

Pregnancy Related Health Insurance Coverage

Answers to Questions for Qualified Health Plan Customers

What happens when I report my pregnancy through Washington Healthplanfinder?

If you do this report online, you will be screened for eligibility for Apple Health for Pregnant Women. If you are eligible, you will be enrolled into that program *automatically* and no longer enrolled in your QHP.

NOTE: Your coverage through Apple Health for Pregnant Women starts the first day of the month you report that you are pregnant. Your QHP coverage ends the last day of the month you report that you are pregnant (except if you report the change after the 23rd day of the month, your QHP coverage ends the last day of the following month).

How much income can I have and get Apple Health for Pregnant Women?

Income eligibility levels are 198% of Federal Poverty Level and change each April 1. For 4-1-17 they are:

Family Size	Income – 198% FPL
1 person	<i>Pregnant Women Count as 1+ number of unborn</i>
2 people	\$2,680/month
3 people	\$3,369/month
4 people	\$4,059/month

Do I have to switch from my QHP to Apple Health for Pregnant Women?

No. If you do not report you are pregnant, you will continue to stay in your QHP.

What things should I consider in deciding this: Coverage differences, family coverage, keeping your provider, cost-sharing. (See CHART on reverse)

What if I reported pregnancy already and was automatically enrolled in Apple Health for Pregnant Women, but I want to stay with my QHP (for example, because my provider doesn't accept Apple Health)?

To terminate your Apple Health for Pregnant Women and re-enroll in a QHP:

- Call the HCA Medical Assistance Customer Service Center (MACSC) at 1-800-562-3022 for assistance terminating from Apple Health.
- Call the HBE Customer Support Center for assistance re-enrolling in a Qualified Health Plan (1-855-923-4633; TTY 1-855-627-9604).

How do I keep my provider when I switch to Apple Health?

- You can keep your provider if you enroll in an Apple Health plan your provider accepts. Ask the provider's business office whether they accept Apple Health and if yes, which plan or plans they accept.
- You can select the right plan online ---right after you are approved online for Washington Apple Health.
- If you skip plan selection then, however, you will be enrolled automatically in a plan overnight.
- If the plan you are auto-enrolled in doesn't include your provider, and you need to switch plans:
 - Call 1-800-562-3022 (HCA Medical Assistance Customer Service Center -MACSC) for help to get the right plan right away.
 - If you just change the plan online, it won't be effective until the next month.

WHAT TO CONSIDER FOR PREGNANCY REPORTS TO HEALTHPLANFINDER

Coverage Type	Issues to Consider	Services covered
<p>Washington Apple Health for Pregnant Women</p> <p>No monthly premiums, copays or deductibles – coverage is free to you</p>	<p>Choice of health provider: To keep your provider(s): Call your provider’s billing office to make sure they accept Washington Apple Health. If no, you will need to change providers or stay in your QHP. If yes, ask what Managed Care Plan(s) they accept, and then enroll in a plan they accept.</p> <p>Other family members: Reporting your pregnancy can make other household members eligible for Apple Health too, because pregnancy changes your household size.</p>	<ul style="list-style-type: none"> • Prenatal, labor, and delivery services • Maternity Support Services including health education and counseling for you and your baby • Dental Coverage and a full range of other health services • Assistance with transportation to medical appointments • Access to family planning and pregnancy termination services • Newborn child will be automatically enrolled in Apple Health for Kids coverage for 12 months
<p>Qualified Health Plan</p> <p>Premiums, copays and deductibles still apply.</p>	<p>Cost sharing issues:</p> <p>Check your health plan certificate of coverage for the costs of services you expect to use while pregnant.</p> <p>If you switch out of your QHP (to get Apple Health) and return to the QHP <i>the same calendar year</i> (after pregnancy), the QHP ordinarily makes you start over paying deductible and cost-sharing expenses. Contact your carrier for information or to see if they make any exceptions.</p>	<ul style="list-style-type: none"> • Prenatal, labor, and delivery services • Some alternative providers (acupuncture, massage therapists, etc. • Adult dental and some other services are <u>not</u> included. Separate dental insurance for children is offered through Washington Healthplanfinder • Check your health plan certificate of coverage to see if additional services are provided • Most but not all plans include pregnancy termination services • Add your newborn using Washington Healthplanfinder within 60 days after birth. Your subsidy may go up.
Where to call for questions:		
Questions regarding current WAH coverage or to terminate your WAH coverage?	Call: HCA’s MACSC Call Center at 1-800-562-3022	
Questions regarding QHP assistance or to enroll back into your QHP?	Call: HBE’s Customer Support Center at 1-855-623-9357	
Questions regarding enrollment into a WAH managed care plan?	Call: HCA’s MACSC Call Center at 1-800-562-3022	
Reporting a newborn?	Call: HBE’s Customer Support Center at 1-855-623-9357	

Process for Pregnant Women Who Want to Keep Their QHP

Who needs this process?

Women enrolled in a QHP who become pregnant and who want to keep their QHP.

What is the process?

Step 1. Counsel pregnant client on factors to consider when choosing to stay in her QHP or switch to Apple Health and offer to send client the Answers to Questions and chart.

- Client may need time to consider the various factors and consult with her doctor/provider office. See Answers to Questions and Chart.

If client wants to stay in her QHP:

If Yes:

Step 2. Call HCA MEDS to end Apple Health for Pregnant Women coverage.

Step 3. Call HBE Customer Support Center for assistance re-enrolling in a QHP.

Step 4. Report newborn in HPF within 60 days of birth. Newborn will receive QHP coverage and tax credits (if any) may change.

If No:

Step 2. Do not report the pregnancy in HPF.

Step 3. Report newborn in HPF within 60 days of birth. Newborn will receive QHP coverage, and tax credits (if any) may change.

If client wants to switch to Apple Health:

Step 2. Report the pregnancy in HPF.

HPF will determine if client is now eligible for Apple Health for Pregnant Women.

Step 3. Select an Apple Health plan that includes their current doctor/provider. Call the HCA MACSC line for assistance.

Step 4. Report newborn in HPF within 60 days of birth. Newborn will receive Apple Health for Newborns.