Public Health
Seattle & King County

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Non-Citizens | Health Insurance Options Tool

Everyone in Washington can get health insurance and dental insurance, regardless of immigration status.

Please note that it is often difficult to determine a client's immigration status based solely on their **ProviderOne** number. Most clients are enrolled in programs identified by **ACES (Automated Client Eligibility System)** program codes, which can help identify the type of public assistance program in which they are enrolled.

For example, clients with **Refugee** status are typically assigned one of two ACES program codes: **R02** or **R03 during their resettlement period**. Then their ACE codes are changed. However, clients who are **Asylees** or other categories of **non-citizens** may be assigned a variety of different ACES program codes. As a result, a client's immigration category cannot always be determined based on their ProviderOne number alone and may require additional verification.

Aces Program Codes	Name of Program	Type of Coverage
R02	Transitional 4-month extension. Only used during resettlement period.	Categorially Needy Program (CNP)
R03	Refugee Categorically needy Only used during resettlement period.	Categorially Needy Program (CNP)

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Step 1	You must determine if the client is a Refugee/Asylee or non-citizen. You'll need to ask questions if you do not know.	**Tip:** Be sensitive and respect privacy. **Tip:** Create a comfortable environment for the client to share their status. **How can you say it-example:** "This information is confidential & will help us provide the best support you". "To help you better, could you please share if you have been recognized as a refugee or asylee? "Can you please tell me about your immigration status"? "Have you ever applied for asylum or been granted refugee status?"
Step 2	If the client says **"yes",** I'm a refugee or asylee. If the clients says " I was a refugee or asylee, but now I have a Green Card".	Ask the client, do they now have a Green Card? If yes, please ask for a copy of their card. Front/Back. H.R.1 limits the exemption to the 5-year bar to Cuban/Haitian and COFA. However, individuals who currently have an immigration status that is **exempt from the 5-year bar such as refugee or asylee** they maybe eligible for another Apple Health program <u>if they adjust to permanent resident status.</u> **Update the client's** status by entering their Green Card into Wahealthplanfinder.org. If the client doesn't have a green card, please move to step 3.
	Ask your clients if they are pregnant or have been pregnant in the last 12 months.	If yes, you must update their information in Wahealthplanfinder.org. They may be eligible for Pregnancy Medical or the After Pregnancy coverage. If not, please move to step 3.

Example of a Green Card (Permanent Resident Card). The information on the card must be entered into Wahealthplanfinder.org. If the client is receiving medical services through the Department of Social & Health Services (DSHS) send DSHS a copy of the Green Card.

Front: Name, birthdate, USCI# and "Resident Since" date. **Back:** Receipt number

Step #3	**Alien Emergency Medical (AEM)** is a program for individuals who do not meet citizenship or immigration requirements and have a **qualifying medical emergency:** • A qualifying emergent medical condition such as emergency room care, inpatient admission or outpatient surgery • A cancer treatment plan • Dialysis treatment • Anti-rejection medication for post-organ transplant	Ask the client if they meet any of the conditions that could make them eligible for AEM. HCA processes applications for clients 18-64 years of age. And DSHS will process applications for clients over 65. Applications can be submitted through Wahealthplanfinder.org. Or application (HCA 18-005). For DSHS, applications can be submitted at Washingtonconnection.org. **Fax:** 1-888-338-7410 Provide documentation of the individual's health condition to expediate the process. If the individual does not meet the criteria for a medical emergency, please go to step 4.
Step 4	The **Department of Social and Health Services (DSHS)** offers several programs that some clients may be eligible for. Eligibility requirements for	Ask the individual if they have a physical or mental disability that prevents them from working.

	these programs differ from federal immigration rules. Individuals may qualify if they have appropriate legal immigration documentation. **Aged, Blind, or Disabled (ABD) Program** The **Aged, Blind, or Disabled (ABD)** program provides cash assistance to adults who are unable to work due to a physical or mental impairment that is expected to last at least 12 months or result in death. Applications are first reviewed to determine financial eligibility. If financially eligible, the application is referred to a **Disability Specialist**, who conducts a comprehensive intake assessment and evaluates medical evidence to determine disability eligibility. All ABD applications are also evaluated simultaneously for the **Housing and Essential Needs (HEN) Referral** program. Individuals may qualify for ABD if they are: • Age 65 or older • Legally blind • Unable to work due to physical or mental disability **Housing and Essential Needs (HEN) Referral Program**	If yes submit application online at www.washingtonconnection.org. Individuals over 65 do not need to meet the physical or mental standard but they will need to meet the resource and income requirements. **Tip:** Individual will need proof of their physical or mental disability. **Tip:** Individual will need to meet income and resources requirements to be eligible. If no, please go to step 5.

	The **Housing and Essential Needs (HEN)** Referral program serves adults who are not eligible for ABD cash assistance but are unable to work because of physical or mental impairment expected to last at least 90 days. HEN Referral benefits may include: • Referrals for essential needs items, such as toiletries and hygiene products, through a local HEN provider. • Housing assistance, with benefits determined by the local HEN provider. • Eligibility for an **ORCA LIFT** subsidized annual bus pass. **Medical Care Services (MSC)** Individuals may also qualify for **Washington Apple Health Medical Care Services (MSC)**, a state-funded medical assistance program, if they: • Are aged, blind, or disabled. • Are eligible for the HEN program. • Are survivors of certain crimes, including human trafficking. • Are not eligible for another federally funded medical assistance program. • Are not residing in a public institution. MSC covers medically necessary health care services, including: • Behavioral health services • Prescription medications • Dental care	

	• Hospitalization • Primary and specialty medical care • Laboratory services • X-rays • Certain vision services Some services are not covered, including vision hardware (such as eyeglasses) and most out-of-state medical services.	
Step 5	**Qualified Health Plans (QHP)** All Washington State residents are eligible to apply for health insurance coverage through the Washington Health Benefit Exchange at **wahealthplanfinder.org**. If you are a certified Navigator, you may assist clients by completing and submitting their application. When discussing health coverage options, be sure to inform clients about Qualified Health Plans (QHPs) and provide them with an estimate of their monthly premium costs. This allows clients to compare available plans and make informed decisions based on their health care needs and budget.	Qualified Health Plans Monthly Premiums Co-pays, co-insurance, deductible Cascade Care Plans provide more coverage options without having to meet a deductible. **For example**: doctor visits, laboratories, x-rays, prescriptions, Behavior Health or Chemical Dependency services have co-payments. You don't need to meet the deductible or get a bill after treatment.

Qualified Health Plans (QHP) | Washington Health Benefit Exchange | Wahealthplanfinder.org

What is it: It is an insurance plan that is certified by the Washington Insurance Commission and complies with the Affordable Care Act (ACA) standards. Coverage includes preventive services, emergency services, prescription drugs, maternity care, mental health services, and more. A client will have monthly premium (in most cases), co-insurance, co-payments and annual deductible.

Cascade Care Plan: Offers more benefits before having to meet a deductible.
Cascade Care Savings: Is a state subsidy that can lower a client's monthly premium. To be eligible for these savings, a client must select a Cascade Care Silver or Gold plan (in the future bronze).

Who is eligible:
You must be under 250% of the Federal Poverty Level
Not eligible for any Federal Premium assistance due to immigration status

Person in family/household 1	$3,261
Person in family/household 2	$4,407
Person in family/household 3	$5,552
Person in family/household	$6,698

How to apply?
A client must enroll at www.wahealthplanfinder.org and enroll in a Cascade Care health plan.

Apple Health Expansion

What is it: Apple Health Expansion is a program designed to provide full-scope health care coverage to individuals age 19 or older who do not qualify for other Apple Health programs based on their immigration status. Apple Health Expansion is designed to mirror to the extent possible the services provided to individuals enrolled in Apple Health (Medicaid).

Due to program funding, the number of individuals who can enroll in Apple Health Expansion is limited. And the program is currently at capacity.