



# Apple Health Expansion

## Frequently Asked Questions

The following Frequently Asked Questions (FAQ) provides information for potential Apple Health Expansion clients and those who assist them. View the [Apple Health Expansion webpage](#) to learn more.

### What is Apple Health Expansion

The Health Care Authority (HCA) has expanded Apple Health eligibility for adults, regardless of immigration status. This new program is called Apple Health Expansion and launched July 1, 2024. Apple Health Expansion will provide coverage to individuals 19 and older who do not qualify for other Apple Health programs. The new program, to the extent directed by the Legislature, is designed to mirror the services provided to individuals enrolled in Apple Health (Medicaid) managed care.

### Enrollment and eligibility

#### Who is eligible?

You may be eligible for this program if you:

- Are a Washington resident age 19 or older,
- Have countable income up to 138% of the federal poverty level,
- Do not qualify for other Apple Health programs based on immigration status,
  - If you are an immigrant who has not met the five-year waiting period to become eligible for Apple Health you will not qualify for Apple Health Expansion. This is due to having an immigration status that makes you eligible for tax credits through *Washington Healthplanfinder*. Undocumented individuals do qualify for coverage.
- Are not pregnant or did not have a pregnancy end in the last 12 months, and
- Are not eligible for qualified health plans (QHP) with advance premium tax credits (APTC) or federally funded medical assistance programs.

Learn about eligibility for other Apple Health programs at [hca.wa.gov/apple-health-eligibility](https://hca.wa.gov/apple-health-eligibility).

#### What happens if I apply for coverage now that the enrollment cap is met?

If you applied for coverage and were denied because the cap was met, there are no additional steps you need to take. There is still a possibility you may be randomly selected to enroll if space opens in the program. You will receive an eligibility notice if you are selected for enrollment through your preferred communication method (email or mail).

If you have not applied, complete your application for Apple Health Expansion to be considered if space opens and to learn about other coverage options.

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## How do I apply for Apple Health Expansion?

You have several options to apply for or renew coverage with support available in over 200 languages.

If you are age **19 to 64 years old**:

- **Online:** Go to [Washington Healthplanfinder](#). Select the "Apply Now" button.
- **Mobile app:** Download the [WAPlanfinder app](#). Select "sign in" or "create an account".
- **Phone:** Call the [Washington Healthplanfinder Customer Support Center](#) at 1-855-923-4633.
- **Paper:** Submit an [Application for health care coverage \(18-001P\)](#).
- **In-person:** Local resources who, at no additional cost, can help you apply for health coverage.
  - [Local enrollment assistance](#)

You may have to provide documentation to verify your identity in *Washington Healthplanfinder*. View a list of [acceptable documents](#) you can use to prove your identity. Navigators can verify your identity without requiring you to upload documents in *Washington Healthplanfinder*.

If you are age **65 or older**:

- **Online:** Go to [Washington Connection](#). Select "Apply Now."
- **Paper:** Submit an [Application for aged, blind, disabled/long-term care coverage \(HCA 18-005\)](#).
- **Phone:** Request an application by calling 1-877-501-2233.
- **In-person:** Visit your local [Department of Social and Health Services \(DSHS\) office](#).

If you're accepted, you'll receive a ProviderOne services card in about two weeks. Coverage will begin on the first day of the month in which the application was submitted. You'll have the option to select a health plan online or you'll be auto-enrolled into a plan

If you've started your application and are unsure if it's complete, we encourage you to log in to your account or contact one of the above customer service teams to check your application status.

**Note:** Only one application needs to be submitted. If someone applies for Apple Health Expansion and are denied because of the enrollment limit being met, there are no additional steps for them to take.

## Do I need an identification card (ID) to apply for Apple Health Expansion?

No, you are not required to provide an ID to apply. However, providing an ID makes it easier to verify your identity in the application systems.

## How many people are enrolled in Apple Health Expansion?

HCA will enroll up to 13,000 people into Apple Health Expansion. This number may change as HCA ensures we stay under the budget for the program.

We encourage individuals interested in applying to [sign up for email updates](#) and view the [Enrollment announcement](#) for regular updates. You may send questions about what this means for you and your family, and what to expect over the coming months to the [Apple Health Expansion inbox](#).

## Are pregnant individuals eligible for Apple Health Expansion?

If you apply for Apple Health Expansion and indicate you are pregnant, you have the option to keep your current coverage, otherwise you will be moved to Apple Health for pregnant individuals. This program provides coverage to pregnant individuals with income at or below the Apple Health income standards.

After-Pregnancy Coverage (APC) covers individuals for 12 months after the end of a pregnancy. These programs are available regardless of citizenship or immigration status. Learn more at [hca.wa.gov/apple-health-pregnant-individuals](http://hca.wa.gov/apple-health-pregnant-individuals).

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## Does Apple Health Expansion include refugees that are lawfully present?

If you are a refugee, you are exempt from the five-year bar and may qualify for other Apple Health programs. This would make you ineligible for Apple Health Expansion.

## I have a Deferred Action for Childhood Arrivals (DACA) status. Am I eligible for Apple Health Expansion?

Yes, you can apply and be approved for Apple Health Expansion with a DACA status if you meet all eligibility criteria.

## How does the November 1, 2024, DACA rule guidance affect Apple Health Expansion?

Under the new rule, starting November 1, 2024, DACA recipients will be considered lawfully present making them eligible for federal subsidies to apply to a QHP through *Washington Healthplanfinder*. As part of implementation, Apple Health Expansion eligible DACA recipients will transition from Apple Health Expansion to subsidized QHP coverage.

- **Note:** Actual implementation date may be impacted by federal litigation and/or state implementation schedules.

When implemented, DACA recipients can indicate (N) to citizen and (Y) to lawfully present.

- Clients will then be screened for applicable QHPs, federal and state subsidies through *Washington Healthplanfinder*.

DACA recipients should still apply for coverage by submitting an application through *Washington Healthplanfinder*. DACA recipients will receive more information prior to November 2024.

## What other options are available to me as an immigrant if I don't qualify for Apple Health Expansion?

You have health care options if you are an immigrant who does not qualify for Apple Health Expansion or try to enroll and can't because there is not space in the program. Immigrants may apply for other health coverage options available through *Washington Healthplanfinder* called qualified health and dental plans (QHP/QDP). The Washington Health Benefit Exchange secured a **federal waiver (1332 waiver)** that allows individuals without a federal recognized immigration status to shop for QHPs through *Washington Healthplanfinder*.

You may be considered for other health care coverage options for immigrants, including those who haven't met the five-year-bar. Available coverage options include:

QHPs and QDPs available through *Washington Healthplanfinder*

- People interested should apply through *Washington Healthplanfinder*.

Other Apple Health programs

- [Apple Health for Kids](#)
- [Apple Health for pregnant individuals](#)
- [Emergency Medical \(AEM\)](#)
- [Medical Care Services \(MCS\)](#)
- [Family Planning Only](#)

## Will I have to provide proof of my income when I apply for Apple Health Expansion?

You do not have to provide proof of your income when you apply for Apple Health Expansion. You may receive a letter asking to provide proof of income after enrolling. This letter will share what kind of documentation you should provide. If you receive a letter asking for more information you will need to respond to avoid your coverage closing.

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## **I received a request to verify my income and live in a multi-person household. Whose income should I submit?**

For individuals age 65 and older:

- Eligibility will be based on the income the individual or their spouse receives or earns. An individual's tax filing status is not an eligibility factor for individuals age 65 and older.

For individuals ages 19-64:

- Eligibility is based on the income information for all adults and all minors with enough income to require them to file a tax return.

## **Why are Apple Health Expansion clients enrolled in managed care when clients in other state funded Apple Health programs are not?**

Program structure varies depending on the population served and funding source.

## **Which of the Apple Health plans can I choose from?**

If you enroll in Apple Health Expansion, you can choose from one of the following health plans:

- Community Health Plan of Washington
- Coordinated Care
- Molina Healthcare
- UnitedHealthcare Community Plan

View the [Apple Health Expansion service area map](#) to see which health plans are offered in your county.

If the client does not choose one, they will be auto enrolled into a health plan available in their county.

## **When will my coverage start after being approved for Apple Health Expansion?**

You will be enrolled on the first day of the month you applied for coverage.

## **What happens if I'm enrolled in Apple Health Expansion and become pregnant?**

Report changes, including pregnancy within 30 days. This helps make sure you are enrolled in the right program. If you are enrolled in Apple Health Expansion and report a pregnancy, you will transition to Apple Health for Pregnant Individuals. This program provides coverage to pregnant individuals with income at or below the Apple Health income standard.

## **How will clients be transferred from their current program to Apple Health Expansion?**

Clients transitioning to Apple Health Expansion from AEM, Apple Health for Pregnant Individuals, APC, or a QHP will have the opportunity to select a health plan. If the client does not choose one, they will be auto enrolled into a health plan available in their county.

## **Using your coverage**

### **Does it cost clients to enroll in or use Apple Health Expansion coverage?**

No, Apple Health Expansion coverage is free. You will not have any out-of-pocket costs or copays when accessing services covered by Apple Health Expansion.

### **What services are covered with Apple Health Expansion?**

Apple Health Expansion will cover physical and behavioral health services, dental, non-emergency medical transportation, and interpreter services. Long-term services and supports are not covered under Apple Health Expansion.

View a full list of [services covered by Apple Health](#).

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## Will my information be protected?

Apple Health Expansion uses existing Apple Health program data privacy and protection standards to ensure clients' identity and information remain confidential. View [HCA's notice of privacy practices](#) for more information.

Absent a court order or other legal requirement, HCA does not share client information with any immigration agency, including Immigration and Customs Enforcement (ICE) or other federal agencies. Eligibility for Apple Health Expansion is exempt from the public charge test. View the [announcement to learn more \(Español\)](#). If you have questions or concerns about how an application for Apple Health Expansion may impact your immigration status or chances of becoming a permanent resident or citizen, contact an immigration attorney.

## More information

### Where can I learn more about Apple Health Expansion?

- [Apple Health Expansion client flyer](#) (available in **15 languages**)
  - View this flyer to learn about covered services, eligibility details, and where to apply.
- **Online:** [hca.wa.gov/apple-health-expansion](https://hca.wa.gov/apple-health-expansion)

If you assist Apple Health Expansion applicants or want to help spread the word can use the following communications materials. These include:

- [Apple Health Expansion communications toolkit](#)
  - Use this toolkit to browse and share key messages by audience type, client publications and resources, branding and language guidance, and the [social media toolkit](#).
- Informational webinars
  - Apple Health Expansion webinars and presentation slides are available at [hca.wa.gov/webinar](https://hca.wa.gov/webinar).
- Sign up for updates
  - Individuals can [sign up for Apple Health Expansion](#) email updates!

### Questions related to Immigrant Health Coverage QHP/QDP

- If you have questions about how to apply for a QHP/QDP or Cascade Care Savings:
  - Email [ImmigrantCoverage@WAHBexchange.org](mailto:ImmigrantCoverage@WAHBexchange.org)
  - Visit [Washington Healthplanfinder webpage](#)
    - View in [Spanish](#)