



## Frequently Asked Questions: Health Insurance

For distribution at the Callout with offenders preparing to release from Prison

### Why do I need health insurance?

Having insurance means getting the care you and your family need to stay healthy. You can go to a doctor instead of the emergency room for medical care. The benefits that are covered include doctor visits, hospital stays, ER visits, prescriptions, dental, vision, maternity care and mental/behavioral health services. Free check-ups, preventive care, and vaccinations are also included. Hearing aids for anyone over 21 years old are not covered.

### How much will it cost?

Nothing. DOC staff will only sign you up for insurance if you are eligible for Apple Health (Medicaid) or Medicare if you are age 65 or older. If you do not qualify for Apple Health or Medicare there are other low-cost options you can choose from once you are released from prison.

### What happens if I do not have health insurance in 2015?

Federal law imposes a fine of \$95 for an individual, \$285 for a family, or 1 percent of the household's annual income, whichever is greater. The fine will gradually increase to \$695/\$2,085/2.5 percent by 2016.

### Can I sign up for Health Insurance before I leave prison?

DOC staff can help you complete your health insurance application before you leave prison if:

- You are single; and
- You will not be returning to live with a spouse or dependent children when you leave prison; and
- Your income for the past year was less than \$15,856.

### What is a dependent child?

A child is considered your dependent for tax purposes by the IRS if you live with them for more than 6 months out of the year, pay for more than half their support during the year, and they are:

- Under the age of 19 at the end of the year, or
- Under age 24 and a full-time student for at least 5 months out of the year, or
- Any age and totally and permanently disabled

### What if I do not meet the above qualifications?

You can apply online with your family members **after** you release from prison through Washington HealthPlanFinder, or with the assistance of a Health Insurance Lead Agency (attached).

### What if there is a change to my address or my income?

DOC staff can enter those changes for you while you are in prison. Once you leave prison, it is your responsibility to report those changes. Contact the Health Insurance Lead Agency in your community for assistance (attached),

### What happens to my health insurance when I get a job?

You will need to update your status with HealthPlanFinder. Either go online to update your profile, or use the assistance of the Health Insurance Lead agency in your county. There is no repayment obligation if you get a job.

### What happens if I have previous medical debts? Will I be denied coverage?

You will not be denied coverage. But, past medical debts will remain your responsibility.

### Will I get a Medical Insurance card? How will I get that?

If you are approved you will get multiple mailings sent to the address you provide. These mailing include status letters from Health Benefits Exchange, your medical identification card, a ProviderOne identification card, and an Apple Health benefits book.