

June 14, 2017

Dear Tribal Leaders:

**RE: Split Application issue**

In accordance with the Washington Health Benefit Exchange (Exchange or WAHBE) Consultation Policy, we are sending this letter as a request for input and guidance from the Washington state tribes on an enrollment issue affecting America Indian / Alaskan Native (AI/AN) families. AI/AN households with at least one tribal member and one non-tribal member have been unable to enroll on the same application without forfeiting AI/AN benefits (i.e., enrollment in a zero cost sharing plan) due to a system limitation with Washington Healthplanfinder. Federal policy requires that only verified tribal members will have access to zero cost-sharing plans, while non-tribal members have access to regular income-based tax credits.

In Washington, this means blended families who have member(s) who are not enrolled in a federally recognized tribe or Alaskan Native Corporation must apply on a separate application. As a result, these households are unable to calculate and apply their maximum advanced premium tax credit (APTC), which results in higher premiums for the family. This difference may be reconciled when filing income tax, but does not provide real-time relief on purchasing health insurance, and is not an ideal solution.

The Exchange is committed to the goal of removing any barriers that may impact people trying to obtain health insurance.

The Exchange has identified a solution to this issue in Washington Healthplanfinder. Given the magnitude of the change, it cannot be implemented immediately. Until the change can be implemented, a workaround has been identified to allow families to maximize the value of the APTC. The workaround will allow the maximum eligible tax credit to be calculated for the family and applied to reduce the out-of-pocket family premium.

This workaround will benefit all Tribal members who are in a blended family and wish to enroll in a health plan through the Exchange. Our hope is to lower premiums and improve financial accessibility for AI/AN families wanting to enroll in a Qualified Health Plan.

We have shared this information with our Tribal Advisory Workgroup and Tribal Assister program staff. We recognize this is a complex issue, and we welcome questions or concerns. We would like to operationalize this process as soon as possible. Please contact Deb Sosa by June 30, 2017 if you have any concerns or questions.

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If you have any questions or concerns, please contact:

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We look forward to continuing work with your Tribe and increasing health coverage for Tribal families.  
We greatly appreciate your support of health care outreach to Indian People in Washington.

Sincerely,



Pam MacEwan  
Chief Executive Officer  
Washington Health Benefit Exchange

Enclosure

By email

cc: Molly Voris, Policy Director, WAHBE  
Deb Sosa, Tribal Liaison, WAHBE  
MaryAnne Lindeblad, Medicaid Director, HCA  
Mary Wood, Assistant Director, MECS, HCA  
Amy Johnson, Section Manager, MECS, HCA  
Jessie Dean, Administrator, Tribal Affairs and Analysis, PPP, HCA  
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