neighborcare health

COMMUNITY CONNECT

November, 4, 2026

Welcome

Apple Health/Medicaid insurance is changing. You are not alone.

What we will cover today

- Introductions
- Understanding Apple Health/Medicaid health insurance
- Changes happening with Apple Health/Medicaid
- How to prepare for changes
- How and where to get help



Who is Neighborcare Health?

Neighborcare Health provides affordable, high-quality health care to everyone, regardless of income or insurance status.

We serve more than 60,000 patients through neighborhood clinics, school-based health centers and supportive housing sites.

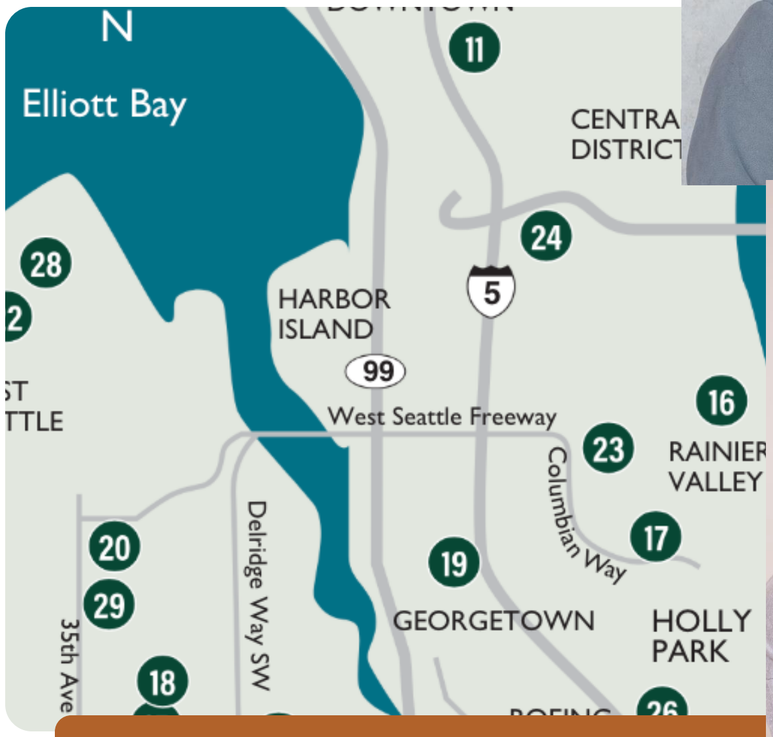
Our services: medical, dental, behavioral health and pharmacy care, connections to other community resources.

We accept Apple Health (Medicaid), but you do not need insurance to receive care.

60,000

Total Patients Across Seattle





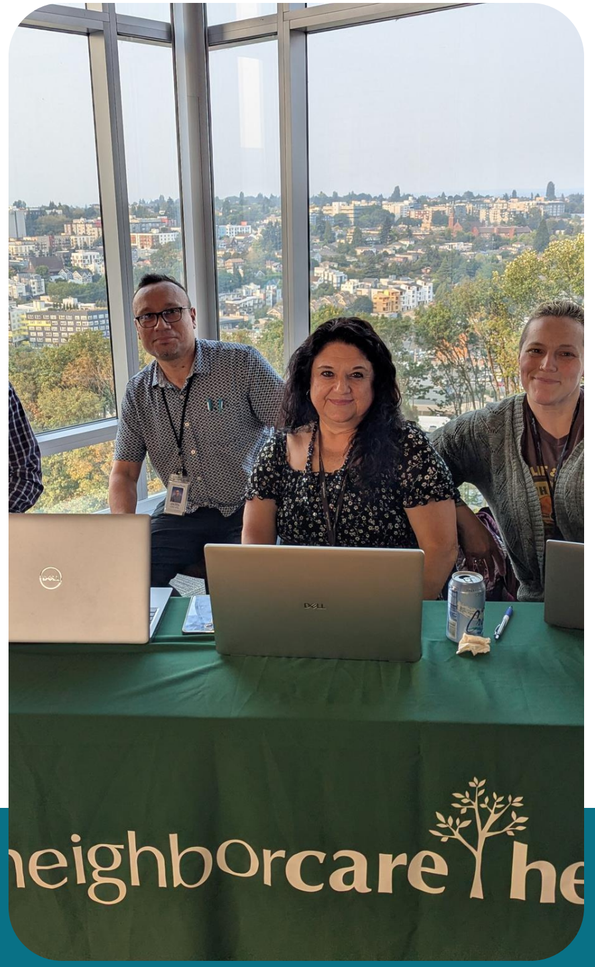


Who Is Here Today

- Health insurance plans
  (Apple Health Medicaid Managed Care)
- Experts to help understand & enroll in insurance
- Staff to schedule appointments & connect to community resources



Health insurance plans



Neighborcare Health experts



UNDERSTANDING APPLE HEALTH / MEDICAID

Understanding Apple Health / Medicaid

Apple Health is the name of the **Medicaid** public health insurance system in Washington State.

Different programs under Apple Health are for **different groups** of people

Most upcoming **changes impact adults**, generally 19-64 years old- Apple Health For Adults

Two Ways Apple Health Coverage Works

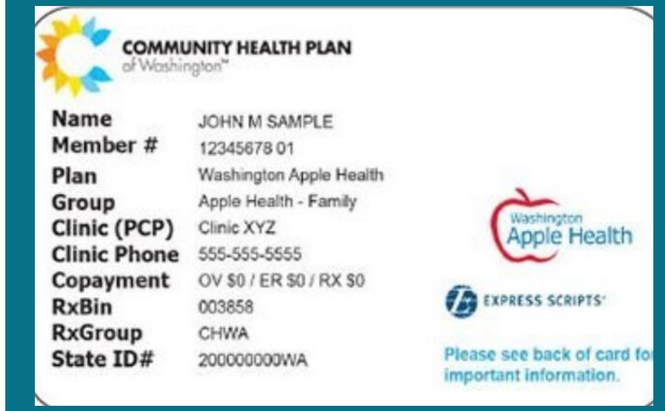
ProviderOne/ Fee for Service

- Apple Health ID number
- Everyone enrolled in Apple Health gets a ProviderOne card



Managed Care Plans

- Health insurance companies help coordinate your care
- Most people enroll in Managed Care Plans
- They provide additional benefits that vary by insurance plan
  ...but still Apple Health



Two Ways Apple Health Coverage Works

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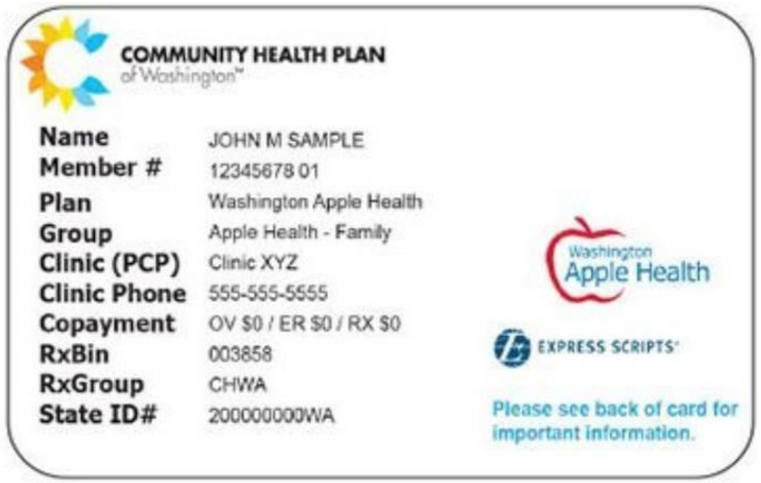
ProviderOne/ Fee for Service

- Dental
- Eyeglasses (Children)
- Family Planning
- Medical Services
- Longterm Care

Managed Care Plans

- Most Medical Care
- Mental Health
- Coordinated Care

What Managed Care Plans Cover



- Doctor Visits (Sick or Injured)
- Check-Ups + Preventive Care
- Mental Health + Substance Use
- Specialist Care (ex. Cardiologist)
- Perscriptions
- Hospital Care
- Emergency Care

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Who Are Washington's Managed Care Plans?

All plans cover the same basic Apple Health benefits.

Plans may have different doctors, hospitals, pharmacies, and extra benefits.

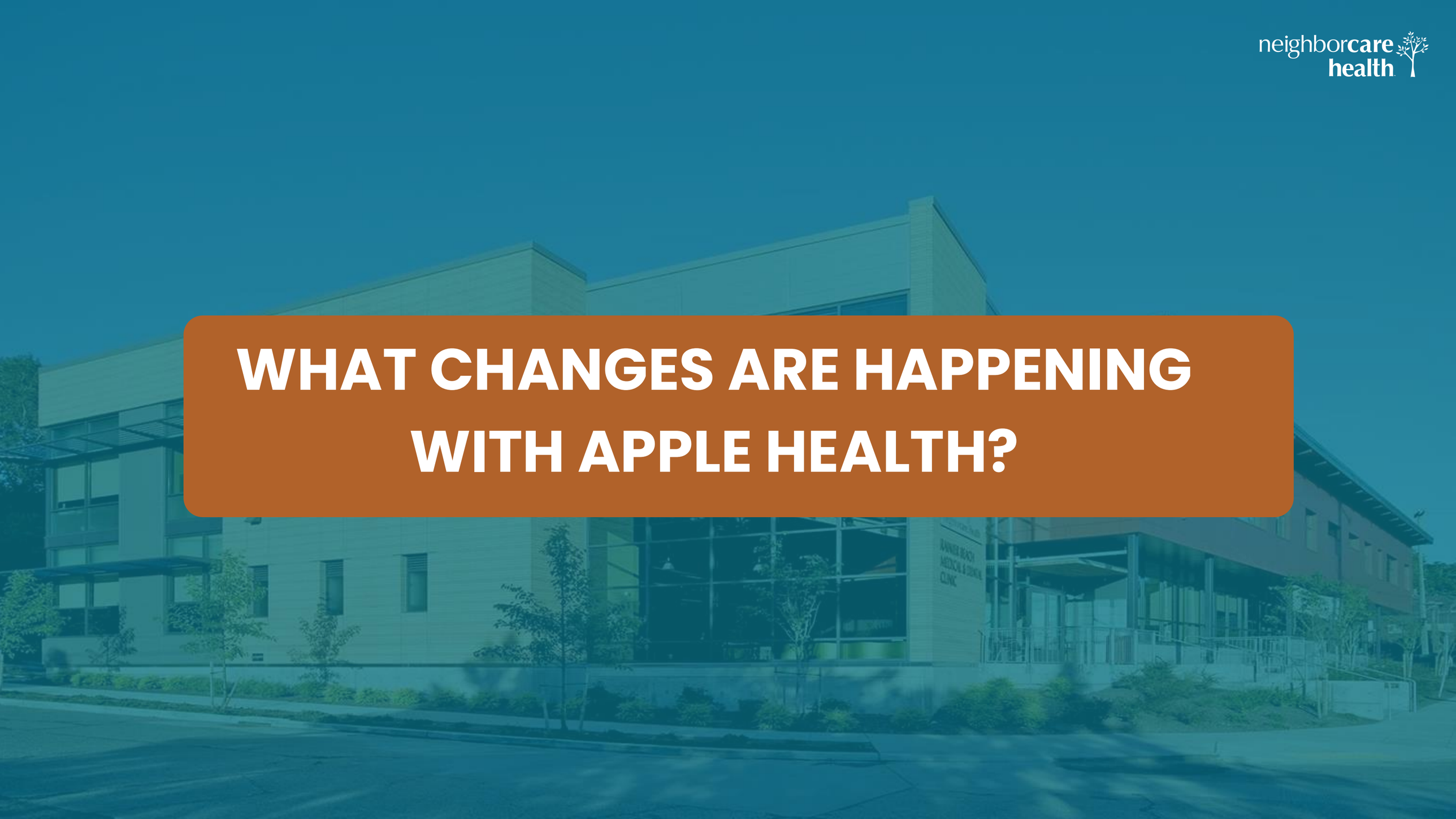
Wellpoint℠

COMMUNITY HEALTH PLAN of Washington™

MOLINA® HEALTHCARE

United Healthcare

coordinated care™



WHAT CHANGES ARE HAPPENING WITH APPLE HEALTH?

What Changes are happening with Apple Health?

01
Some “non-citizens” are no longer eligible

As of 10/1/2026

02
New work or community engagement requirements

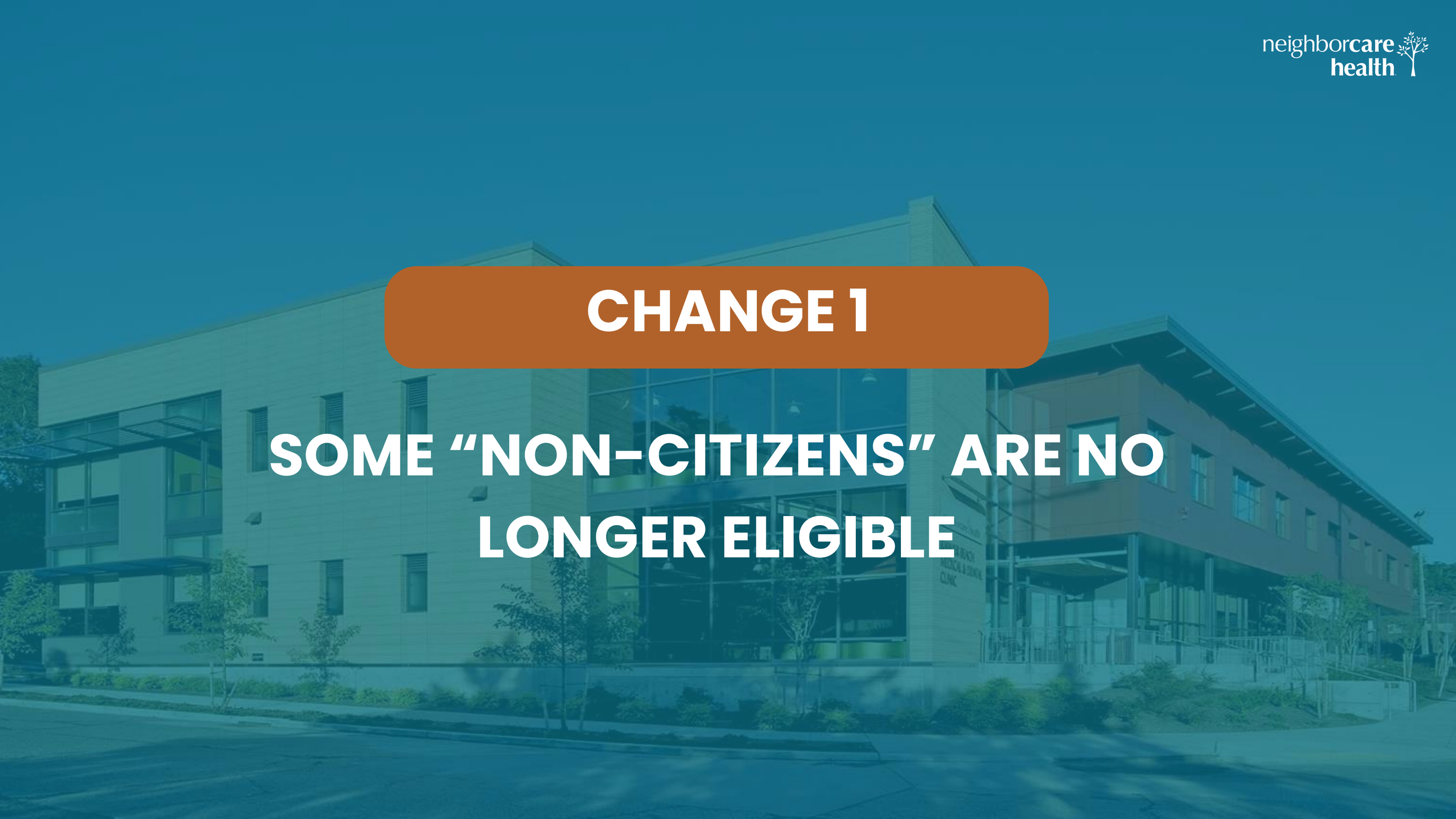
Starting in 2027

03
More frequent renewls, every 6 months

Starting in 2027

04
Shorter retroactive coverage

Starting in 2027



CHANGE 1

SOME “NON-CITIZENS” ARE NO LONGER ELIGIBLE

No longer eligible for federally funded Apple Health as of Oct.1, 2026. May still have options for other insurance. Get help BEFORE you need care. There is a Special Open Enrollment period if you lost insurance.

- Asylees
- Conditional entrants
- Refugees
- Individuals for whom deportation or removal has been withheld
- Victims of trafficking
- Violence Against Women Act (VAWA) self-petitioners
- Parolees





Who is still eligible?

The following are NOT affected, by the Oct 1 change and are still eligible for federally funded Apple Health

- Children under age 19
- People who are pregnant or gave birth within 12 months (postpartum)
- U.S. citizens and nationals
- Lawful permanent residents for 5 years or exempt from 5-year bar
- Compact of Free Association (COFA) islanders
- Cuban-Haitian entrants



CHANGE 2

NEW WORK OR COMMUNITY ENGAGEMENT REQUIREMENTS

Work Requirement Rules



- **Adults ages 19-64 must show at least 80 hours/month of work, school, training, or community engagement, unless exempt.**
- **Requirements will be verified at first renewal in 2027.**
- **Enrollees can meet the requirement in several ways:**
  - **Have at least $580 monthly household (not individual) income.**
  - **Work a paid job**
  - **Enroll in an education program at least half-time**
  - **Participate in an approved job training program**
  - **Volunteer with a community org or non-profit**
  - **Have a combination of any of these totaling at least 80 hours/month**

Who May Not Have to Meet the Work Requirement

Health Examples

- Pregnant or 12-month period after birth
- Serious and/or complex medical condition; Medically Frail
- Alcohol or substance use disorder treatment
- Disabled veteran with100% total disability

Caregivers

- Parent, caretaker, guardian of a child under 14 or person with a disability

Age & Medicaire

- Foster youth or former foster youth under 26
- Entitled to Medicare Part A or B

Other

- American Indian/Alaska Native (AI/AN) or certain tribal populations
- Incarcerated or within 90 days post-release

Get Regular Care



- **Get care now & regular check-ups in 2027 as needed**
  - **Go to recommended follow-up visits**
  - **Follow recommended care plans**
  - **Inform care team how your health condition affects daily tasks**
  - **Tell providers if your health changes**

- **Getting care can help ensure your health condition is documented**
- **Complete the medical screener when applying/renewing for Apple Health**
- **Self-attestation is accepted in 2027**
- **In 2028, additional info may be required to confirm health condition**

How To Verify Health Exemption

1. **Washington State Health Care Authority Apple Health requirements online screener survey**

2. **Helps you to know if new requirements apply to you**

3. **Scan QR code to take survey or visit**

hca.wa.gov Washington Health Care Authority

4. **Bring your results to Neighborcare for support**

NOTE: the survey is to help you understand and prepare.
It is not the official eligibility form.

Washington State Health Care Authority Apple Health requirements online screener survey



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CHANGE 3

MORE FREQUENT RENEWALS, EVERY 6 MONTHS

More Frequent Renewals

Insurance coverage periods change from 12 months to 6 months for most adults, ages 19-64 with Apple Health

Begins first renewal in 2027.

Each person's renewal date is different based on enrollment date

The system will still attempt automatic renewal

...up to date info is critical

American Indian and Alaska Native (AI/AN) continue to have coverage period for 12 months

Examples for New Renewal Process



- **Your renewal date is in 2026:**
  - **your next renewal is 12 months later.**
- **Your renewal date is in 2027:**
  - **your next renewal is 6 months later.**
- **Example:**
  - A person applies and is approved for Apple Health for Adults on Feb 1, 2027.
  - Their health insurance coverage period ends July 31, 2027 (6 months).
  - Renew again before it expires in July to be covered for another 6 months.



CHANGE 4

SHORTER RETROACTIVE COVERAGE

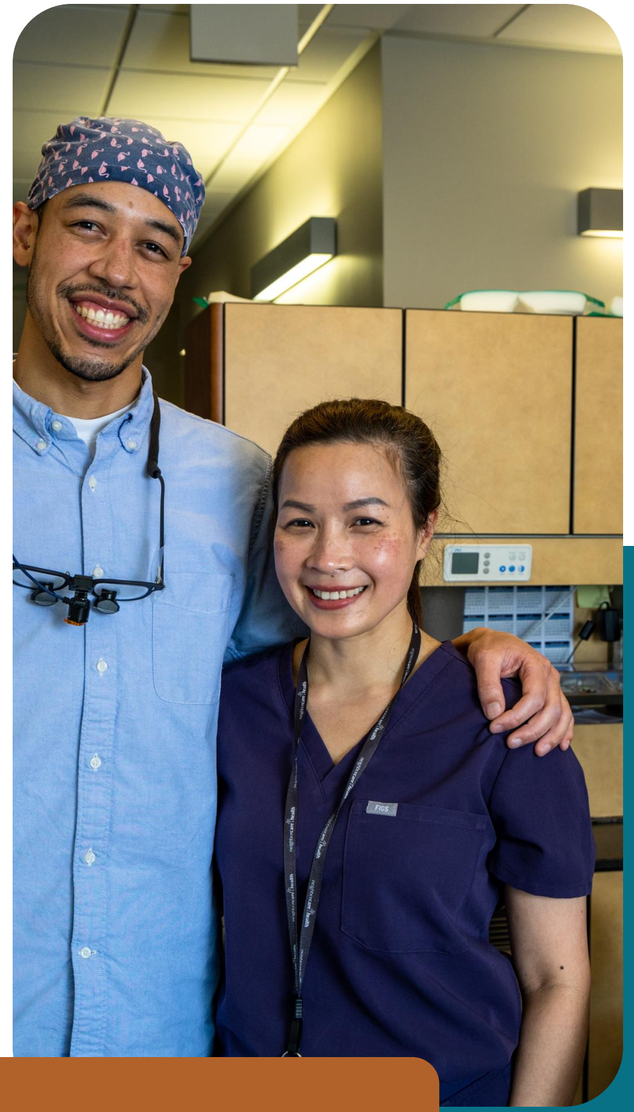
What is Retroactive Coverage?

Apple Health insurance covers health care expenses you had before you were approved.

What is Changing?

Starting Jan 1, 2027, Apple Health for Adults ages 19-64 covers only one month of care before you are approved, instead of 3 months

Other Apple Health programs are not changing, such as Apple Health for children.



Example of Shorter Retroactive Coverage

Approval can take up to 45 days, but often happens sooner. Once approved, your coverage includes the 30 days before you applied and the 6 months after approval.

MARCH 2027

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
28	1	2	3	4	5	6
		RETROACTIVE COVERAGE				
7	8	9	10	11	12	13
RETROACTIVE COVERAGE						
14	15	16	17	18	19	20
RETROACTIVE COVERAGE						
21	22	23	24	25	26	27
RETROACTIVE COVERAGE						
28	29	30	31	1	2	3
RETROACTIVE COVERAGE						

APRIL 2027

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
28	29	30	31	1	2	3
RETROACTIVE COVERAGE				APPLIED	NEW COVERAGE	
4	5	6	7	8	9	10
NEW COVERAGE						
11	12	13	14	15	16	17
NEW COVERAGE						
18	19	20	21	22	23	24
NEW COVERAGE				APPROVED	NEW COVERAGE	
25	26	27	28	29	30	1
NEW COVERAGE						

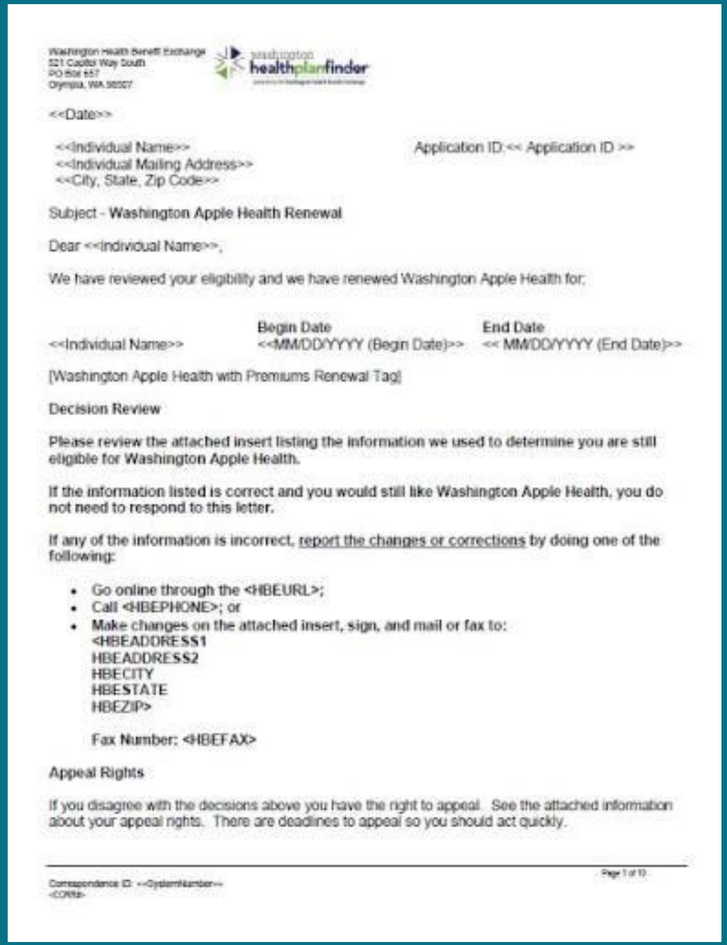

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DON’T WAIT TO GET HELP

How Neighborcare Can Help

- **Help you understand emails, notices & letters you received**
- **Assist with applications and renewals for Apple Health and other types of insurance and programs**
- **Answer questions about insurance coverage**
- **Help apply for our sliding-fee discount program**
- **Ask your care team or front desk staff for an appointment with a Neighborcare Eligibility team member or call 206-548-3013.**

What to bring to your appointment:

- **Letter, emails, notices & documents requested in the notices**
- **Your Apple Health and/or health insurance plan card**



Washington Health Benefit Exchange
521 Capitol Way South
PO Box 657
Olympia, WA 98507

<<Date>>

<<Individual Name>>
<<Individual Mailing Address>>
<<City, State, Zip Code>>

Application ID:<< Application ID >>

Subject - **Washington Apple Health Renewal**

Dear <<Individual Name>>,

We have reviewed your eligibility and we have renewed Washington Apple Health for:

	Begin Date	End Date
<<Individual Name>>	<<MM/DD/YYYY (Begin Date)>>	<< MM/DD/YYYY (End Date)>>

[Washington Apple Health with Premiums Renewal Tag]

Decision Review

Please review the attached insert listing the information we used to determine you are still eligible for Washington Apple Health.

If the information listed is correct and you would still like Washington Apple Health, you do not need to respond to this letter.

If any of the information is incorrect, report the changes or corrections by doing one of the following:

- Go online through the <HBEURL>;
- Call <HBEPHONE>; or
- Make changes on the attached insert, sign, and mail or fax to:
  <HBEADDRESS1
  HBEADDRESS2
  HBECITY
  HBESTATE
  HBEZIP>

  Fax Number: <HBEFAX>

Appeal Rights

If you disagree with the decisions above you have the right to appeal. See the attached information about your appeal rights. There are deadlines to appeal so you should act quickly.

Correspondence ID: <<SystemNumber>>
<CORE>

Page 1 of 10

Example Letter

if you lose Apple Health/Medicaid-- Other Medicaid

You Might Qualify For These Medicaid Programs
Neighborcare experts can help you determine whether or when you qualify.



Pregnancy



Family Planning



Emergency Medical



Medical Care Services

if you lose Apple Health/Medicaid-- Other Medicaid

- **Qualified Health Plan through Washington Healthplanfinder**
  - **Cover important healthcare services**
  - **May need to pay a monthly premium to keep insurance**
  - **Financial assistance or discounts may be available**
  - **Multiple plan options to choose from**

Neighborcare experts can help you find and enroll in a plan that works for you!

if you lose Apple Health/Medicaid-- Other Medicaid

- **Neighborcare Sliding Fee Discount Program**
  - **Discounts based on family size and income**
  - **May lower the amount you pay for services**
  - **For people with or without insurance**

  - **Breast and Cervical Cancer Screening Program**

Neighborcare welcomes everyone, regardless of their ability to pay.

There are different ways to meet the Apple Health work requirement

Example 1: Working



Maria works about 20 hours each week.

Yes! That is about 80 hours per month.

Example 2: Income



James earns at least $580 in household income for the month.

Yes! He meets the income option.

Example 3: Community Service



Ana volunteers 20 hours each week.

Yes! That is about 80 hours per month.

Example 4: Work Program



David participates in an approved work program 80 hours during the month.

Yes!

Example 5: School



Tasha is enrolled in an educational program at least half-time.

Yes! Education can meet the requirement.

Example 6: Combination

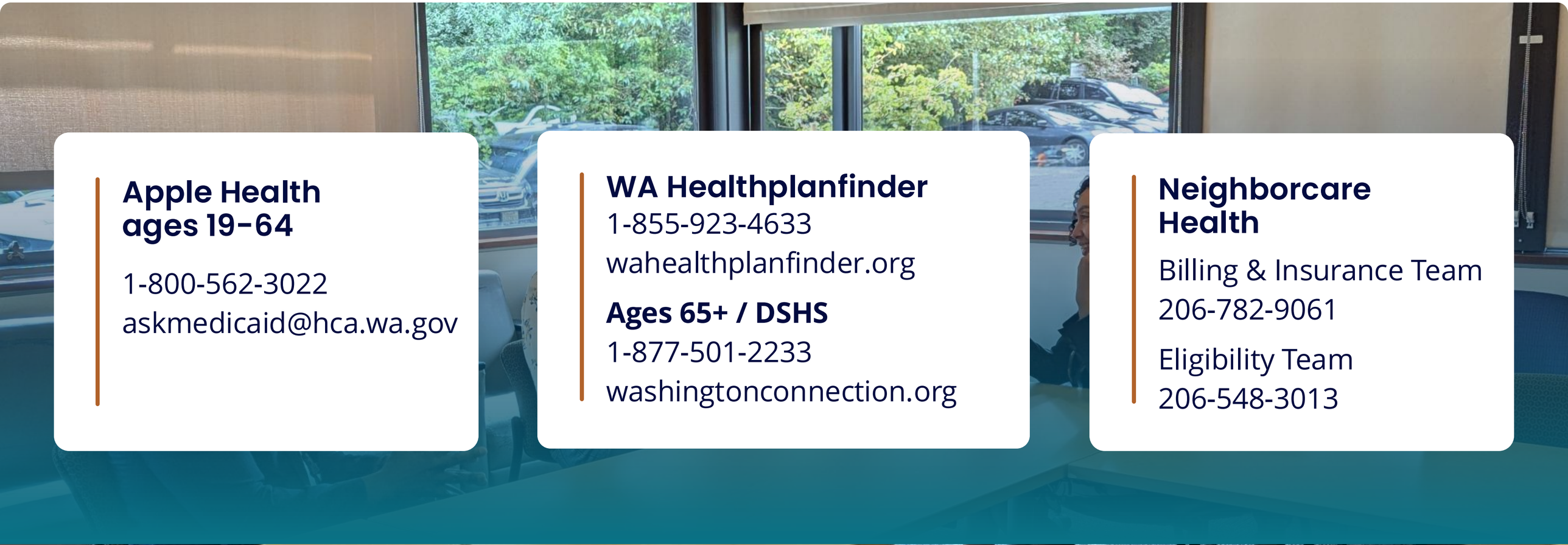


Luis works 40 hours and completes 40 hours of community service during the month.

Yes! Activities can be combined.

Questions, Resources & Closing

You are not alone. Get help with Neighborcare and/or partners. Ask any questions!



Apple Health ages 19-64

1-800-562-3022
askmedicaid@hca.wa.gov

WA Healthplanfinder

1-855-923-4633
wahealthplanfinder.org

Ages 65+ / DSHS

1-877-501-2233
washingtonconnection.org

Neighborcare Health

Billing & Insurance Team
206-782-9061

Eligibility Team
206-548-3013



QUESTIONS?


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health™