

Free and Low-cost Health Insurance Available for People Released from Prison

Why do I need health insurance?

Having health insurance means that you can get the care you need to stay healthy. You can see a doctor instead of going to the emergency room for medical care. Health insurance can protect you from high medical bills in the case of a serious accident or illness.

Patient Protection and Affordable Care Act

The Patient Protection and Affordable Care Act (ACA), sometimes called “Obamacare,” became law in January 2014. This new law makes free health care available to many Americans, including people released from prison, by expanding Medicaid. The law also created a new way to buy health insurance and financial help with premiums and cost sharing for low income people.

Washington Apple Health is Medicaid

Apple Health provides free health insurance to low-income people, including people released from prison, who meet other requirements. If your current or average monthly income is less than the examples listed below, you probably qualify for Apple Health. Certain income deductions apply.

1-person monthly income*	2-person family monthly income*	3-person family monthly income*	4-person family monthly income*
\$1,342	\$1,809	\$2,276	\$2,743

*These amounts are for 2014 and will change in April 2015. For different household sizes, please see “[Find out if you’re eligible](http://www.hca.wa.gov/medicaid/publications/Documents/19_031.pdf)” (http://www.hca.wa.gov/medicaid/publications/Documents/19_031.pdf).

- If your income is too high for Apple Health, you may be able to buy low-cost health insurance, called a Qualified Health Plan (QHP), on the Healthplanfinder (www.wahealthplanfinder.org) after you are released.
- If you are legally present in the United States, but have not lived here for 5 years, you may not be eligible for Apple Health, but you may be able to buy low-cost health insurance (QHP) on Healthplanfinder (www.wahealthplanfinder.org) after you are released.
- Regardless of your immigrant status, you may qualify for Apple Health for limited services such as hospital emergency care, cancer treatment, and kidney dialysis.

Benefits Included in Apple Health

All the important benefits are covered, including doctor visits, hospital stays, emergency room visits, prescriptions, dental, vision, maternity care, and mental and behavioral health services.

- **Mental Health:** doctor visits, education, inpatient treatment, and emergencies
- **Preventative Care:** free check-ups and services to support healthy living like cancer screenings and shots
- **Women’s Health:** preventive services for women like breast cancer screenings, birth control, and pregnancy termination
- **Substance Abuse:** screenings, interventions, and alcohol, drugs, and tobacco treatment

When Can You Apply for Apple Health?

You may be able to apply while in prison through a Department of Corrections (DOC) pre-release process. You can always apply after you are released any time during the year. If you apply while in prison, you can start seeing doctors right away after you are released.



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- If you are married or will get legal custody of your children, you have to wait until after you are released to apply.
- If you are not a citizen, you may have to wait to apply until after you are released.

- *Applying for Apple Health while in prison:*
 - About 120 days before your release, you will get a letter from DOC telling you about Apple Health and that you will have a 60-day callout meeting.
 - At your 60-day callout meeting, DOC Health Services staff will talk to you about Apple Health and help you fill out an Apple Health application worksheet.
 - You will need to provide your name, Social Security number, DOC number, date of birth, and the address where you will live after you are released (if you know it).
 - 30 days before your release date, DOC staff will enter your information into the Healthplanfinder (www.wahealthplanfinder.org).

- *If you are approved for Apple Health while in prison:*
 - You will get a letter from DOC telling you that you are approved. The letter might ask for more information. You must respond to continue your Apple Health.
 - You will get a letter from the Health Care Authority telling you that you are approved. Also, you will get the information you need to start using your health insurance:
 - ProviderOne Card (you need this card to access health care services)
 - Health Insurance ID Card (from your health plan)
 - Your Medical Benefits Book (explaining benefits covered by Apple Health)
 - After you are released, you should visit a navigator (a person who can provide in-person help) in the community who can help you create an online account and pick a health insurance plan.

- *If you are not approved for Apple Health while in prison:*
 - You will receive a letter from DOC explaining why you were not approved and a list of navigators who can help you apply once you are released.
 - You will also receive a letter from Health Care Authority explaining why you were not approved and telling you that you have a right to appeal the decision.
 - Remember, even if you could not use the DOC process or were not approved, you may still be eligible for Apple Health or low-cost health insurance. You should apply after you are released through Healthplanfinder (www.wahealthplanfinder.org) or contact a navigator in your county for help.

- *Applying for health coverage after release (Apple Health & QHPs):*
 - You can apply for Apple Health any time. It is best to apply for low-cost, private insurance (QHP) during open enrollment or within 60 days of your release in case you are not eligible for Apple Health. If you apply within 60 days of your release, you will not have to wait until the next open enrollment, which is November 15, 2014, through February 15, 2015.
 - There are 4 ways to apply for Apple Health or buy a QHP:
 - Online: submit an online application online through Healthplanfinder (www.wahealthplanfinder.org);
 - If you apply online, you can create an electronic account, pick another language besides English, update your information online (for example, if you have a new address or your salary changes), and get electronic notices.

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- **Phone:** call the Healthplanfinder call center toll-free (1-855-923-4633) (interpreters available);
- **In-person:** visit navigators or assisters in the community who will help you apply. Go to Healthplanfinder (www.wahealthplanfinder.org) and click “customer support” in the upper right-hand corner to find a list of navigators and assisters.
- **Mail:** send in a paper application (available at any DSHS office or you can download it from www.wahealthplanfinder.org).
- You can ask for help applying for Apple Health and buying QHPs:
 - To find an in-person assister near you, visit this list by county: http://www.wahbexchange.org/files/7314/0432/3784/HBE_CertAssist_061414_InPrsn_Asstr_Agencies.pdf
 - You will need to provide:
 - Your monthly household income; your Social Security number, and your birth date;
 - The names, Social Security numbers, and birth dates for each member of your household who is applying for health coverage; and
 - Your immigration information if you are not a citizen.
- Once you apply, you will find out if you are eligible for Apple Health or eligible to receive financial help with QHP premiums and cost-sharing.

More About Apple Health

You will be assigned to an Apple Health Managed Care plan, but you may change at any time. Pick the plan that is the best fit for your health needs and includes your providers and pharmacies in its network. If you know who you want to see, ask that provider which Apple Health plans they accept.

- If you enroll in an Apple Health plan, you will receive:
 - ProviderOne Card (you need this card to access health care services)
 - Health Insurance ID Card (from your health plan)
 - Your Medical Benefits Book (explaining benefits covered by Apple Health)
- You can switch to another Apple Health plan:
 - Online: Go to your electronic account within ProviderOne (www.waproviderone.org/client) and pick a different plan;
 - Mail: fill out and send in the form from Your Medical Benefits Book;
 - Phone: call customer service at 1-800-562-3022.
- Changes: You should report changes, like a new address or changes to your income, to Health Care Authority or online if you created a Healthplanfinder account.

More About Low Cost Health Insurance: QHPs

If you are not eligible for Apple Health, you may be able to buy private health insurance through a QHP on Healthplanfinder (www.wahealthplanfinder.org). You may be eligible for financial assistance.

- **Selecting a QHP:** There are different types of plans available (bronze, silver, gold, platinum, and catastrophic). The different types have different cost-sharing.
- **Costs:** There are different costs to consider.
 - Monthly premiums: This is the amount you pay your insurance company for your plan, usually monthly, whether you use medical services or not.
 - Out-of-pocket costs: These costs are what you might pay in addition to your premium (your deductible, copayments, coinsurance, and your out-of-pocket maximum).
 - Depending on your income level, you could be eligible for help with your monthly premiums and your out-of-pocket costs.



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- Provider network: Plans tell you which providers and clinics you can use. Make sure your provider is in the plan you pick.
- Benefits: All plans cover the same important health benefits, pre-existing conditions, and free preventive services.
- Changes: You should report changes like a new address or a change in income to the Health Benefit Exchange or online if you created an account in Healthplanfinder.

For questions about Apple Health, contact the Health Care Authority: 1-800-562-3022

For questions about low-cost health insurance (QHPs), contact Washington Healthplanfinder: 1-855-923-4633

