

Applying for BASIC HEALTH

This *Tools to Use* created by:



Questions? Call us: (360) 788-6594

A **complete application** must be sent in with the following documentation:

- 1) **Proof of residence** (one per household)
 - State ID or Driver's license
 - Government issued document (SSI letter, L&I correspondence, medical coupon, etc.)
 - Utility bill, lease agreement or rent receipt
 - Letter from someone you live with who can provide one of the above in their name
- 2) **Proof of Income** (all adults in the home must report all sources of income)
 - Pay-stubs for the last 30 days
 - Letter stating the amount of any benefits received (SSI, L&I, DSHS grants, etc.)
 - Four (4) most recent unemployment payment stubs
 - Letter stating that you have no income and how you are getting basic needs met
 - Schedule C of your taxes if you are self-employed
- 3) **Proof of Taxes** (the form that applies to you)
 - Last year's complete tax return (Form 1040, 1040A, 1040EZ)
 - If you do not have a copy of last year's tax return, request a transcript by calling 1-800-829-1040 or sending in Form 4506T
 - Verification of Non-filing (Letter 1722). This is requested by calling 1-800-829-1040 or sending in Form 4506T
 - A form, available on the BH website, is required for people who are unable to file taxes, have never filed, or have not filed in more than 5 years.

Within 2 months of application, you should receive one of the following:

- A letter stating what day your coverage will start. Then you will receive your first bill. If paid on time, coverage will begin.
- A letter asking you to send more information or clarification of what you have already sent
- A letter explaining that you have been approved, but there is no space currently available in the program. See gray box below.

Date
you
apply

Two
months
later

Managed Enrollment: Basic Health has a limit of 106,000 people. Normally, about 3500 people lose their Basic Health each month, which leaves space for 3500 new members whose applications have been approved to start their coverage.

When
Coverage
Begins!

You will **receive a bill** for the following month's coverage that is due by the 5th of each month.

- If payment is not received by the 5th, a reminder bill will be sent to you with a final due date of the 23rd.
- Ex: June's bill is sent to you in late April and is due on May 5. If unpaid, you have until May 23 to pay or June's coverage will be suspended
- If a payment is received after the 23rd, coverage will resume after a month break in coverage. In the example, coverage would restart in July.
- After a member misses a month of coverage three times in a year due to non-payment, the account will be canceled. They may not reapply for 1 year.

Keeping
your
Coverage

Recertification: Basic Health members will be requested to resend proof of residence, income, and taxes in order to be sure they still qualify.

- This happens every 12 months for members who have chosen to give their social security #, and every 6 months for those who don't.
- If a member does not respond by the due date, their insurance will be cancelled and they may not reapply for 1 year.
- If a member sends some (but not all) of the paperwork in, their insurance will end, but they can reenroll once the rest of the paperwork is received.
- A member's premium may be adjusted to reflect reported changes in income or family size.

Recoupment: If Basic Health finds out that a member has not reported a change in their income, they will charge them the difference between the premium they paid and what they should have been paying.

- This often happens because a change occurs in the income of a spouse who is not covered by Basic Health or
- Basic Health was not notified of a marriage and the resulting increase in the family's income.
- It is important to remember to report all sources of income including L&I settlements and earnings, social security payments, unemployment benefits, self-employment net earnings, and rental income.
- There is an appeal process if you can prove that you did not receive reported earnings.

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