TO: All Employees

FROM: Human Resource Services Jacquie Curry

SUBJECT: Washington Apple Health for Adults and Children

Some state employees may qualify for free healthcare coverage through the Washington Apple Health program, and assistance in paying their health insurance premiums. If you want to take advantage of this opportunity, I urge you to seek additional information as quickly as possible.

If your countable income is under the income limit for Washington Apple Health, you or your children may qualify for free healthcare coverage. Individuals who qualify for free coverage under Washington Apple Health have a choice of available managed care plans depending on the county they live in. There are no premiums, co-pays, or deductibles.

When you or your child are enrolled in Washington Apple Health, you may also choose to keep your health insurance through your employer. If you do so, you may qualify for reimbursement of the cost of your health insurance premium.

If you or your dependents are not enrolled in Washington Apple Health, but would like to see if you qualify, please visit the Washington Healthplanfinder website at <u>www.wahealthplanfinder.org</u>, or contact the Washington Healthplanfinder Customer Support Center at 1-855-923-4633. You may also apply online at <u>www.wahealthplanfinder.org</u>.

If you or your dependents become eligible for Washington Apple Health, you may qualify for help with your health insurance premium. Call 1-800-562-3022 ext. 15473, or visit the Premium Payment pages on Health Care Authority's website at

<u>http://www.hca.wa.gov/medicaid/premiumpymt/Pages/index</u> for more information. The site includes general information and an application form for your convenience.

Thank you.

Medicaid and the Children's Health Insurance Program (CHIP) Offer Free or Low-Cost Health Coverage to Children and Families

If you are eligible for health coverage from your employer, but are unable to afford the premiums, some States have premium assistance programs that can help pay for coverage. These States use funds from their Medicaid or CHIP programs to help people who are eligible for employer-sponsored health coverage, but need assistance in paying their health premiums.

If you or your dependents are already enrolled in Medicaid or CHIP and you live in a State listed below, you can contact your State Medicaid or CHIP office to find out if premium assistance is available.

If you or your dependents are NOT currently enrolled in Medicaid or CHIP, and you think you or any of your dependents might be eligible for either of these programs, you can contact your State Medicaid or CHIP office or dial 1-877-KIDSNOW or <u>www.insurekidsnow.gov</u> to find out how to apply. If you qualify, you can ask the State if it has a program that might help you pay the premiums for an employer-sponsored plan.

Once it is determined that you or your dependents are eligible for premium assistance under Medicaid or CHIP, your employer's health plan is required to permit you and your dependents to enroll in the plan - as long as you and your dependents are eligible, but not already enrolled in the employer's plan. This is called a "special enrollment" opportunity, and you must request coverage within 60 days of being determined eligible for premium assistance.

If you live in one of the following States, you may be eligible for assistance paying your employer health plan premiums. You should contact your State for further information on eligibility.

WASHINGTON – Medicaid	 - 1	
Website: http://hrsa.dshs.wa.gov/premiumpymt/	 ¥.,	
Phone: 1-877-543-7669		

IDAHO – Medicaid and CHIP	
Website: http://healthandwelfare.idaho.gov/Default.aspx?Table	=123
Phone: 1-800-926-2588	

OREGON – Medicaid and CHIP
/ebsite: http://www.oregon.gov/OHA/healthplan/Pages/index.asp
hone: 1-800-699-9075

For more information on special enrollment rights, you can contact either:

U.S. Department of Labor Employee Benefits Security Administration <u>www.dol.gov/ebsa</u> 1-866-444-EBSA (3272)

U.S. Department of Health and Human Services Centers for Medicare & Medicaid Services <u>www.cms.hhs.gov</u> 1-877-267-2323, Ext. 61565