



# Health Insurance Premium Reimbursements



**Did you know** that there's a way to have the flexibility of private health insurance and get reimbursed for premiums from Apple Health (Medicaid)? The Washington State Premium Payment Program reimburses the cost of private health insurance premiums for certain individuals who would cost more for the state to cover under Apple Health.

This program is for individuals who:

- receive Apple Health (Medicaid); AND
- have private medical insurance available (e.g., through the individual's employer or parent's insurance) that is not purchased from Champus or Tricare, or with a subsidy through the Washington Health Benefit Exchange.

## Benefits May Include:

- Reimbursement for premiums, co-pays, and any related expenses incurred through private insurance.
- Access to a private insurer's provider network of specialists not covered under Apple Health (e.g., naturopathic doctors or chiropractors).
- A broader provider network for services Apple Health typically covers, like Applied Behavior Analyst (ABA).
- Premium reimbursement for non-Apple Health family members, if determined cost-effective.
- Continued Apple Health eligibility.



## How The Program Works

Private insurance is the primary payor and Apple Health is secondary, covering copays and coinsurance costs.

Apple Health clients participating in the program will be reimbursed according to each family's actual costs. A reimbursement check will be issued when the Health Care Authority (HCA) receives proof of private premium payment (normally, on a monthly basis).

## How to Apply

Print out an application for premium assistance at: [informingfamilies.org/ppp](http://informingfamilies.org/ppp) and mail to: Health Care Authority, P.O. Box 45518, Olympia, WA 98504. It can take up to 30 days to process your application after all necessary paperwork is received.

A case manager will determine premium reimbursement based on:

- Cost and type of insurance.
- Age and gender of family members with active Apple Health (Medicaid) coverage.
- Type of Apple Health (Medicaid) program.

**Questions? Contact Melissa Bruce: [melissa.bruce@hca.wa.gov](mailto:melissa.bruce@hca.wa.gov) or (360)725-1572.**