

**Re: March 31 Deadline**  
**Frequently Asked Questions (FAQs)**  
March 10, 2013

**Background:**

The deadline to enroll and submit payment for a Qualified Health Plan (private health plan) through *Washington Healthplanfinder* is March 31 at 11:59 pm. Washington residents and all members of the *Washington Healthplanfinder* Customer Support Network should be aware of the deadline in order to finalize enrollments as soon as possible.

Customers who qualify for Washington Apple Health (Medicaid) may enroll year-round, as well as those enrolling in the Small Business Health Options Program. American Indians/Alaskan Natives and Indians eligible for services through an Indian health care provider may also enroll throughout the year.

***Tips for Enrolling by March 31:***

- **Don't Wait Until the Last Minute:** Washingtonians should enroll in health coverage as soon as possible if they have not yet taken action. The deadline for completing your application in a private health plan is March 31 at 11:59 pm. Apple Health enrollment continues throughout the year. Customers should anticipate longer than average wait times at the Customer Support Center or limited availability with Navigators and Insurance Brokers.
- **Enroll Online:** *Washington Healthplanfinder* was designed to lead consumers through the entire application process online at [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org). Utilizing the online application is the fastest way to receive your eligibility determination for free or low-cost coverage.
- **Find Help if You Need It:** Customers are strongly encouraged to enroll online at [wahealthplanfinder.org](http://www.wahealthplanfinder.org), but those needing assistance to complete their application should contact the Customer Support Center at 1-855-923-4633 as soon as possible. Navigators or Brokers may also provide local, in-person help and can be located by using the Customer Support link in the upper right-hand corner of [wahealthplanfinder.org](http://www.wahealthplanfinder.org).
- **Find an Enrollment Event:** The Exchange has a list of events across the state that are taking place in the month of March. Find them here: <http://www.wahbexchange.org/get-involved/community-events/>

**What are the key dates and deadlines for Washington Healthplanfinder Qualified Health Plan coverage?**

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| • <b>5:00 p.m. Sunday, March 23, 2014</b>  | Payment deadline for coverage <u>effective April 1</u> |
| • <b>11:59 p.m. Monday, March 31, 2014</b> | Payment deadline for coverage <u>effective May 1</u>   |
| • <b>November 15, 2014</b>                 | Start date for 2015 Open Enrollment                    |
| • <b>February 15, 2015</b>                 | End date for 2015 Open Enrollment                      |

**What if I start my application by March 31? Can I still get coverage?**

Customers must complete the entire application process and submit payment by 11:59 pm on March 31 to qualify for coverage beginning May 1. Otherwise, customers may enroll during the next open enrollment period of Nov. 15, 2014 to Feb. 15, 2015 for coverage that takes effect in 2015. Customers



may enroll outside of the standard open enrollment period if they have a qualifying event, such as getting married or having a baby. Those who qualify for Washington Apple Health may enroll at any point during the year, as well as American Indians/Alaskan Natives and Indians eligible for services through an Indian health care provider.

***Washington Healthplanfinder* is working to resolve the issue with my application, but I'm concerned about the March 31 deadline. What should I do?**

A small percentage of *Washington Healthplanfinder* customers have experienced eligibility or payment errors that are still being addressed. The Exchange continues to work to resolve these errors, which often occur due to a data mismatch between information on the application and information that is already present in the state system that determines eligibility for free or low-cost health coverage. We are working to resolve these problems as quickly as possible.

Any customers who are still waiting for their application to be finalized may qualify for a special enrollment outside of the March 31 deadline on a case-by-case basis. Applications and any requests for retroactive coverage will be reviewed by staff and steps will be taken to resolve the technical issues associated with these applications. We apologize for the inconvenience these customers have experienced and want to thank them for their patience as these errors are resolved.

**What if I experience a glitch when I'm filling out my application?**

Customers who are prevented from enrolling in health coverage by the March 31 deadline due to a *Washington Healthplanfinder* system error will have their applications reviewed on a case-by-case basis. Eligible customers may qualify for a special enrollment or retroactive coverage after the March 31 deadline. These customers should call 1-855-923-4633 or email [customersupport@wahbexchange.org](mailto:customersupport@wahbexchange.org) to report their case.

**I tried to contact the Customer Support Center to enroll by the deadline and was unable to get through due to high call volumes. Can I still get coverage after March 31?**

Customers may only qualify for a special enrollment after the March 31 deadline if they experience a *Washington Healthplanfinder* system error and a special enrollment is approved by Exchange staff. Customers are strongly encouraged to enroll online at [wahealthplanfinder.org](http://wahealthplanfinder.org), but those needing assistance to complete their application should contact the Customer Support Center as soon as possible. Navigators or Brokers may also provide local, in-person help and can be located by using the Customer Support link in the upper right-hand corner of [wahealthplanfinder.org](http://wahealthplanfinder.org).

**What is the deadline for paper applications?**

Customers are strongly encouraged to utilize the online application at [wahealthplanfinder.org](http://wahealthplanfinder.org) to ensure a more streamlined application process by the March 31 deadline. Paper applications are entered in to *Washington Healthplanfinder* by a customer support representative. After the information is entered, customers who are eligible for a Qualified Health Plan will need to select and pay for their plan by 5:00 p.m. March 23 for coverage effective April 1, 2014 OR by 11:59 p.m. March 31 for coverage effective May 1, 2014.

Customers who prefer to submit a paper application should allow two to three weeks to complete the entire process, however, there is no guarantee that these applications will be finalized before the enrollment deadline.

### **How can I get coverage outside of Open Enrollment?**

Outside of Open Enrollment, you can enroll in a Qualified Health Plan through *Washington Healthplanfinder* only if you have certain life events that allow you to qualify for a special enrollment period. Some of these life events include getting married, having or adopting a baby, moving to a new address, or losing other health care coverage. American Indians/Alaskan Natives and Indians eligible for services through an Indian health care provider may also apply year-round.

You can apply for Washington Apple Health (Medicaid) any time. If you qualify, you may enroll right away.

### **What types of life events should I submit to *Washington Healthplanfinder* to qualify for insurance coverage outside of the standard Open Enrollment period?**

In order to buy a Qualified Health Plan outside the Open Enrollment period, you must have a qualifying life event. Qualifying life events that create a special enrollment period include:

- Getting married
- Giving birth, adopting, or placement of a child
- Permanently moving to a new area that offers different health plan options
- Losing other health coverage (for example due to a job loss, divorce, loss of eligibility for Medicaid or CHIP, expiration of COBRA coverage, or a health plan being decertified). **Note:** *Voluntarily quitting other health coverage or being terminated for not paying your premiums are not considered loss of coverage. Losing coverage that is not minimum essential coverage is also not considered loss of coverage.*
- For people already enrolled in *Washington Healthplanfinder* coverage, having a change in income or household status that affects eligibility for health insurance premium tax credits or cost-sharing reductions

If you have a qualifying life event, you will qualify for a special enrollment period. This means you can enroll in or change your health insurance plan outside the open enrollment period. Your special enrollment period lasts 60 days from the date of the qualifying life event.

### **What if I'm eligible for Washington Apple Health – Can I apply and enroll at any time?**

An individual making less than \$15,857 and a family of four making less than \$32,500 can qualify for Washington Apple Health. You can enroll in Washington Apple Health (Medicaid) at any time—there is no limited enrollment period for this program. You can find out if you qualify for Washington Apple Health by filling out an application for free or low-cost health insurance at any time through *Washington Healthplanfinder*.

### **When is the next open enrollment period?**

The open enrollment period for coverage that takes effect on or after Jan. 1, 2015 is Nov. 15, 2014 through Feb. 15, 2015.



**What happens if I choose to not have health insurance coverage? What are the penalties for not complying with the individual mandate?**

Beginning in 2014, most people will be required to purchase health insurance or pay a fine. For individuals, the penalty will start at \$95 a year, or up to 1 percent of income, and increase to \$695, or 2.5 percent of income, by 2016. For families, the penalty will be \$2,085 or up to 2.5 percent of household income.

However, the Affordable Care Act exempts several groups from the individual mandate, meaning that they are not required to get health coverage. Exemptions can be filed for religious, financial, and other reasons. For example, taxpayers with an income below the filing threshold and individuals who cannot afford coverage (when required contribution is more than 8 percent of household income) will be exempt. American Indians/Alaskan Natives and Indians eligible for services through an Indian health care provider are also exempt.

**I tried to partner with an insurance broker or Navigator before the March 31 deadline and they weren't able to finalize my enrollment/they didn't respond in time. Can I still qualify?**

In addition to the toll-free Customer Support Center, high volumes of Washington residents are expected to partner with Navigators and Brokers throughout the month of March. Resources may be limited. Customers are encouraged to partner with an insurance broker or navigator as soon as possible to allow enough time for these individuals to respond and assist them with the application process. While every effort will be made to accommodate your needs, requests to partner with an insurance broker or navigator through [wahealthplanfinder.org](http://wahealthplanfinder.org) does not guarantee enrollment by March 31.

Customers are also encouraged to attend a local enrollment event. A schedule of these events is located here: <http://www.wahbexchange.org/get-involved/community-events/>

**What about SHOP – Does SHOP have an open enrollment period?**

No. The Small Business Health Options Program (SHOP), otherwise known as *Washington Healthplanfinder Business*, does not have an open enrollment period.

Please note that the only health insurance carrier that applied for and was approved to offer Qualified Health Plans through *Washington Healthplanfinder Business* for 2014 is Kaiser Permanente Northwest. Kaiser's service area in 2014 is restricted to Clark and Cowlitz counties in Southwest Washington. We expect to have additional health insurance carriers available in fall 2014 that will provide small business health insurance coverage in 2015 in other Washington State counties.