

Washington State Residents Who Missed the Deadline: What Now?

Of The Skanner News

Washington Healthplanfinder says people who tried to get health coverage through wahealthplanfinder.org before the Dec. 23 deadline, but who were unable to complete their applications, still have options. That may include having to pay for treatments out of pocket if you need care before your plan goes active – but you may be able to get reimbursed for the costs. These residents will have additional time through Jan. 15 to enroll in retroactive coverage that begins Jan. 1. “We want our customers who may be accessing their new coverage in January to be aware of the process for utilizing health benefits before they are fully enrolled,” said Richard Onizuka, CEO for Washington Healthplanfinder. “Some may incur out-of-pocket expenses if using services prior to their enrollment information being fully reconciled with their new health insurer.” This is what you need to know: — There may be a delay between when a customer completes their enrollment in

Healthplanfinder and when they are shown as fully enrolled with their newly selected health plan. — Although coverage is effective on Jan. 1 for those who are eligible for the retroactive option, customers may not receive health plan ID cards or other plan information until later in January. This may impact customers seeking medical or prescription services before their ID cards arrive. — Customers may be required to pay the full cost of treatment or prescription medications they receive if the provider cannot verify coverage. However, they will be entitled to reimbursement for covered services from covered providers in their health plan once their application is complete. — Customers may contact their health plan with any questions about how to use their benefits before they receive their ID card. “We continue to work closely with the health insurance carriers to ensure that all new enrollee information is properly reflected in the system,” said Onizuka.

“Please be patient and know that if you are determined eligible for coverage, follow required steps and finalize your plan selection and payment by Jan. 15, your services will be reimbursed according to your plan benefits.”

Residents will have additional time through Jan. 15 to enroll in retroactive coverage that begins Jan. 1

The retroactive option applies to applications started or submitted by 11:59 p.m. on Monday, Dec. 23. Individuals will have their insurance benefits retroactively configured to the start of the year if they are determined eligible, indicate their interest in Jan. 1 coverage and select and purchase a health plan by Jan. 15. Affected customers waiting for completion of their applications should be on high

alert to receive notifications from Washington Healthplanfinder. Customers will receive notifications outlining important steps to bypass or fix errors affecting their application. Customers will need to select and purchase their health plan by Jan. 15 and notify Healthplanfinder they are interested in Jan. 1 coverage. As of Dec. 23, more than 65,000 Washington residents selected and purchased a private health plan. Nearly 70,000 were determined eligible and must take the final step of submitting payment to receive health coverage. Washington Apple Health (Medicaid) does not have an open enrollment period. Individuals and families will be able to apply and complete their renewals via www.wahealthplanfinder.org throughout the year. Questions about Healthplanfinder should be directed to the toll-free Customer Support Center at 1-855-WAFINDER; Apple Health questions can be directed to the toll-free hot line at 1-800-562-3022 or emailed to AskMedicaid@hca.wa.gov.

Glaucoma Awareness: Half of Sufferers Don’t Know They Have It

It may be easy to see that beauty is deeply rooted in your family tree. But some things that are passed down from generation to generation are not as easily seen—like glaucoma, an eye disease that runs in families and often has no warning signs. Glaucoma is a group of diseases that damages the eye’s optic nerve, which carries visual signals to the brain. It can lead to vision loss or blindness if left untreated. Primary open-angle glaucoma is the most common form of this disease. Quite often, by the time people are diagnosed with glaucoma they have already begun to notice changes in their side, or peripheral, vision. It’s important not to wait until you notice vision problems to see your eye care professional. “Studies show that at least half of all persons with glaucoma don’t know they have this potentially blinding eye disease,” said National Eye Institute (NEI) director Dr. Paul



Sieving. “The good news is that glaucoma can be detected in its early stages through a comprehensive dilated eye

exam.” People with a family history of glaucoma and everybody at higher risk—especially African Americans age 40 and older—should get a comprehensive dilated eye exam every 1 to 2 years. A comprehensive dilated eye exam is a procedure in which an eye care professional places drops in your eyes to dilate (or widen) the pupil to examine the back of your eyes and your optic nerve for signs of disease. This exam may help save your sight because when glaucoma is detected early, it can be controlled through medications or surgery. Keep the vision of your beautiful family in your future. To learn more about glaucoma, visit www.nei.nih.gov/glaucoma or call NEI at 301-496-5248. A low-cost exam may be available to you through Medicare. For more information, call 1-800-MEDICARE or visit www.medicare.gov.

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