# Welcome to the Molina Healthcare Lunch and Learn: Apple Health Expansion



#### **Apple Health Expansion Background**

- Legislature directed the Health Care Authority (HCA) to implement a new program to provide health care coverage equivalent to Apple Health Medicaid to uninsured adults who are ineligible for other federal programs due to their immigration status.
- In 2022, the legislature provided operational funding to the HCA for implementation and carry forward of the Apple Health Expansion program.

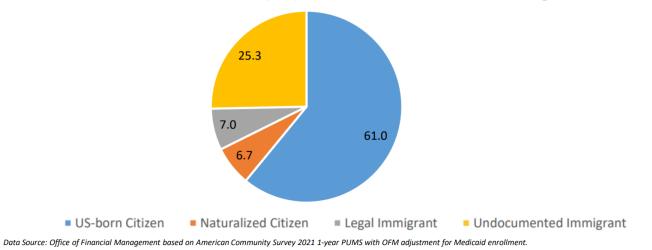


### **Eligibility Criteria**

- WA residents aged 19 or older
  - With countable income under 138% of the Federal Poverty Level (FPL) and
  - Do not qualify for other Apple Health (Medicaid) programs based on immigration status\* and
  - Are not pregnant or did not have a pregnancy end in the last 12 months and
  - Are not eligible for qualified health plans with advance premium tax credits or federally funded medical assistance programs.

#### Who is uninsured in Washington?

25% of the 410,000 uninsured people are undocumented in Washington.



https://www.hca.wa.gov/assets/free-or-low-cost/apple-health-expansion-communications-toolkit.pdf https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/apple-healthexpansion

\* Lawfully Present Immigrants who have not met the five-year waiting period to become eligible for Apple Health are not eligible for Apple Health Expansion



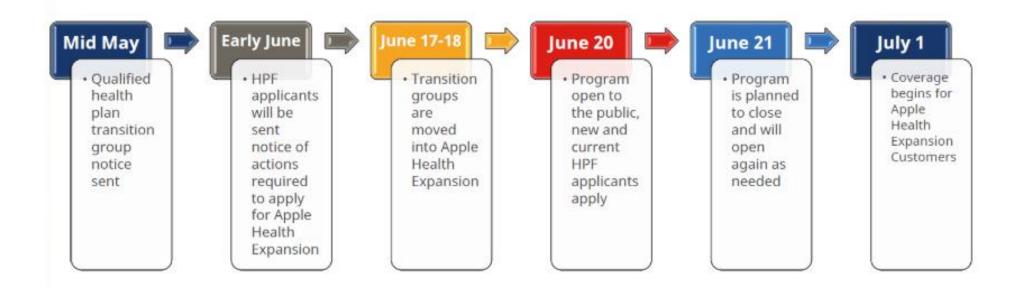
## Apple Health Expansion Coming July 1, 2024

- HCA plans to enroll up to 13,000 individuals into Apple Health Expansion. Eligible groups will be transitioned into the program first, and then clients applying for Apple Health Expansion will be enrolled until the enrollment cap has been met.
- At 8 a.m. on June 20<sup>th</sup>, HCA will begin enrolling members into Apple Health Expansion until the cap is met. During this enrollment period, people should complete or update their online applications.
- Qualified Health Plan (QHP) enrollees who are eligible for Apple Health Expansion will transition into Apple Health Expansion. Those enrollees determined eligible, have received notification from Washington Healthplanfinder regarding the transition.
- Clients enrolled in Alien Emergency Medical (AEM) will transition to Apple Health Expansion starting July 1, 2024.



## Apple Health Expansion Coming July 1, 2024

#### **Apple Health Expansion Implementation Timeline**





## Apple Health Expansion Coming July 1, 2024

- There are 13,000 total spots for this new program
  - 10% (1,300) will be dedicated to Classic Medicaid population (65+)
  - 90% (11,700) will be dedicated to Modified Adjusted Gross Income (MAGI) population
  - Approximately 3,000 individuals will auto-transition to Apple Health Expansion as of 7/1, including
    - Apple Health for Kids turning 19 in June or July
    - After-Pregnancy Coverage
    - Emergency Medical Services (AEM)
    - Extended Foster Care Kids
    - Qualified Health Plans at 138% FPL

https://www.hca.wa.gov/assets/free-or-low-cost/apple-health-expansion-immigrant-health-webinar-may-2024.pdf



#### **Documentation Needed to Apply for AHE**

- Legal name
- Birth date
- Immigration status (if any)
- Income information
- Current health insurance (if any)
- Add all members of household, even if they are not applying

A CONTRACTOR OF	Single-	2-member	3-member	4-member	5-member
	person	household	household	household	household
138% FPL	\$1,732	\$2,351	\$2,969	\$3,588	\$4,207

Based on April 2024 standards. Standards subject to change annually.

Sources:

https://www.hca.wa.gov/assets/free-or-low-cost/19-0110-apple-health-expansion.pdf https://www.hca.wa.gov/assets/free-or-low-cost/income-standards.pdf



#### **Application Pathways: Ages 19-64**

- Online at wahealthplanfinder.org
- Download WA Planfinder mobile app
- Phone 1-855-923-4633
- Paper application
- In person through HBE navigator

healthplanfinder	HEALTH COVERAGE MY ACCOUNT	TOOLS AND RESOURCES ABOUT US
▲ Special e	nrollment is available to those who qualify for Cascade	
What would you like to do today?	Already Receiving App Watch your mail for reminders! It may be time to r information is up to date to avoid missing importan More about Apple Health	enew your coverage. Make sure your contac
Renew Your Coverage  Sign In to Your Account  Free or Low-Cost Apple Health	Health Care Is Self Care Take care of yourself and your family with a Casca Savings Program, you could save more than ever.	de Care plan. With the new Cascade Care
Health Care Options for Immigrants Browse and Compare Plans	Assisters around the state can answer your questions and get you enrolled.	
Frequently Asked Questions Make a Payment	Get Support	
Get Financial Help	Update Your Information	Submit Documents
Free or low-cost coverage through Washington Apple Health	Report a change in income, address and other details	Submit from your account or use the mobile app
Learn More >	Report a Change >	Submit Documents >



### **Application Pathways: Age 65+**

- Online at washingtonconnection.org
- Phone 1-877-501-2233
- Paper application
- In-person at DSHS Community Services
- DSHS manually processes the applications





#### **Program Policies**

- HCA intends to use the same procedures as Medicaid, including eligibility, enrollment and redetermination/renewals.
  - No retroactive eligibility for Apple Health Expansion
  - No resource/asset limit
- Enrollees will be able to choose from one of four MCOs offering Apple Health Expansion Plans:
  - Molina Healthcare of Washington
  - UnitedHealthcare Community Plan
  - Community Health Plan of Washington
  - Coordinated Care

https://www.hca.wa.gov/assets/free-or-low-cost/apple-health-expansion-immigrant-health-webinar-may-2024.pdf



#### **General Principles**

#### • Mirroring Apple Health requirements

- Apple Health Expansion is designed to mirror to the extent possible the services provided to individuals enrolled in Apple Health (Medicaid) managed care
- Same "medically necessary" definition applies (WAC 182-500-0070)\*
- Same requirements for second opinion, self-referral, in-country and in/out-of-state rules

https://www.hca.wa.gov/free-or-low-cost-health-care/i-need-medical-dental-or-vision-care/apple-health-expansion



### **General Principles**

- Other state agency services: Services delegated to other agencies for Apple Health (Medicaid) are generally not available (unfunded) in the Apple Health Expansion program, including but not limited to:
  - o Intermediate Care Facility
  - Private Duty Nursing
  - Behavioral Rehabilitative Services
  - Personal Care
  - Targeted Case Management

#### • Waiver services are not available, including:

- 1115 demonstration waivers including Medicaid Transformation (e.g., Re-entry & Health Relates Social Needs services)
- 1915c Home and Community Based Services
- o 1915b Behavioral Health Services Only
- o 1915k Community First Choice



## **AHE: What is Covered**

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#### **AHE- What is Covered**

Coverage generally mirrors Apple Health (Medicaid) program

Physical & Behavioral Health

Pharmacy (mirrors Apple Health preferred drug list)

**Dental Services** 

Vision Hardware (for clients under 21 years of age)

Transportation to Apple Health Covered Appointments

Interpreter Services



## **Physical Health**

#### Covered by the Apple Health Expansion health plan (mirrors Apple Health structure)

## Certain services are delivered FFS, examples include:

Transgender surgery	Elective abortion	Maternity Support Services	Medical transportation •Non-emergency; •Emergency; and •Ground and Air
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### **Behavioral Health**

#### **Covered by the Apple Health Expansion health plan (mirrors Apple Health structure)**

#### Behavioral Health (BH) including but not limited to:

- Mental health
  - Includes all lengths of stay in settings classified as an Institute of Mental Disease (IMD) within the contract
- Substance use disorder treatment
- Applied behavioral analysis
- Crisis services
  - Delivered through BH-Administrative Services Organization (BH-ASO) (mirrors Medicaid structure)

#### Note:

• Please reference Health Care Authority billing guide for more information

https://www.hca.wa.gov/billers-providers-partners/prior-authorization-claims-and-billing/provider-billing-guides-and-fee-schedules



#### **Dental Care**

- Preventive services, exams & diagnostic procedures
- Restorative (fillings), periodontal (gum disease), endodontic (root canal) and dentures
- Oral surgery

https://www.hca.wa.gov/assets/free-or-low-cost/19-0110-apple-health-expansion.pdf



#### **Interpreter Services**

- Interpreter Services
  - $\circ$  Virtual and in-person
  - Available Languages:

Arabic	Quechua
Cak Chick'l (Kaqchikel)	Russian
Hindi	Samoan
K'iche'	Somali
Kiswahili	Spanish
Kurdish	Tagalog
Mam	Triqui
Mixteco	Ukrainian
Nahuati	Vietnamese
P'uhepecha	Zapoteco
Pashto	
Portuguese	

Molina is responsible for accommodating interpreter services for AHE members during provider office visits/calls.

- Details needed to coordinate interpreter request include:
  - Member Name
  - Molina ID
  - Language
  - Type (in-person or video)
  - Type of appointment/specialist
  - Medical necessity
  - Date/time
  - Appointment Duration
  - Provider Contact Info



#### **Interpreter Services**

Molina requests as much advance notice as possible when scheduling interpreter services. Short notice requests may be accepted, but there is no guarantee. To request Interpreter Services for AHE Members, please call Provider Services at (855) 322-4082

- VRI (video phone call): Minimum 24-hour advance notice
- In-person: Minimum three (3) business days advance notice



#### Services specific to young adults ages 19 and 20

- Benefit structure is set up to mirror coverage for HCA-funded elements despite Medicaid Early, Periodic Screening, Diagnosis, and Treatment (EPSDT) regulations not applying to Apple Health Expansion. Examples include, but are not limited to:
  - Covered by Apple Health Expansion through health plan (mirrors Apple Health structure):
    - Chiropractic care
    - Wellness exams
  - Covered for Apple Health Expansion through FFS (mirrors Apple Health structure):
    - Vision Hardware: Eyeglass frames and lenses
    - Orthodontics



#### **Services not covered**

- Not Covered: Services identified in WAC as not covered (mirrors Medicaid use of WAC to identify not covered)
  - WAC 182-501-0160\* with benefits coverage grid
- Examples of services that are not available include:
  - Supportive supervision (IBSS and CBHS)
  - Private duty nursing
  - Long-term nursing facility care
  - Health Home program
  - Intermediate care facility

https://www.hca.wa.gov/assets/free-or-low-cost/19-0110-apple-health-expansion.pdf



## **Pharmacy Benefit**

• Billing information for pharmacy can be found below



• Pharmacies will need to be enrolled with Provider ONE for claims to pay in addition to being contracted with our Pharmacy Benefit Manager (PBM), CVS. For more details visit:

https://www.hca.wa.gov/billers-providers-partners/providerone/providerone-user-manuals#enrolling-as-aprovider

• Our emergency fill policy can be found below.

https://www.molinahealthcare.com/providers/wa/medicaid/drug/~/media/Molina/PublicWebsite/PDF/me mbers/wa/en-US/Medicaid/emergency-fill-policy.pdf



#### **Preferred Drug List (Formulary) and Clinical Polices**

- The formulary is below. There will be one formulary for both IMC and Apple Health Expansion. <a href="https://client.formularynavigator.com/Search.aspx?siteCode=8082361148">https://client.formularynavigator.com/Search.aspx?siteCode=8082361148</a> (searchable formulary) <a href="https://fm.formularynavigator.com/FBO/247/WA\_AHPDL\_PDL\_.pdf">https://fm.formularynavigator.com/FBO/247/WA\_AHPDL\_PDL\_.pdf</a> (formulary PDF)
- The formulary is maintained by the Health Care Authority and Molina Healthcare
- Drug clinical policies mirror the existing Medicaid line of business.
  - $\,\circ\,$  Drug policies maintained by the HCA can be found below:

<u>https://www.hca.wa.gov/billers-providers-partners/program-information-providers/apple-</u> health-medicaid-drug-coverage-criteria

Prior authorization forms can be found below:
https://www.molinaboalthcaro.com/providers/wa/modicaid/dru

https://www.molinahealthcare.com/providers/wa/medicaid/drug/formulary.aspx



#### **Non-Contracted Drugs**

 Non-contracted drugs are carved out to FFS for <u>both</u> IMC and AHE. To see what drugs are non-contracted drugs, see the Non-Contracted Drugs section in the formulary PDF at
https://fm formularypayigator.com/EBO/247/MA\_AHPDL\_PDL\_pdf

https://fm.formularynavigator.com/FBO/247/WA\_AHPDL\_PDL\_.pdf

 Pharmacy claims will be rejected at the point of sale. Pharmacies will receive a reject code of 831 Bill Medicaid FFS, "Bill Medicaid Fee-for-service PLAN EXCLUSION"



### **Administrative Services Only (ASO) Drugs**

- ASO drugs are carved out to FFS for **AHE ONLY** and covered by Molina Healthcare for **IMC** 
  - Pharmacy claims for AHE members will reject at point of sale, pharmacies will receive a reject code of 831 Bill Medicaid FFS, "Bill Medicaid Fee-for-service PLAN EXCLUSION"
  - $\circ$  ASO drugs will be listed on the formulary document with an AHE\* indicator

*Antivirals* - Drugs For Infections *Antiretroviral Combinations*** - Drugs For Viral Infections				
KALETRA ORAL TABLET 100-25 MG	Preferred	AHE*		
AGE - Age Limit AGE* - See Table in Preface MME - Max Morphine Equivalent of 120 mg QL - Quantity Limits SP - Specialty ST - Step AHE*-Drug is carved out to Fee For Service for	OTC - Over the cou Therapy	nter PA - Prior		

 $\circ$  Pharmacy claims for IMC members, will adjudicate based off the formulary setup



### **Administrative Services Only (ASO) Drugs continued...**

 To find out what drugs are ASO drugs using the Code Lookup tool, select Medicaid LOB and enter the CPT/HCPCS by visiting <u>https://www.molinahealthcare.com/members/wa/en-us/health-care-professionals/home.aspx</u>

State	Health Plan Benefit	LOB
Washington	Molina Healthcare of Washinį $\checkmark$	~
CPT / HCPCS Code		Medicare
	Lookup	Medicaid
		Marketplace

 Under the Notes section, ASO drugs will have a note of "Carve out to HCA for Apple Health Expansion members only"



# **Culturally Sensitive Care: Apple Health Expansion**



## **Cultural Humility – What is it?**

- A personal lifelong commitment to self-evaluation and self-critique whereby the individual not only learns about another's culture, but one starts with an examination of her/his own beliefs and cultural identities
- Recognition of power dynamics and imbalances, a desire to fix those power imbalances and to develop partnerships with people and groups who advocate for others
- Institutional accountability



#### Cultural Humility, Cultural Competency and Culturally Sensitive?

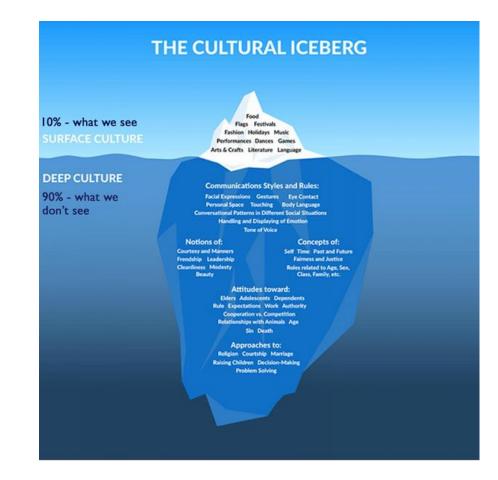
- Cultural competence is the ability to interact effectively with people of various cultural, racial, ethnic, socioeconomic, religious and social groups.
- Cultural Competence is often tackled by learning about the patterns of behavior, beliefs, language, values, and customs of particular groups.
- Cultural humility is a lifelong process, where the person being cared for is the expert in their own culture.
- Cultural humility requires ongoing selfreflection, and a willingness to be vulnerable and know that you do not have all of the answers – and that is okay.

Culturally sensitive care is an approach to health care delivery that recognizes and respects the unique cultural background of each patient. It acknowledges the impact of culture on a person's beliefs, values, customs, and lifestyle. This kind of care is based on the belief that individuals have different ideas about what constitutes proper medical care and are best served when they can draw upon their own cultural traditions while receiving treatment.



## **Culturally Sensitive : Key Attributes**

- Openness
- Self-Reflection/Awareness
- Lifelong learning
- Institutional accountability
- Empathy and compassion
- To be "other-oriented"
- Acknowledging Power Imbalances and Balancing power imbalances





# Apple Health Expansion: Member Perspectives



#### **Apple Health Expansion: Unique Experiences and Perspectives**

Migration and Displacement Experiences:

- 1. Country of Origin Pre-migration experiences occur in the country of origin, where the health of refugees and migrants may be shaped by various political, social and environmental factors. These may include climate change, disaster, war, conflict and persecution, poverty and lack of economic opportunity, and existing healthcare practices. Lived experiences will also shape experiences, including chronic hardship, daily stressors, potentially traumatic events and the distribution of illnesses that may be commonly found in that country.
- 2. Countries of Transit Refugees and migrants may be exposed to unhealthy living conditions and may experience disrupted provision of medications, both for existing and for new illnesses. Further, some refugees and migrants may have physical injuries and may experience being trafficked or traumatic/stressful events during transit.
- **3.** Country (or place) of Destination Factors include socioeconomic challenges arising from settlement, integration and, sometimes, a precarious legal status; the ability to access health-care services for ongoing care or new conditions; and the impacts of other experiences, including physical injuries, traumatic or stressful events, chronic hardship and discrimination in the post-migration phase.



### **Apple Health Expansion: Social Determinants of Health**

- Migration is a fundamental social determinant of health for refugees and migrants.
- 2. Access to health care and the health status of most refugees and migrants are affected by a combination of social, cultural, legal and economic factors.

#### Examples:

Member level: Refugees and migrants may experience cultural and linguistic barriers to communication, which limit their access to health information and care

Community level: Refugees and migrants may experience discrimination and stigma in the host community, including by the local health workforce.



#### **Apple Health Expansion: Trauma Informed Care**

Refugees and migrants often experience an accumulation of chronic hardship, daily stressors, significant losses, and potentially traumatic events in their countries of origin or destination, as well as during transit.

As health care providers it is important to remember:

- These experiences may include gender-based violence, assault, trafficking, and other highly distressing events, which may result in stress-related symptoms, including feelings of sadness, helplessness, fear, or horror; all of these can impact a person's ability to cope
- Being sensitive to the impacts of the difficult experiences faced by some refugees and migrants and being trained in providing quality, evidence-informed psychological interventions where appropriate



## **Apple Health Expansion: Culturally Sensitive Care**

Culturally sensitive care is respectful of a person's cultural, religious, and linguistic needs and pays attention to the immense diversity within refugee and migrant populations.

- Engaging a bicultural or bilingual health workforce;
- Using universally agreed signage whenever possible, as well as visuals and other displays that are culturally appropriate;
- Factoring in cultural and religious considerations when addressing people's accommodation and nutritional and spiritual needs;
- Using people's personal models of understanding psychological distress and their preferences for health-seeking as a foundation for developing care;
- Considering people's preference for gender concordance with clinicians or with language and communication aids where possible;
- Developing cultural protocols and displaying them in waiting areas, consulting rooms, and pre-admission documentation; and using translated resources that are appropriate to people's health literacy and cultural needs.



# Apple Health Expansion: Future Resources



## **Upcoming Opportunities**

- Department of Health Series
  - June 20<sup>th</sup> and June 27<sup>th</sup>
- Additional provider training opportunities throughout the year
- HCA Apple Health Expansion Webinar
  - Tues, June 25<sup>th,</sup> 11 am-12 pm
  - https://content.govdelivery.com/bulleting \_\_\_\_ /gd/WAHCA-3a20f9d?wgt ref=WAHCA WIDGET 200

#### Washington State Health Care Authority Can't access the links? Add "Inks.gd" to the allowlist of your content blocking software. Join our webinar! The Health Care Authority (HCA) is excited to announce our upcoming webinar. Join us on June 25 for an hour-long webinar to learn about eligibility, benefits and more regarding Apple Health Expansion (AHE), specific to providers. Don't miss out Who should attend? Medical providers HCA community partners · Anyone assisting individuals with health care coverage applications Apple Health providers Date and time HEALTH June 25, 2024 | 11 a.m. to noon. Live event captioning available Communication Access Real-time Transcription (CART) services, or live closed captioning, and American Sign Language (ASL) interpretation are available for this event Resources diverse populations. Health Care Authority Apple Health Expansion webpage 20 JUNE

#### CULTURAL HUMILITY AND CULTURAL COMPETENC

Gain insights into how cultural competencies and cultural humility influence health services across diverse professional and social groups by participating in this series of two virtual workshops led by Dr. Ileana Ponce-González.

#### ATTENDEES WILL:

- Interpret their comprehension of cultural diversity by identifying and describing key cultural characteristics that impact care.
- Define and differentiate between the concepts of culture, cultural awareness, and cultural competence, and explain their relevance in healthcare.
- Identify the role of cultural competence and how it benefits the healthcare workforce
- · Apply cultural humility in public health practice. · Acquire key skills and capacities needed to work effectively with
- Demonstrate role-playing and case discussions to practice developing strategies for reducing health disparities.

#### THIS IS A TWO-PART SERIES

12PM - 1:30PM PART 1 REGISTER HERE



Questions?

DR. ILEANA PONCE-GONZALEZ I

THE FOUNDER AND EXECUTIV

DIRECTOR OF THE COMMUNITY

HEALTH WORKER COALITION FO

MIGRANTS AND REFUGEES, DR. PONCE-GONZALEZ IS A FORMER

REFUGEE FROM NICARAGUA ANI

GRANDDAUGHTER OF MIGRANTS

mmunity Health Worker Coalition for

**Migrants and Refugees** 

FREE CME AVAILABLE!\*

\*Up to 1.5 total hr AAFP credit per session; on approval

May qualify for Health Equity

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## **Provider Contracting**



#### **Provider Network and Contracting**

- The Apple Health Expansion (AHE) network will be the same as the Apple Health network.
- A communication will be released to the network prior to the July 1<sup>st</sup> AHE implementation.
- There are a small number of contracts which will require updates. The contracting team will be outreaching to these providers directly.
- FQHC and RHC Provider Partners: Research is underway to identify if contracting updates are necessary. We will reach out to providers if updates are necessary.
- Questions can be directed to your assigned Contract Manager or: <u>MHWProviderContracting@MolinaHealthCare.Com</u>



## Thank You

