAH: emergency care; urgent care; out of state coverage; telemedicine; rx

Webinar Experts

- King County - Navigator Lead Organization
 - Callista Kennedy, Program Manager, King County Public Health-Access & Outreach
- Health Care Authority (HCA)
 - Johnny Shults, Section Supervisor, Medicaid Program Operations and Integrity
 - Francesca Matias, Medicaid Eligibility Policy Manager
- Washington Health Benefit Exchange (HBE)
 - Mary McHale, Outreach Director
 - Chris Brown, Navigator Support Manager
 - James Manual, Policy Analyst
 - Joan Altman, Director of Government Affairs & Strategic Partnerships

Health Benefit Exchange		Health Care Authority	
Washington Healthplanfinder Customer Support Center	Lead Organizations Navigators	Medical Assistance Customer Service Center (MACSC)	Medical Eligibility Determination Services (MEDS)
1-855-923-4633 http://www.wahealthplanfinder.org/ customersupport@wahbexchange.org 1-360-841-7620 (FAX)	Lead Organization Contact Information available at: https://www.wahbexchange.org/partners/navigators/	1-800-562-3022 https://fortress.wa.gov/hca/p1/contactus/	1-800-562-3022 https://fortress.wa.gov/hca/p1/contactus/
<ul style="list-style-type: none"> • Apply for or renew health care coverage (families, children, pregnant women and single adults) • Health Insurance Premium Tax Credit (HIPTC) questions • Qualified Health and Dental Plans (QHP/QDP) questions • Locate an HBE Navigator or Broker Contact Us Washington Health Benefit Exchange - Washington Health Benefit Exchange • Request an appeal for denial of HIPTC/QHP, Special Enrollment: www.wahbexchange.org/appeals or call for information: 1-855-859-2512 	<p>For planned maintenance and outages, visit Healthplanfinder Status Center: Outages & Maintenance Washington Health Benefit Exchange - Washington Health Benefit Exchange</p> <p>Email navigator@wahbexchange.org</p> <ul style="list-style-type: none"> • For questions about becoming a Navigator • To request outreach materials and presentations 	<ul style="list-style-type: none"> • Apple Health benefit coverage questions • Provider billing and claims questions • ProviderOne Client Services Card* • Apple Health Managed Care enrollment and questions* <p>*Self-service option: www.waproviderone.org/client</p>	<ul style="list-style-type: none"> • Apple Health Modified Adjusted Gross Income (MAGI) Medicaid eligibility questions (families, children, pregnant women and single adults) • Post-Eligibility Case Review questions or report changes • Apple Health for Kids premium payment questions (CHIP) • Request an appeal for Apple Health Programs
Hours of operation: Mon – Fri 7:30 a.m. – 5:30 p.m. (except state holidays). During other hours, visit: Contact Us Washington Health Benefit Exchange - Washington Health Benefit Exchange Suggested script: <i>"Please have your HPF application ID or Social Security Number available."</i>	Hours of operation are generally 8 a.m. – 5 p.m., Monday – Friday (except holidays). Suggested script: <i>"For application issues, please have the HPF application ID available."</i>	Hours of operation: 7 a.m. – 5 p.m., Monday - Friday (except state holidays). Suggested script: <i>"Please have your Client ID or ProviderOne ID available."*</i>	Hours of operation: 8 a.m. – 5 p.m. Monday - Friday (except state holidays). Suggested script: <i>"Please have your Client, ProviderOne, or application ID number available."</i>



Cross-agency desk aid:
<https://www.hca.wa.gov/assets/free-or-low-cost/customer-support-center-referrals.pdf>

Outreach/Enrollment Events at UW

- Illustrative King County outreach events with UW students:
 - insurance webinar for grad students (Jan. 2020)
 - LEAH program UW presentation (Dec. 2019);
 - On-campus open-enrollment events - Hall Health, Ethnic Cultural Center (November 2019)
 - Husky Fest (Sept. 2019)
- King County does quarterly enrollment events at the HUB
- Within Reach does weekly outreach at UW Bothell
- *If you see an additional need for outreach and education, please let us know*

Upcoming: Student Task Force

- Have been working hard to address student access barriers over past several years (with Patricia and others)
- Provided technical assistance to Spencer to help establish student task force
- Exchange included as member of new task force on improving access to affordable healthcare for students at WA's public institutions of higher education (also includes HCA and the Dept. of Health)
- Parallel efforts to expand coverage for undocumented

COVID-19 – New Special Enrollment Period for Uninsured

- In response to the ongoing Coronavirus (COVID-19) situation in Washington state, the Exchange established a special enrollment period for individuals who are uninsured
- Uninsured individuals can come in and get coverage through May 8, 2020
- Must request the special enrollment and select a plan by May 8 for coverage start date beginning May 1, 2020. If request and select a plan by April 8, get coverage starting April 1, 2020
- To request a special enrollment, contact Navigator, or Broker or enrollment center
- Or can call Customer Support Center between 7:30 a.m. to 5:30 p.m. Monday-Friday at 1-855-923-4633; TTY: 855-627-9604. Language assistance and disability accommodations are provided at no cost.
- Additional information available at: <https://www.wahbexchange.org/coronavirus-faqs/>

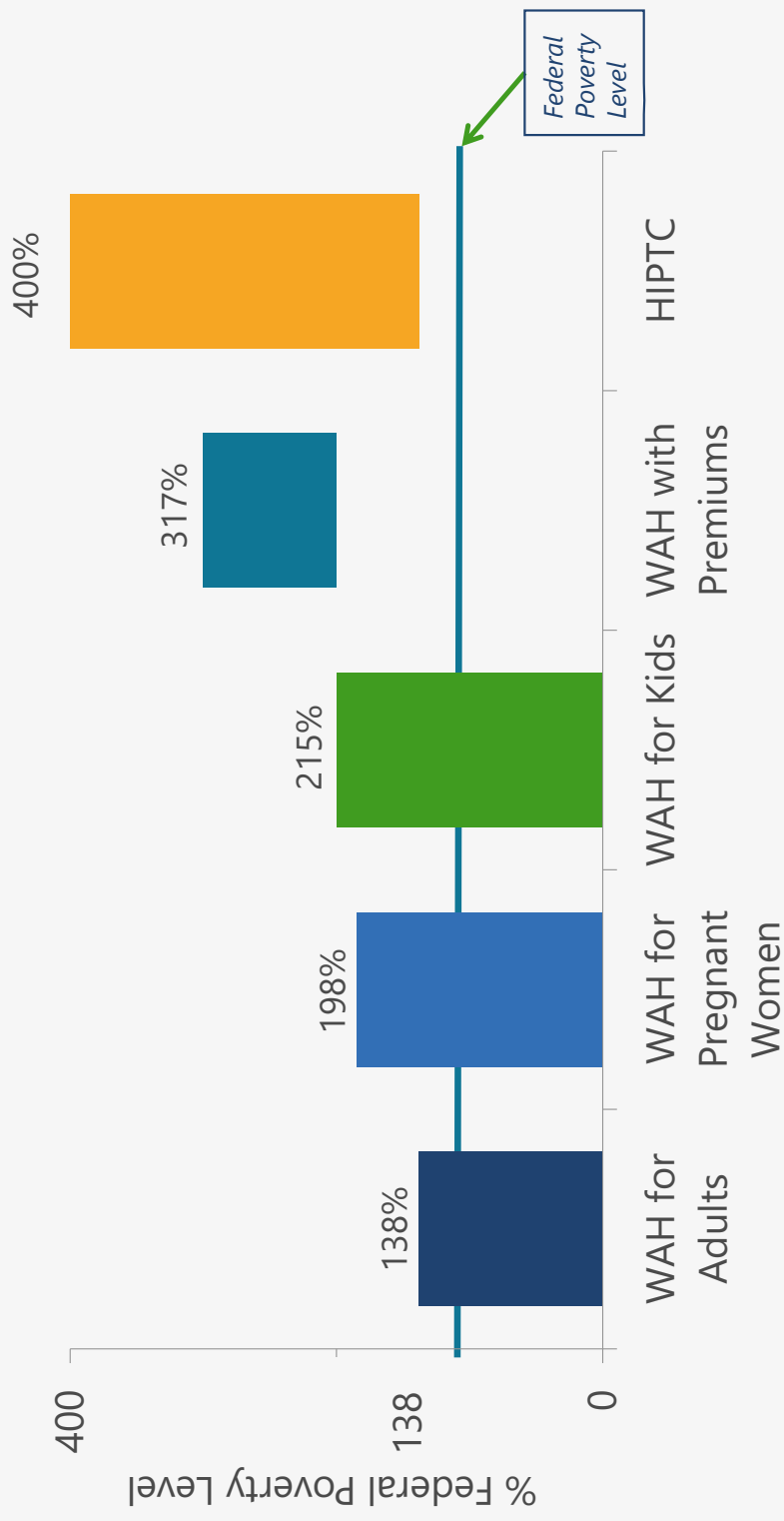
Part I: Healthplanfinder 101



ACA Implementation in Washington State

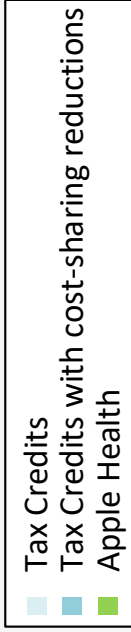
- Washington State opted for full implementation of the Affordable Care Act
- Adopted the ACA Medicaid Expansion (up to 138% FPL)
- Established the Washington Health Benefit Exchange (HBE)
 - State-based exchange, governed by 11-member bipartisan board
 - Run *Washington Healthplanfinder*, which serves one in four Washingtonians
 - Single integrated online portal for both MAGI Medicaid (1.5 million) and commercial individual market coverage (200,000)
 - Must enroll through Healthplanfinder to get federal subsidies
- The Health Care Authority (HCA) administers Washington Apple Health programs

Available Programs by Federal Poverty Level

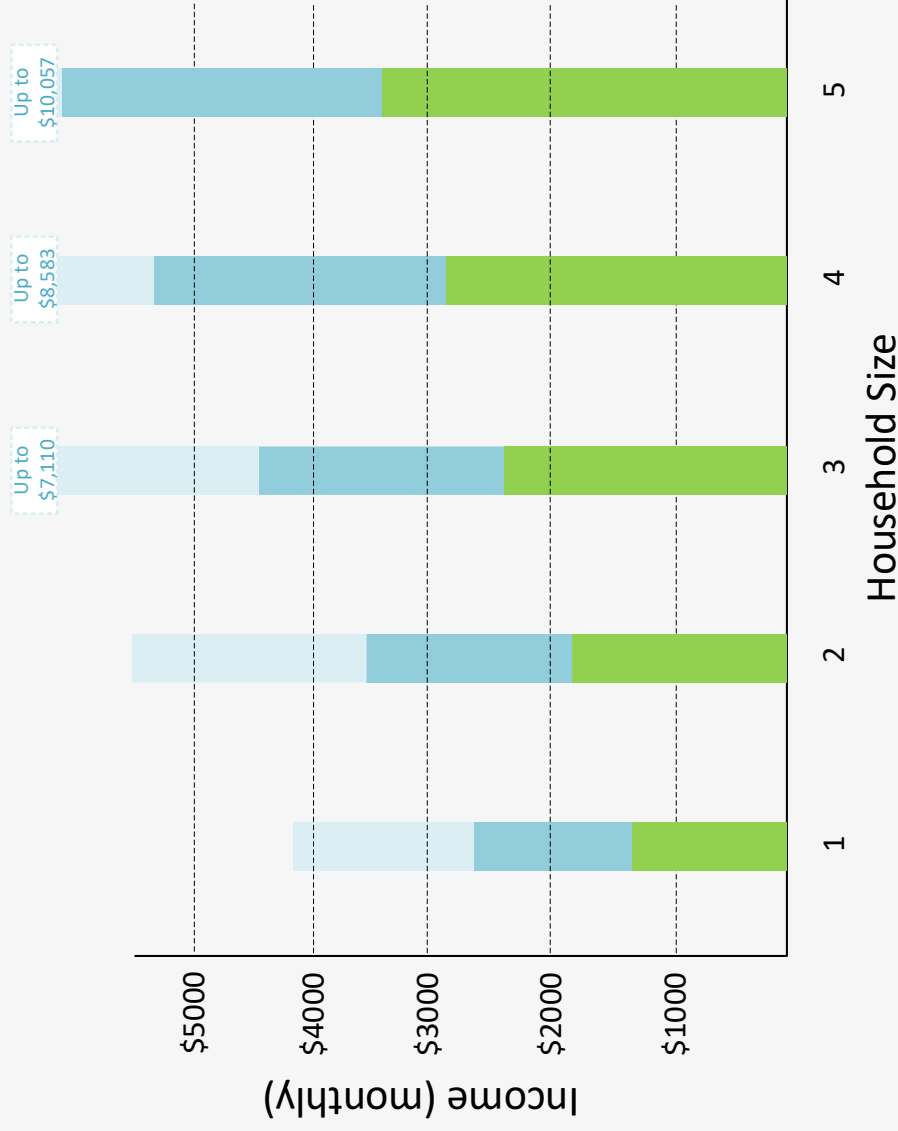


2020 Income Standards

Washington Healthplanfinder Tax Credit (400% FPL); Cost-Sharing Reductions (250% FPL) and Apple Health (138% FPL)



Max Annual Income by FPL			
Household:	1	2	3
Tax Credits (up to 400%FPL)	\$49,949	\$67,633	\$85,317
Tax Credits with cost-sharing (up to 250% FPL)	\$31,218	\$42,271	\$53,323
Apple Health (138% FPL)	\$16,179	\$22,488	\$28,368



Plans offered through Washington Healthplanfinder (WAH)

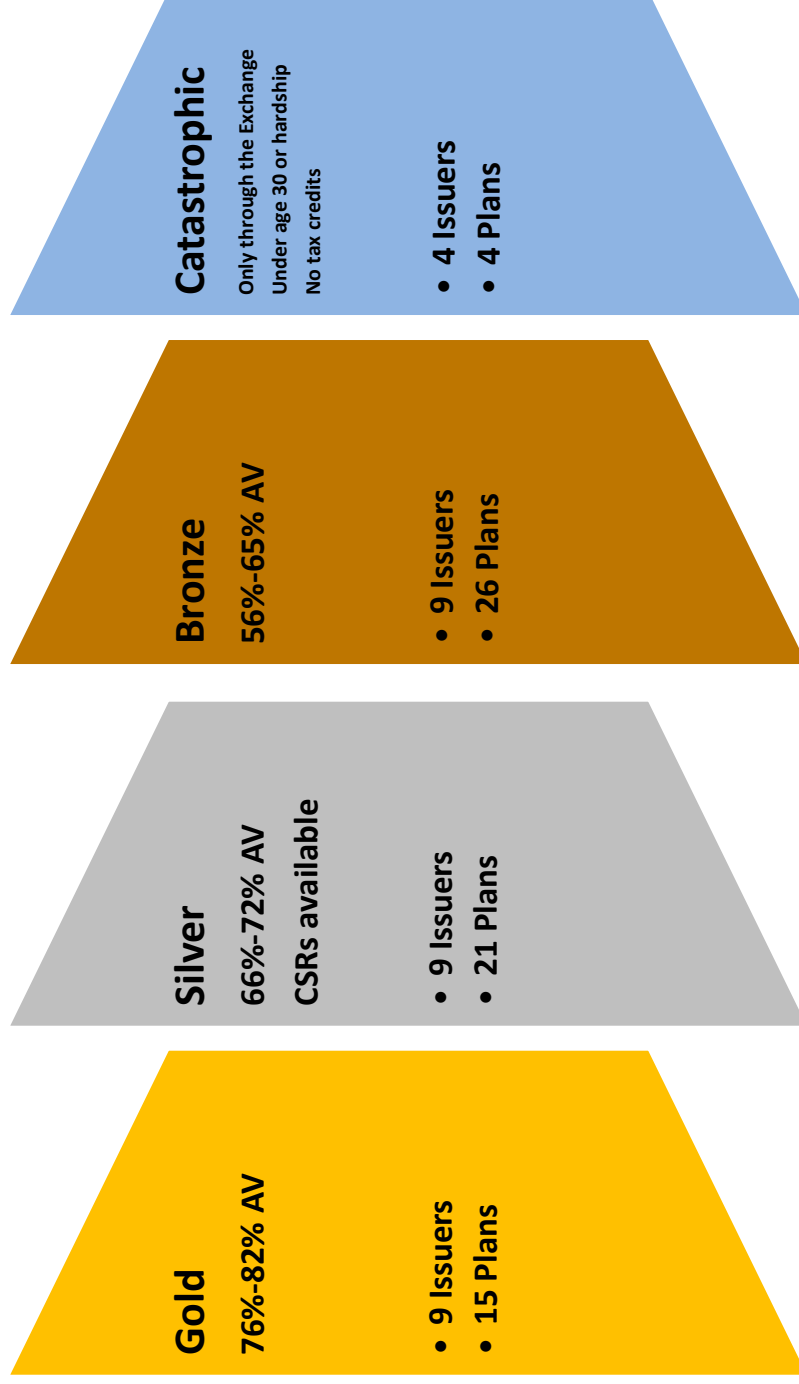
- Washington Apple Health (Medicaid) for adults and families
 - Offers comprehensive medical coverage
 - Generally no premium and no or limited cost-sharing
 - Provider availability can sometimes be limited
 - Year-round open-enrollment – can join at any time
 - Automatically enrolled if eligible and don't select plan
 - Services primarily offered through five managed care organizations (MCOs) (* indicates also offer QHPs)
 - Amerigroup; Coordinated Care*; CHPW; Molina*; United

Plans offered through Washington Healthplanfinder (QHP)

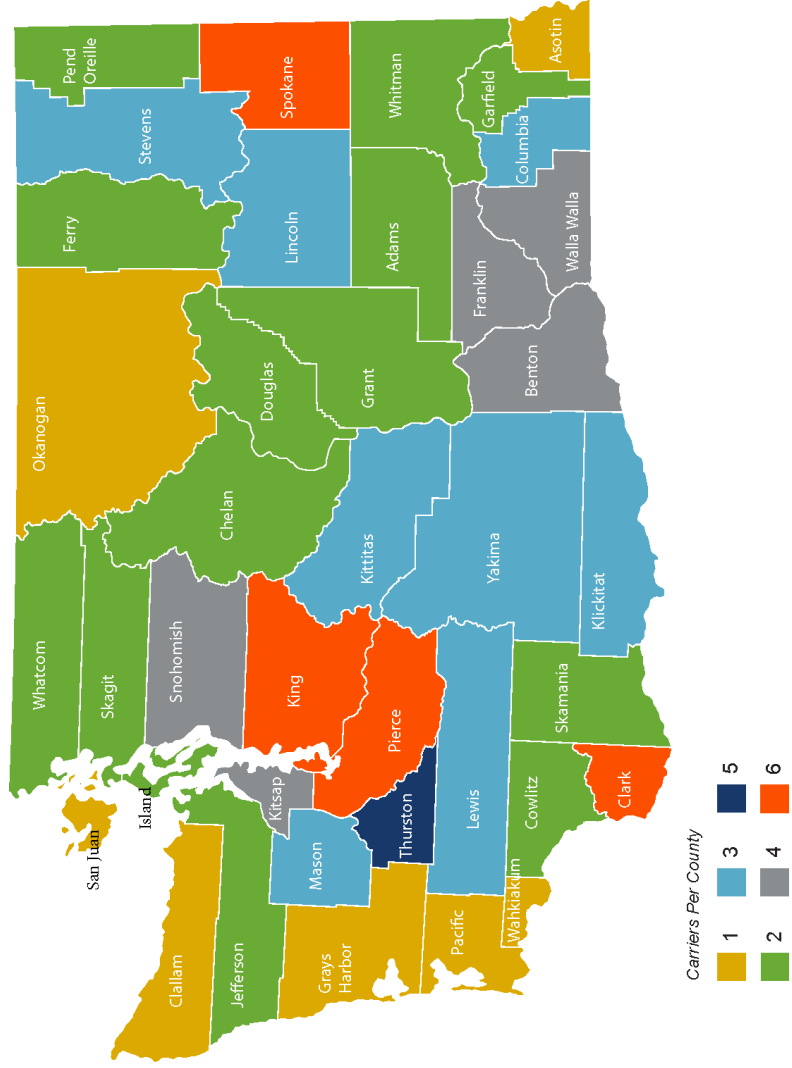
- Qualified Health Plans
 - 9 Carriers offer 66 plans
 - Plans offered at four coverage levels (most to least)
 - Gold, Silver, Bronze, Catastrophic
 - Must enroll during open-enrollment (starts Nov 1 annually) or you qualify for a special enrollment period (qualifying events include loss of income, loss of health insurance coverage, marriage, birth of a child or a move – more information at: <https://www.wahealthplanfinder.org/content/there-are-two-ways-get-coverage.html>)
 - Can drop coverage at any time. If start Jan 1 and cancel coverage on Feb 12, would end effective March 1. If cancel coverage on Feb. 20 (because it is after the 15th of the month) coverage would end effective April 1.
 - Must select a plan; premium payments go directly to carriers
 - Can stay on parents plan up to age 26
 - All plans must cover 10 essential health benefits
 - More robust coverage than short-term limited duration plans, association health plans, health sharing ministries
 - OIC chart comparing health coverage options: <https://www.insurance.wa.gov/sites/default/files/documents/health-insurance-compare-chart.pdf>
 - More expensive than Washington Apple Health
 - Federal subsidies available exclusively through Washington Healthplanfinder to help lower costs
 - APTC: advanced premium tax credits up to 400% FPL
 - CSRs: cost-sharing reductions up to 250% FPL ([available in silver plans only](#))

2020 QHP Plan offerings by Metal Tier

9 QHP Issuers | 66 QHPs



Number of Exchange Carriers in Each County



10 essential health benefits



Doctor visits and hospital stays



Trips to the ER



Care before and after your baby is born



Lab tests



Chronic disease care



Pediatric care



Prescription drugs



Services and devices



Behavioral health



Preventive services



Scenario: Age 28, King County, various incomes with Second Lowest Cost Silver Plan

	\$1,300/month	\$1,600/month	\$2,700/month
Income			
Program	Apple Health	Tax Credits & Cost-Sharing Reductions <i>(Note: must choose silver plan to get cost-sharing subsidy)</i>	Tax Credits
You pay	No cost	\$68.74	\$228.68
Premium	n/a	\$317.28	\$317.28
Tax Credit	n/a	\$248.54	\$88.60

Scenario: Age 28, King County, \$1,600/month income




You pay:	\$67.64	\$68.74	\$89.59	\$101.68	\$124.43	\$181.82
Premium:	\$316.18	\$317.28	\$338.13	\$352.05	\$372.97	\$430.36
Tax Credits:	\$248.54	\$248.54	\$248.54	\$248.54	\$248.54	\$248.54
Plan Name:	Molina Choice Silver	Ambetter Balanced Care 4 (2020)	Flex Silver - 20	LifeWise Essential Silver Low Deductible	Silver HDHP 3500 Exchange EPO UW Medicine	Premiera Blue Cross Preferred Silver EPO 4500
Metal level:	All plans silver					

New Type of QHPs Coming in 2021

- The Exchange will be implementing Cascade Care for plan year 2021 (open enrollment starting November 1, 2020) which includes standard plans.
- Standard plans will offer consumers more services before the deductible at a predictable co-pay, including primary care visits, mental health services, generic drugs, and urgent care visits.
- All carriers will be required to offer standard plans to consumers.
- To learn more about Cascade Care implementation, you can visit this website- <https://www.wahbexchange.org/about-the-exchange/cascade-care-2021-implementation/>

WAH v. QHP coverage

- What is the main difference between WAH and QHP? (income threshold and cost)
 - Can I choose to not apply for WAH? (yes, but then not eligible for federal subsidies)
- DO YOU WANT TO APPLY FOR HELP TO PAY YOUR PREMIUMS, OUT-OF-POCKET COSTS, OR APPLY FOR WASHINGTON APPLE HEALTH (MEDICAID)? 

YES	NO
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- How significant are the subsidies? (very, last year average monthly premium for subsidized consumer \$168/mo v. \$536/mo for non-subsidized)
 - Why is it important for me to represent my income accurately in my application? (submit app under penalty of perjury, and misrepresented amounts get reconciled during tax season)
 - Do I enter my financial aid money as income? (No, student financial aid and student loans are not considered income under MAGI).

Additional 101 Resources

- Medicaid materials
 - <https://www.hca.wa.gov/health-care-services-supports/apple-health-medicaid-coverage/stakeholder-training-and-education#community-based-training>
- Definitions of top health insurance terms
 - https://www.wahbexchange.org/wp-content/uploads/2015/09/HBE_PT_160523_Users_Guide_Key_Terms.pdf
- Enrollment Guide
 - https://www.wahbexchange.org/wp-content/uploads/2015/09/HBE_PT_151027_Enrollment_Guide.pdf
- Additional Exchange materials
 - <https://www.wahbexchange.org/partners/partners-toolkit/>

Part II: Shopping for Coverage



Shopping for Coverage

- Mobile App: WAPlanfinder– Apple or Google App Store
- Website: watch out for look-alike sites
 - www.wahealthplanfinder.org
- Key website features
 - Customer support
 - Anonymous browsing
 - Smart Planfinder (search by doctor, rx, hospital/clinic)

Washington healthplanfinder
enrollment.commerce

Home Español E.g. How do I renew my cover

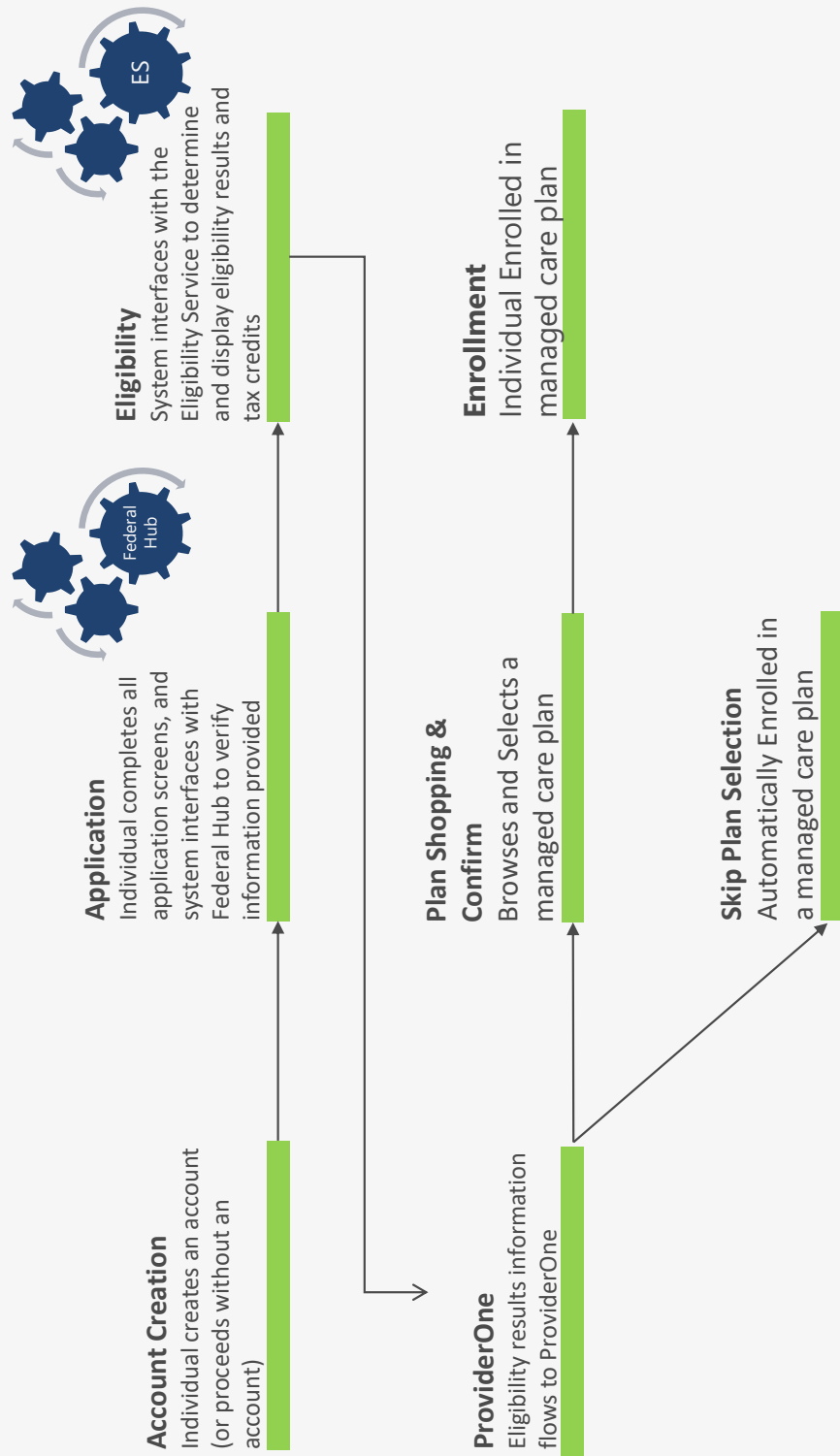
NEW CUSTOMERS CURRENT CUSTOMERS CUSTOMER SUPPORT

A Update March 20, 2020 - Insurance experts are available by phone to answer questions and get you enrolled. You can call them to get help or make an appointment. A special enrollment period is now available through April 8, 2020 to qualified individuals who are uninsured. Apple Health enrollment is year-round. Customer support is available (but experiencing longer wait times) between 7:30 a.m. and 5:30 p.m. Monday - Friday at 1-855-923-4633; TTY 1-855-627-9604. Visit the COVID-19 (Coronavirus) FAQ page for more information.

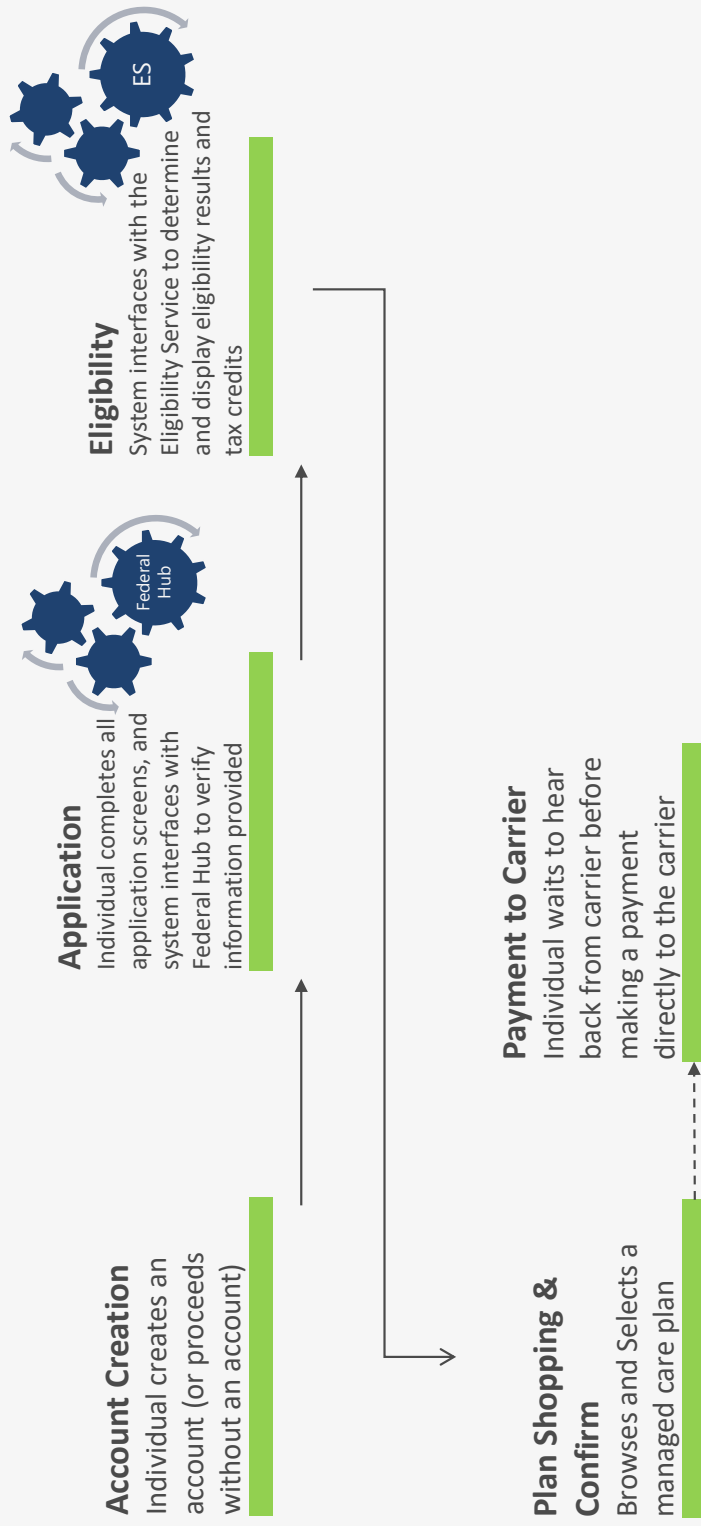
What would you like to do today?

Get Covered, Washington!
Washington Apple Health is available year-round or certain life changes may qualify you for a special enrollment period.

Washington Apple Health Eligibility and Plan Selection Flow



Tax Credit Eligibility and Enrollment Flow





Potential Eligibility Results in Healthplanfinder


- Qualified health plans
- Qualified health plan with tax credits
- Qualified health plan with Cost Sharing Reductions & tax credits
- Washington Apple Health (for Adults, Families)
- Washington Apple Health for Kids
- Washington Apple Health with Premiums (for Kids)
- Washington Apple Health for Pregnant Women
- Washington Apple Health for Families and Health Care Extension
- Alien Emergency Medical
- Ineligible


Smart Planfinder – Decision Support

Smart Planfinder suggests plans that are a Smart Choice based on your provider and prescription needs and estimated costs under a health plan.

Do you need help shopping for a plan?

  Add providers and prescriptions to see if they are covered.

 Answer a few questions like how often you see the doctor.

 We'll find Smart Choice plan options for you.

Yes, Help Me Find A Plan

No, I'll Shop On My Own

Healthplanfinder Demonstration

- Browsing available plans (fast way to see full cost plans)
 - Click “Browse Plans” link on homepage. This will allow the consumer to shop current plans (plan year 2020). We will ask if you need help shopping for a plan, clicking “Yes” will allow a consumer to look up provider availability and coverage of any current prescriptions.
Entering income
- Using Smart Planfinder to help find a plan (searching out-of-state provider network and rx coverage)
 - Our consumer shopping tool, Smart Planfinder, will also provide an estimate of expected out-of-pocket expenses with each plan.
- Finding detailed plan coverage information
 - Click “More information on this plan” on the shopping page to learn more about each plan’s coverage of certain benefits and associated cost sharing. Consumers can also look to the Summary of Benefits and Coverage for full details about a plan.

Questions?

- For contact help enrolling in a plan/understanding plans options
 - Callista Kennedy, Program Manager, King County Public Health-Access & Outreach
 - General contact information for King County Public Health's Community Health Access Program (CHAP)
 - 206-284-0331
 - 800-756-5437
 - CHAP@kingcounty.gov

Part III: Q&A



Healthplanfinder– Q & A

Question: Which carriers offer out of network coverage in Washington, Wyoming, Alaska, Montana, and Idaho?

Answer: The chart below which gives a general idea of which carriers offer plans with networks, as illustrated through their provider rosters. Detailed information will be available from each carrier.

	Washington	Wyoming	Alaska	Montana	Idaho
Amerigroup (WAH)	X		X		X
Bridgespan	X				
CHPW (WAH)	X			X	X
Coordinated Care	X				X
Coordinated Care (WAH)	X				X
Delta Dental	X				
Dentegra	X				
Kaiser NW	X				X
Kaiser WA	X				X
LifeWise	X		X		X
Molina (WAH)	X		X	X	X
Molina	X		X	X	X
PacificSource	X		X	X	X
Premera	X		X		X
Providence	X				X
United HealthCare (WAH)	X	X			X

Plan Recommendations – QHP

Question: Which qualified health plan makes the most sense for UWSOM students traveling throughout the WWAMI (Washington, Wyoming, Alaska, Montana, Idaho) region every few months for periods of 6+ weeks?

Answer:

- HBE and the Call Center do not recommend plans for consumers. Navigators can help consumers learn about the options and networks offered by each plan. Brokers can recommend specific plans.
- Navigators, Brokers, and enrollment centers are available by phone to answer questions and get consumers enrolled in the right health plan.
- Consumers can find a local expert at https://www.wahealthplanfinder.org/_content/find-expert-advice.html

Plan Recommendations – WAH

Question: Which WA Medicaid plan makes the most sense for UWSOM students traveling throughout the WWAMI (Washington, Wyoming, Alaska, Montana, Idaho) region every few months for periods of 6+ weeks?

Answer:

- The HCA does not recommend plans for our client. All MCOs offer the same required covered services. We recommend visiting their websites to learn more about the options and networks offered by each MCO.
- Visit the HCA website at <https://www.hca.wa.gov/health-care-services-supports/apple-health-medicaid-coverage/apple-health-managed-care> to learn more about options in your area. You can also get the phone number and web site for each MCO to learn more about what is offered.

Apple Health – Q & A

Question: Does it matter which hospital emergency room I get treatment? Or does Medicaid reimburse for emergency care sought at any emergency room anywhere?

Apple Health – In an Emergency

Answer:

- If you have a sudden or severe health problem that you think is an emergency, call 911 or go to the nearest emergency room.
- As soon as possible afterward, call your MCO and let them know that you had an emergency and where you received care. You do not need pre-authorization to seek care in the event of an emergency. You may use any hospital or emergency setting if you are having an emergency.
- Only go to the hospital emergency room if it's an emergency. Do not go to the emergency room for routine care.

Apple Health – If you need urgent care

Answer (continued):

- You may have an injury or illness that is not an emergency but needs urgent care. Contact your MCO to find urgent care facilities in their network or visit their website. You can also call the MCO's 24 hour nurse line for advice. Open seven days a week.
- Your MCO Enrollee Handbook will have the appropriate numbers to call.

Apple Health – Q & A

Question: If it is a partial emergency/partial non-emergency, are there deductibles and co-pays? Or is the non-emergency the responsibility of the individual?

Apple Health – Q & A

Answer:

- As an Apple Health client, you have no copays for any covered services. However, you might have to pay for your services if:
 - You get a service that is not covered, such as chiropractic care or cosmetic surgery.
 - You get a service that is not medically necessary.
 - You don't know the name of your health plan, and a service provider you see does not know who to bill. This is why you must take your ProviderOne Services card and health plan card with you every time you need services.
 - You get care from a service provider who is not in your MCO's network, unless it's an emergency or has been pre-approved by your health plan.
 - You don't follow the MCO rules for getting care from a specialist.

Apple Health – Q & A

Question: Are there Medicaid plans that provide out of state coverage for:

- Wellness visits
- Regular care for chronic conditions
- Behavioral/mental health

Apple Health – Q & A

Answer:

- Medicaid coverage is available in the state you were determined eligible. If you are out of state, you are covered for emergency care. You should also contact your MCO for urgent care options. This include coverage benefits like Behavioral Health Services.
- However, for non-urgent visits you may need to wait until you return home. Contact your MCO for your options.

Apple Health – Q & A

Question: Regarding telemedicine coverage. Is this provider specific? Are there certain plans that can cover these kind of visits?

Answer: Telemedicine is an expanding service. You should consult with your MCO enrollee handbook or contact your MCO to discuss options.

Apple Health – Q & A

Question: Are there Medicaid plans that allow for Medications to be sent across state lines?

Answer: All MCOs including Apple Health without a Managed Care Plan have some pharmacies enrolled that offer mail order services. There are also many specialty pharmacies that only operate outside of WA and ship products directly to members. It is dependent on the pharmacy. Each MCO may have a list.

Apple Health – Q & A

Question: Do all Medicaid plans offer 90-day “vacation” or “maintenance” supplies of some prescriptions?

Answer: Each MCO will allow up to a 90-day supply under some circumstances. Each MCO and FFS currently have independent lists of “maintenance” medications that are allowed as 90 day supplies. MCOs have been instructed they must cover these products as 90 days through mail order and retail pharmacy.

Apple Health – Q & A

Question: Are there limits to the type of medications that are covered under this provision?

Answer: It is based on the MCO medication lists. Not every medication is allowed for 90-day supplies and there is variation between all MCOs. Contact your MCO for additional details.

QHP Prescription Coverage

Carriers provide mail order Rx info on their websites

- Premera Mail Order Rx: Yes mail order available via Express Scripts
 - URL: <https://www.premera.com/wa/visitor/pharmacy/pharmacy-services/mail-order-prescriptions/>
- Kaiser Washington Mail Order Rx: Yes, mail order form available on website.
 - URL: <https://wa.kaiserpermanente.org/html/public/pharmacy/mail-order>
- PacificSource Mail Order Rx: Yes, via CVS Caremark.
 - URL: <https://pacificsource.com/member/pharmacy-network/>
- Coordinated Care Mail Order Rx: Yes via Homescripts and AcariaHealth
 - URL: <https://ambetter.coordinatedcarehealth.com/resources/pharmacy-resources.html>
- Kaiser NW (SW Washington) Mail Order Rx: Yes, mail order available on website.
 - URL: <https://healthy.kaiserpermanente.org/regon-washington/get-care>
- Providence Mail Order Rx: Yes, mail order information available on website.
 - URL: <https://healthplans.providence.org/members/member-groups/phs-caregivers/pharmacy-benefits/>
- Molina Mail Order Rx: Yes, mail order form available on website.
 - URL: <https://www.molinahealthcare.com/members/ft/en-us/mem/medicaid/overvw/coverd/pages/presdrugs.aspx>
- Regence Mail Order Rx: Yes, mail order available via AllianceRx Walgreens Prime
 - URL: <https://www.regence.com/provider/programs/pharmacy>
- LifeWise Mail Order Rx: Yes, mail order available via Express Scripts
 - URL: <https://www.lifewise.com/about-pharmacy>

Additional Questions?

- Key contacts for help understanding Washington Apple Health/Medicaid policy
 - Johnny Shults, Section Supervisor, Medicaid Program Operations and Integrity: johnny.shults@hca.wa.gov
 - Francesca Matias, Medicaid Eligibility Policy Manager: Francesca.Matias@HCA.WA.GOV
- Key contacts for help understanding QHP policy
 - James Manuel, Policy Analyst: james.manuel@wahbexchange.org
 - Joan Altman, Director of Government Affairs & Strategic Partnerships: joan.altman@wahbexchange.org