

# FREQUENTLY ASKED QUESTIONS ABOUT COVID-19 HEALTH COVERAGE



**GET COVERED. REMAIN COVERED.**

One in four Washingtonians get health and dental coverage through the **Washington Healthplanfinder** at [wahealthplanfinder.org](http://wahealthplanfinder.org) or the mobile app *WAPlanfinder*. Individuals can receive free help applying from an expert in their community at [wahealthplanfinder.org/find-expert-advice.html](http://wahealthplanfinder.org/find-expert-advice.html).

Below are answers to frequently asked questions during the Coronavirus pandemic:

## Q: How do I find coverage for myself or my family through Washington Healthplanfinder?

A: *Washington Healthplanfinder* asks questions that are used to determine in real time your eligibility for public and commercial qualified health plan coverage options. You receive your eligibility as soon as you submit the application. Any needed documents can be uploaded through your mobile device. *SmartPlanFinder* is an online tool that can help you find a plan that covers preferred providers and prescriptions.



**Qualified Health Plan Coverage:** You may be eligible for financial assistance through federal subsidies. *Washington Healthplanfinder* will calculate if you qualify for subsidies that lower your premiums and cost-sharing. Insurers include: BridgeSpan, Regence, Coordinated Care, Delta Dental, Dentegra, Kaiser Permanente, LifeWise, Molina, PacificSource, Premera, and Providence. Depending on where you live will depend on your options.



**Washington Apple Health:** *Washington Healthplanfinder* will determine if you qualify for no cost or low-cost care through Washington Apple Health. Apple Health can be a temporary coverage option until you return to work. It is important to update your application as your situation changes. Washington Apple Health insurers: Amerigroup, Community Health Plan of Washington (CHPW), Coordinated Care, Molina, and UnitedHealthCare.

## Q: I am uninsured, can I get coverage through Washington Healthplanfinder?

A: Yes. You should apply for coverage right away. *Washington Healthplanfinder* will determine if you qualify for Washington Apple Health coverage, which is available year-round, or qualified health plan coverage, which is available during an open-enrollment period and during the year if you experience a qualifying event.

**If you are uninsured and want coverage given the situation with COVID-19, we are here to help. Sign up by April 8 for coverage beginning April 1. Contact an Enrollment Center, Navigator or Broker or our Customer Support Center today. We will do our best to get you coverage.**

## Q: I recently lost my employer coverage, how quickly do I need to act to get coverage through Washington Healthplanfinder?

A: You have 60 days of your employer coverage end date to enroll in coverage through [WAHealthplanfinder.org](http://WAHealthplanfinder.org) or *WAPlanfinder* app. Washington Apple Health coverage is available year round if you qualify.

**Reporting loss of coverage:** *Washington Healthplanfinder* will guide you through reporting your change in coverage. This can be done entirely online. You can report your loss of employer coverage in *Washington Healthplanfinder* up to two months before it ends. This will help you avoid gaps in coverage.

**COBRA:** Before enrolling in COBRA, review your coverage options. *Washington Healthplanfinder* can provide affordable options to maintain coverage. If you enroll in COBRA and your employer stops helping pay for your COBRA premiums, you can report this change and sign up for coverage through *Washington Healthplanfinder*. If you enroll in COBRA and decide to end your COBRA coverage, it is not a change that qualifies you to sign up for coverage through Washington Healthplanfinder outside the open enrollment period.

Tip: Use *SmartPlanFinder* to help choose a plan that covers your existing providers and prescriptions.



## Q: I recently lost my job. What are my coverage options?

A: Job loss could make you newly eligible for no cost or low-cost coverage through Washington Apple Health. Report your current income when applying for coverage through *Washington Healthplanfinder*.

Note: If you also lost coverage from your employer, this opens a Special Enrollment Period for you to shop for a plan. Plan selection must occur within 60 days from the qualifying life event.

**Reporting unemployment benefits:** Report weekly Employment Security benefits to receive accurate eligibility for no cost or low cost coverage.

**Coverage Start Date:** Washington Apple Health coverage starts the month you enroll and can typically be used within 24-hours to obtain care or prescriptions.

Tip: Washington Apple Health can help with recent unpaid medical bills up to 3 months old.

## Q: I am employed, but my work hours have been cut back. What are my coverage options?

A: A reduction of work hours could make you newly eligible for no cost or low-cost coverage through Washington Apple Health. Report your current income when applying for coverage through [WAHealthplanfinder.org](http://WAHealthplanfinder.org) or *WAPlanfinder* mobile app.

**No coverage:** If you are uninsured and would like coverage given the situation with the Coronavirus (COVID-19) contact us immediately before April 8 for coverage beginning April 1.

**Reporting unemployment benefits:** Report wages (reduced level) and weekly Employment Security benefits to receive accurate eligibility for no cost or low-cost coverage.

**Have employer coverage:** Even if you have employer coverage, you may be eligible for no cost or low-cost coverage through Washington Apple Health. This program coordinates with your employer to help lower your costs.

**Have Qualified Health Plan coverage through Washington Healthplanfinder:** Report the change of income, you may qualify for extra financial help.

Tip: Update your *Washington Healthplanfinder* account as your circumstances change (example: your household income has changed).

## Q: I am furloughed / on unpaid leave / on Paid Family Medical Leave. What are my coverage options?

A: Washington Apple Health can be a temporary coverage option until you return to work. Apply for coverage through *Washington Healthplanfinder*.

**Reporting income when on unpaid leave:** Enter your employer information and enter an income amount of "\$0.01" (if you enter \$0 as your income you will not be able to proceed).

**Reporting Paid Family Medical Leave (PFML):** Report your paid leave amount as 'other income'.

**Employer Coverage:** Even if you have employer coverage, you may be eligible for no cost or low-cost coverage through Washington Apple Health. This program coordinates with your employer to help lower your costs.

Tip: Update your *Washington Healthplanfinder* account at as your circumstances change (example: you return to work).

## Q: I already have coverage through Washington Healthplanfinder, but am having a hard time affording it because of a loss of income. Am I eligible for extra financial help?

A: Keep your account up to date with your current income. You may be eligible for no cost or low-cost care through Washington Apple Health, or more financial help paying for your qualified health plan coverage.

## Find In-Person Help

# WAPlanfinder

COVERAGE INFO ON THE GO

USE OUR MOBILE APP TO FIND IN-PERSON HELP NEARBY



To find an Enrollment Center, Broker, or Navigator near you or for more information about your coverage, contact Customer Support toll free at **1-855-923-4633 (TTY/TDD 1-855-627-9604)**.

[wahealthplanfinder.org](http://wahealthplanfinder.org) 1-855-WAFINDER 1-855-923-4633



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