Washington State Health Care Authority

Changes coming to retroactive coverage

Retroactive Apple Health (Medicaid) coverage in Washington state currently allows individuals to apply for coverage up to three months prior to the month of application if certain eligibility conditions are met. Retroactive coverage is described in WAC 182-504-0005.

Beginning January 1, 2027, retroactive coverage periods for all Apple Health programs are changing due to House Resolution (H.R.1).

Changes include a reduction to:

- One month of retroactive coverage before the application filing date for adults aged 19 – 64 who receive Apple Health for Adults
- Two months of retroactive coverage for all other Apple Health programs

For example, individuals applying for Apple Health in January 2027 may receive retroactive coverage for the month of:

- December 2026 when enrolled in Apple Health for Adults
- November and December 2026 for all other Apple Health programs

Requesting retroactive coverage

The process for submitting a request for retroactive coverage has not changed.

View the instructions for submitting a request for both MAGI-based and Apple Health Classic Medicaid.

When submitting a request for retroactive coverage, the following information may be required:

- Proof of your income
- Household size
- Proof of residency for each of the months you need retroactive coverage

HCA will use data from state systems to verify what is reported. HCA will contact you if additional information is needed.

Resources

- View the Changes coming to Apple Health webpage to stay updated.
- Retroactive coverage reference guide.
- Retroactive health care coverage request form. This form will be updated before January 1, 2027.

Questions?

Email: HCA Apple Health Eligibility Policy