Health Care Reform - General Information

Intro

If you do not have health insurance, or your insurance does not cover the care you need, you might have options under the federal Health Care Reform law (also known as the Affordable Care Act or ACA).

What is federal Health Care Reform?

You may have heard people refer to it as the “health reform law.” Its full name is the Patient Protection and Affordable Care Act. This federal law:

- Changes how health insurance companies operate.
- Gives you more ways to get and afford health insurance.
- Takes steps toward lowering health care costs for our country and many people. (Some will pay more.)

Congress passed the law in 2010. The current presidential administration has made some changes to it.

The law affects different people differently. If you already had insurance, such as through a job or Medicare, you may not have had many changes. If you do not have insurance, it may help you get it.

What does the federal Health Care Reform do?

It stops health insurance companies from

- Refusing to offer health insurance to people with health problems (pre-existing conditions).
- Charging people with health problems higher premiums than other people.
- Only covering medical expenses up to a certain dollar amount each year or in your lifetime.
Making unlimited profits.

It also:

- Introduces new ways to get and afford coverage.
- Requires most people to have insurance. Read Requirement to Get Health Coverage.
- Lets young adults stay on their parents' insurance up to age 26.
- Closes the Medicare Part D “donut hole” by 2020. This makes prescription drugs cheaper.

Learn more at www.healthcare.gov.

What coverage can I get in Washington State?

Your options are:

- An expansion of Medicaid (part of “Washington Apple Health”) for some adults ages 19-64. Medicaid is a type of free health insurance coverage for people with lower incomes who qualify.
- State-approved “Qualified Health Plans.” These offer better coverage than past commercial options. If you qualify, subsidies can make these plans more affordable. Cost-sharing reductions can lower your out-of-pocket costs.

What is Washington Apple Health?

It is Washington state’s Medicaid program. Medicaid is free health insurance for people with lower incomes. In the past, you also had to meet other requirements to get it. These included having a disability, being under age 19, or having kids in the home. The ACA extended Medicaid to adults who do not meet these other criteria. In Washington, we call all types of Medicaid “Washington Apple Health.”

Health Care Reform – Medicaid Expansion has more.

What is a Qualified Health Plan?

It is a state-approved private health insurance plan. It offers better coverage than past options. Only Healthplanfinder, an online marketplace for health insurance, sells Qualified Health Plans.
Can I get coverage under Washington Apple Health?

Yes, if all these are true:

- You are age 19 to 64.
- You are a U.S. citizen or have an eligible immigration status. Read Health Care Reform – Immigrant Eligibility.
- You live in Washington State.
- You are not in jail or prison.
- You are not on Medicare.
- Your household income is at or below 138% of the Federal Poverty Level. Children and pregnant women are eligible at higher income levels.

Can I get coverage through a Qualified Health Plan in Washington?

Yes, if all these are true:

- You are a U.S. citizen or have an eligible immigration status. Read Health Care Reform – Immigrant Eligibility.
- You live in Washington State.
- You are not in jail or prison.
- You do not have other minimum essential coverage. Read Qualified Health Plans.

Qualified Health Plans has more.

How do I apply for insurance under the federal Health Care Reform?

You can apply for all options, including Apple Health and Qualified Health Plans, by going to www.wahealthplanfinder.org or calling 1-855-923-4633. You can also get a paper application at your local DSHS office. See below for how to get help applying.

Healthplanfinder will screen you for many health care programs. If you are eligible for Apple Health, they enroll you in that free program.

Some Apple Health programs are only for people with disabilities. If you financially qualify, DSHS checks if you meet the disability standard.
If you do not qualify for Apple Health, you can compare Qualified Health Plans and choose the best one for you. You can also see if you can get subsidies to make these plans more affordable, or cost-sharing reductions to lower out-of-pocket costs. Read Qualified Health Plans.

**When does coverage start for Apple Health and Qualified Health Plans?**

**Qualified Health Plans**: you must apply and enroll before the 15th of the month for coverage to start on the first of the next month. If you apply during the open enrollment period (see below), you must apply by December 15 for coverage to start January 1.

**Apple Health**: your coverage can start immediately. In some cases, it can start up to three months before they approved your application.

**Can I apply for coverage anytime?**

**Washington Apple Health**: Yes. You can apply any time of the year.

**Qualified Health Plans**: You can usually apply only during a period called *open enrollment*. This is different from the Medicare open enrollment period. This year, open enrollment for Qualified Health Plans was November 1, 2019, to December 15, 2019.

> There is a special enrollment period right now through May 8 due to the COVID-19 pandemic. Read [Apply for Affordable Health Insurance by May 8, 2020](https://www.wa.gov/health/washington-apple-health/apply-affordable-health-insurance).

The next open enrollment period should be November 1, 2020, through December 15, 2020. You must apply by December 15, 2020 for coverage starting on January 1, 2021. If you do not apply during open enrollment, you may not be able to get coverage until the next year.

**Special Enrollment**: You might be able to apply for a Qualified Health Plan outside open enrollment if you have a qualifying event or special circumstances. **Examples** are losing your job-based health insurance, marriage, domestic violence, computer errors in your application, divorce, having a baby, and some income changes. Read [Qualified Health Plans](https://www.wa.gov/health/washington-apple-health/qualified-health-plans) and [Can I Still Enroll in Health Coverage](https://www.wa.gov/health/washington-apple-health/can-i-still-enroll-health-coverage).
Do I have to get health insurance coverage?

In 2017, the President signed a new tax bill into law. It kept the requirement to have health insurance (individual mandate), but repealed (canceled) the penalty for not having a minimum level of health insurance. This did not take effect immediately. You may get a tax penalty if you did not have health insurance in 2017 and 2018. You will not get a tax penalty if you do not buy insurance in 2019 or 2020.

You may have heard of a court decision in Texas that said the requirement to get health insurance (individual mandate) and the ACA were unconstitutional. That case is ongoing. The law is still in place until there is a final decision.

What if my income changes during the year?

You must report changes in income and other household changes, like getting pregnant or someone moving out of the house.

You can report any changes to Healthplanfinder online in your account. You can also call a customer service representative at 1-855-923-4633. If you do not report a change that would raise your premium or lower your subsidy (tax credit), you may have to pay back the difference.

How can I apply for coverage?

- By phone at 1-855-923-4633.
- Get a paper application from Healthplanfinder or your local DSHS office.

Make sure you go to www.wahealthplanfinder.org. Similar sites may be copycat scams.

Can I get help applying?

Yes. Call an In-Person Assister (Navigator) or an insurance broker. You can search for In-Person Assisters at washingtonlawhelp.org. You can also go to www.wahealthplanfinder.org and click on the link in the customer support section to find a navigator or broker in your area.

Get Legal Help

Outside King County: Call the CLEAR Hotline at 1-888-201-1014 weekdays from 9:15 a.m. - 12:15 p.m.
In King County: Call 211 for referral to a legal services provider weekdays from 8:00 am – 6:00 pm.

Persons 60 and Over can call CLEAR*Sr at 1-888-387-7111 (statewide).

Deaf, hard of hearing or speech impaired callers can call CLEAR or 211 (or toll-free 1-877-211-9274) using a relay service of your choice.

Apply online with CLEAR*Online - nwjustice.org/get-legal-help

CLEAR and 211 will provide an interpreter.


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