COVID-19 Updates for Child Care Providers

September 15, 2020



Welcome to today's webinar. Please remember to mute your phone and computer upon entry. We will begin shortly. Thank you!



www.dcyf.wa.gov



Virtual Meeting Protocols

Audio and Video Connection

- Throughout the webinar, please mute yourself unless you are speaking or responding to a question.
- We have Q&A portions dedicated throughout the meeting, but feel free to use the chat box to post questions or comments at any time.
- If for any reason you place the call on hold and music begins to play, your call will be disconnected. You are more than welcome to rejoin the meeting once you are available again.
- Individuals using a webcam or video option will be displayed throughout the meeting.

If you have any questions or technical difficulties, please contact us via the chat box or at <u>dcyf.communityengagement@dcyf.wa.gov</u>.



Washington Healthplanfinder Coverage Options



By using Washington Healthplanfinder, you can...

1. Sign up for free or low-cost coverage through **Washington Apple Health** (Medicaid), if you qualify. OR

2. Purchase a qualified health plan & qualified dental plan

Access federal financial assistance to help make coverage more affordable.



Washington Healthplanfinder is the powered by the Washington Health Benefit Exchange.

When can I sign up?

- Washington Apple Health (Medicaid) is available year round
- Qualified health plan & Qualified dental plan coverage is available:
 - 1. During Fall "open-enrollment" period (Nov. 1-Jan 15, 2020 for 2021 Coverage)
 - Outside of open enrollment if experience "<u>qualifying event</u>" (such as loss of employer coverage; change in household income; change in household size)
 typically have 60 days from qualifying event to sign up
 - 3. During other designated special enrollment periods *currently anyone who lost coverage during the pandemic can sign up through Sept. 30*

How much does coverage cost?

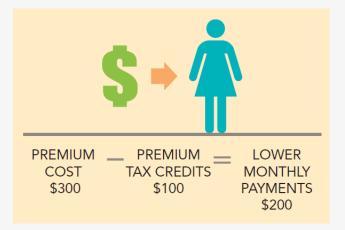
- Washington Apple Health (Medicaid) is free or low-cost
- Qualified health plan & Qualified dental plan prices vary based primarily on age, household income and county
 - Federal subsidies are available exclusively through Washington Healthplanfinder to lower your costs.

Washington Healthplanfinder will calculate if you qualify for help to lower premiums and out of pocket costs.

How do federal subsides help lower my costs?

• Premium tax credits

- Income-based tax credits that offset how much you pay for your monthly premium.
- Cost sharing reductions (subsidies)
 - Lowers out-of-pocket costs by reducing payments to your provider when you use services, such as co-pays, deductibles and co-insurance. Must pick a silver tier plan.

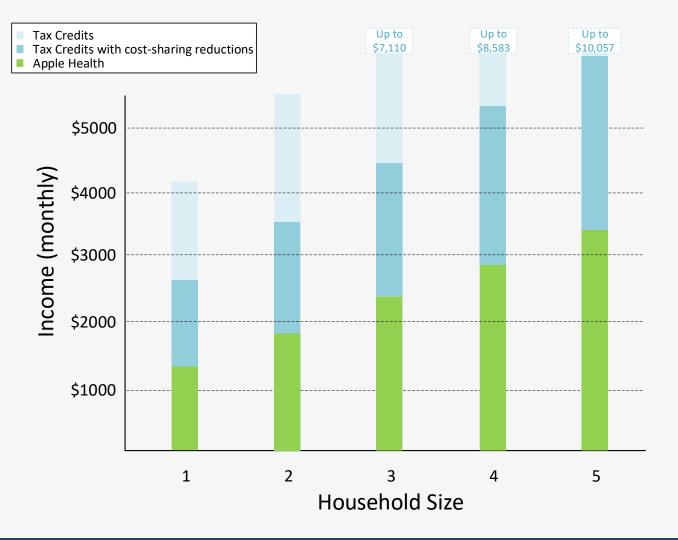




Who can qualify for federal subsidies? 2020 Federal Income Standards

Qualifying Annual Household 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

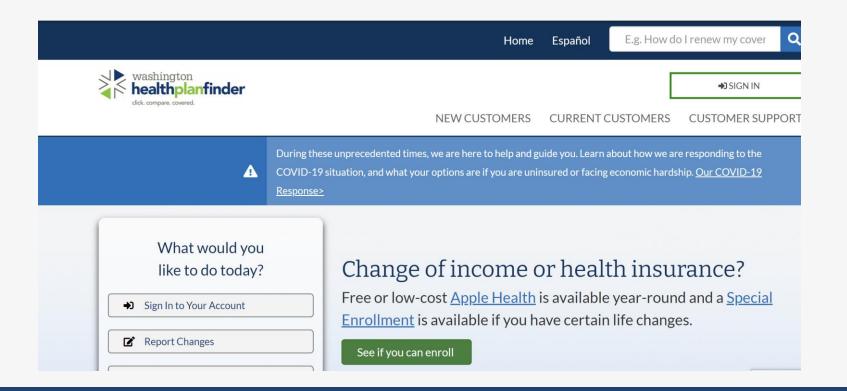


Premium tax credit example: Age 40, King County, \$1,600/month income

	MOLINA HEALTHCARE	ambetter. FROM Coordinated care	kaiser Permanente.	≯ LifeWise	bridgespan	PREMERA
You pay:	\$67.64	\$68.86	\$93.36	\$109.74	\$134.33	\$201.79
Premium:	\$371.73	\$373.04	\$397.54	\$413.92	\$438.51	\$505.97
Tax Credits:	\$304.18	\$304.18	\$304.18	\$304.18	\$304.18	\$304.18
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	Premera Blue Cross Preferred Silver EPO 4500
Metal level:			All plar	ns silver		

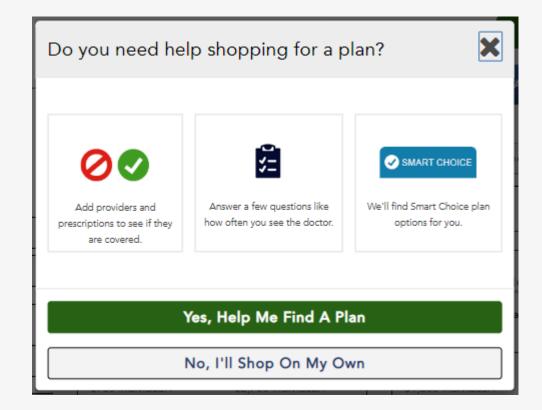
Where do I sign up? (beware of ads and look-alike websites!)

- Official website: <u>www.wahealthplanfinder.org</u>
- Mobile App: WAPlanfinder– Apple or Google App Store



Smart Planfinder – Online Decision Support Tool

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



Quickly Browse Plans

- Browsing available plans (fast way to see full cost plans)
- 1. Click Browse and Compare Plans
- 2. Enter Income
- 3. Enter Zip
- 4. Review

	What would you
	like to do today?
•)	Sign In to Your Account
ľ	Report Changes
Ó	Free or Low-Cost Apple Health
C	Renew Your Coverage
* +	Apply Now
T	Browse and Compare Plans

Applying for Coverage

Application Eligibility Individual completes all **Account Creation** application screens, and System interfaces with the ES Federal Individual creates an Eligibility Service to determine system interfaces with Hub account (or proceeds and display eligibility results and Federal Hub to verify without an account) information provided tax credits **Payment to Carrier** Individual waits to hear

Plan Shopping & Confirm Browses and Selects a Plan Individual waits to hear back from carrier before making a payment directly to the carrier

Enrollment assistance is available statewide!

- Virtual or in-person enrollment assistance is available at <u>no cost</u>
 - <u>Navigators</u> located in communities across the state are ready to assist with the enrollment process and provide support updating applications year-round.
 - <u>Certified insurance brokers</u> are available to assist with enrollment and provide guidance on sorting through which plans may be best for you or your family.
 - <u>11 Enrollment Centers</u> located throughout the state are staffed by brokers and navigators, ready to provide enrollment assistance and support.

To connect with an assister, visit <u>Wahealthplanfinder.org</u> and click "Get Virtual Help." From here, you can search for a navigator or broker in your community

Navigator Organizations by County

CHOICE Regional Health Network Phone: 1-360-539-7576 Email: navigator@crhn.org

Public Health — Seattle & King County Phone: 1-800-756-5437 Email: CHAP@kingcounty.gov

Better Health Together Phone: 1-509-381-5566 Phone: 1-509-444-8200 Email: vivian@BetterHealthTogether.org

Confluence Health/ Wenatchee Valley Hospital Phone: 1-509-433-3383 Email: SM_CH_Lead_Org@ ConfluenceHealth.org **Tri-Cities Community Health** Phone: 1-509-543-1952

Email: EnrollmentHBE@mytcch.org

Peninsula Community Health Services Phone: 1-360-377-3776 Email: eligibility@pchsweb.org

SeaMar Community Health Clinics Phone: 1-855-289-4503 Email: seamaripa@seamarchc.org

Yakima Neighborhood Health Services Phone: 1-509-853-2377 Email: navigators@ynhs.org



Help is also available through the *Washington Healthplanfinder* Customer Support Center: 1-855-923-4633; TTY: 855-627-9604 Language assistance is provided at no cost

Questions?



Contact Information

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