



# Basics of Health Coverage

EVERYTHING YOU NEED TO KNOW  
ABOUT GETTING COVERED





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# Washington Healthplanfinder

## What Is *Washington Healthplanfinder*?

*Washington Healthplanfinder* is the place to shop for a health plan online in Washington. People in Washington can find a health plan that works for them through us.

*Washington Healthplanfinder* offers plans and savings that are not available elsewhere. Cascade Care plans provide more services and savings than many other plans. Savings programs like tax credits can reduce the cost of your premiums. You will not find these benefits anywhere else.

## How Do I Use *Washington Healthplanfinder*?

It is easy to apply for a health plan with *Washington Healthplanfinder*. You can sign up and shop on [wahealthplanfinder.org](http://wahealthplanfinder.org), the WAPlanfinder app or over the phone.



Download the  
**WAPlanfinder app**



Visit Our Website  
**[wahealthplanfinder.org](http://wahealthplanfinder.org)**

## Questions? Call Customer Support.

Our Customer Support Center offers support in over 200 languages.



Call us  
Phone: **1-855-923-4633** | TTY: **1-855-627-9604**

# Key Terms

These terms are the key to understanding your health plan.

## ► Premium

Your premium is the amount you pay each month for your health plan. You must pay your premium even if you do not get any health care services.

## ► Cost Sharing

Cost-sharing refers to the amount of health care costs that you pay. This term includes deductibles, co-insurance and copay.

## ► Deductible

Your deductible is the amount you must spend on care before your health plan starts to share the cost. Your deductible amount starts over at the beginning of each year.

## ► Copay

A copay is the amount you pay for a covered health care service. Your copay is due when you receive the service.

## ► Co-insurance

Co-insurance is your share of the cost of a covered health care service. You start to pay co-insurance after you have paid your health plan's deductible.

## ► Out-of-Pocket

Out-of-pocket costs are what you pay for health care. They can include your deductible, co-insurance and copays. Any amount that is not covered by your health plan is an out-of-pocket cost.

## ► Network

The network is the list of providers your health plan covers. In-network providers are approved by your health plan. Out-of-network providers are not approved by your health plan.

# Basics of a Health Plan

## What Is a Health Plan?

You buy a health plan each year in case you or your family needs health care. Your insurance carrier pays a part of the cost of health care when you have a health plan.

## Why Do I Need a Health Plan?

Even healthy people use the health care system. Getting a health plan makes sure that health care costs are affordable when you do. You can get preventative care to stay healthy if you are healthy. You can get treatment quickly if you are not. A health plan provides an affordable way to get medical care when you need it.



### A Health Plan for the Future

You never know when you will need to go to the doctor. Having a health plan ensures that you can afford to get medical care when you need it.

Even if you are healthy, your health plan helps you stay healthy.



### Invest in Your Health

Health care costs can be expensive without a health plan. Routine visits add up quickly. The cost of care for a surprise injury or major illness can deplete your savings.

You can save a lot in the future by spending a little on a health plan today.

## What Is the Affordable Care Act?

With the passing of the Affordable Care Act, Washington state created *Washington Healthplanfinder*. The goal of the Affordable Care Act is to make health care cost less. More people than ever can get a health plan for little or no cost. Your situation may qualify you for Washington Apple Health (Medicaid) or benefits that reduce the amount you pay for coverage.

You can apply for free or low-cost health coverage on [wahealthplanfinder.org](http://wahealthplanfinder.org) and the WAPlanfinder app.

## What If I Do Not Get a Health Plan?

You will pay the full cost of medical care without a health plan. Flu shots can cost \$50. A three-day stay in the hospital costs tens of thousands. Treatment for cancer can add up to hundreds of thousands.

You may also get a tax penalty if you do not get covered. In Washington, you get one for each person in your household.

## What Does Care Cost?

Here are some common treatments and what they cost. Your health plan can share costs like these with you.

TREATMENT	COST
Heart Surgery	\$78,585
Mammogram	\$263
Spinal Surgery	\$13,255
Colonoscopy	\$1,484
C-Section	\$18,098
Urgent Care Visit	\$181
Yearly Checkup (for Teens)	\$117
ER Visit	\$579

# Benefits

## What Does a Health Plan Cover?

All health plans cover these ten essential health benefits. Some plans, like Cascade Care plans, cover more.

### Essential Health Benefits

- Doctor visits and hospital stays
- Emergency Room visits
- Maternity care
- Mental health services and substance abuse treatment
- Prescription drugs
- Recovery services when you get injured
- Lab tests
- Preventative services
- Management of chronic conditions
- Pediatric care

### ► Cascade Care

You can get access to more services and savings than ever with a Cascade Care plan.

### ► No Denials

You will not be denied coverage due to pre-existing conditions.

### ► Quality of Care

Many health plans offer a higher quality of care than what you get when you are not covered.

### ► Free Preventative Care

Services like checkups and vaccines are fully covered.



# Financial Support

## What Are Tax Credits?

Tax credits reduce the amount you pay for your health plan each month. They are paid by the government and applied to your health plan's premium. Tax credits are only available through *Washington Healthplanfinder*.

## Who Can Get Tax Credits?

The amount of tax credits you get depends on your income and the size of your household. The lower your household income, the more tax credits you may qualify for. This amount is calculated when you enroll. You may qualify for tax credits if these things are true:

- ▶ You do not qualify for Washington Apple Health (Medicaid) or Medicare.
- ▶ You do not have insurance through your job or another government program.
- ▶ You are a U.S. citizen or lawfully present in the U.S. and live in Washington.
- ▶ If you are married, you do not file a Married Filing Separately tax return.

## What Is Cascade Care Savings?

The Cascade Care Savings program reduces the cost of your health plan's premium. If you qualify, the state will pay a part of your premium.

## Who Can Get Cascade Care Savings?

You may qualify for Cascade Care Savings if these things are true:

- ▶ Your income is less than 250% of the Federal Poverty Level.
- ▶ You do not qualify for Washington Apple Health (Medicaid) or Medicare.
- ▶ You are enrolled in a Cascade Care Silver or Gold plan.
- ▶ If you qualify for tax credits, you have accepted the full amount you can get.

# Washington Apple Health (Medicaid)

## What Is Apple Health?

Apple Health is the name for Medicaid in Washington. It covers all the essential health benefits.

Many people can get Apple Health at no cost. Some may have to pay a monthly premium.



You can apply for Apple Health at any time through *Washington Healthplanfinder*.

## Who Can Get Apple Health?

You can get Apple Health if these three things are true. Create an account or sign into *Washington Healthplanfinder* if you do not know if you qualify.

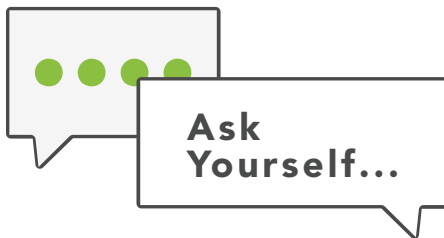
- ▶ Your income is below 138% of the Federal Poverty Level.
- ▶ You are a U.S. citizen or lawfully present in the U.S. and live in Washington.
- ▶ You are younger than 65.

# Choosing a Health Plan

## Don't Get It Complicated. Finding the Right Plan Can Be Simple.

There is a lot to think about when choosing a health plan. You may qualify for many plans, but you are unsure which one is best for your needs. Different plans offer different benefits. Cascade Care plans use standard cost-sharing to offer the best benefits for each metal level.

The questions below can guide you toward the right health plan.



- ▶ **How much can I pay per month?**  
Monthly premiums differ among health plans.
- ▶ **Do I need to choose a primary care physician?**  
Some plans provide one for you.
- ▶ **Is my current doctor in the plan's network?**  
Make sure your current doctor is covered.
- ▶ **Do I need a written referral to see a specialist?**  
Some plans require written referrals.
- ▶ **How easy is it to change doctors?**  
You may want to switch doctors in the future.
- ▶ **Is there a deductible?**  
You must meet your deductible before your plan shares your costs.
- ▶ **What are the out-of-pocket costs of this plan?**  
Out-of-pocket costs add up with frequent visits.
- ▶ **How does this plan handle Emergency Room visits?**  
Know what to do in case of emergency.
- ▶ **Am I expecting any major medical expenses in the next year?**  
You may want more coverage if you are expecting a child or other major expense.

# Cascade Care

## What Are Cascade Care Plans?

Cascade Care plans are a type of Qualified Health Plan available through *Washington Healthplanfinder*. They cover essential health benefits and offer more services and savings than many plans.

There are two types of Cascade Care plans: Cascade plans and Cascade Select plans. Cascade Select plans must meet higher standards. They offer more quality and value than other plans.



## Why Should I Choose a Cascade Care Plan?

Cascade Care plans offer more coverage for less cost. They cover more services than most plans before you must meet the deductible. This includes primary care, mental health services, generic drugs and more.

You also save on out-of-pocket costs. On average, your deductible is \$1,000 less when you choose a Cascade Care plan.

## How Do Cascade Care Plans Work?

Cascade Care plans use a standard cost-sharing design. This means a few things. First, the out-of-pocket costs stay the same between carriers. All Cascade Care plans at each metal level share the same deductible, copays and co-insurance.

Second, Cascade Care plans share the same coverage. They cover the same services before the deductible is met. You can rest easy knowing you have the best coverage available.

## More Choices. More Value.

Cascade and Cascade Select plans give you more options and more value. Their standard cost-sharing design makes sure you get the best coverage you can.

Cascade Care plans are only available through *Washington Healthplanfinder*. Sign into your account to see if you qualify.



**Plans Available at *Washington Healthplanfinder***

	Non-Cascade Plans	Cascade Plans	Cascade Select Plans
Eligible for tax credits	✓	✓	✓
Eligible for Cascade Care Savings		✓	✓
Qualified Health Plan (must meet quality standards)	✓	✓	✓
Covers all ten essential health benefits	✓	✓	✓
Standardized cost-sharing (plans share the same deductible, copays and co-insurance)		✓	✓
Covers primary care, urgent care, mental health care, generic drugs and more before the deductible is met		✓	✓
Only offered by <i>Washington Healthplanfinder</i>		✓	✓
Offered in every county in Washington	✓	✓	

# When to Apply

## When Can I Apply for a Health Plan?

You can apply for a health plan during open enrollment. Open enrollment is the time of year to shop Qualified Health Plans and Qualified Dental Plans on *Washington Healthplanfinder*. It begins November 1 each year.

## What If I Need Coverage Before Open Enrollment?

Some life changes let you to sign up for a health plan any time of year. This is called special enrollment. You can apply for special enrollment up to 60 days after a qualifying life event occurs.

### Qualifying Life Events

- Marriage
- Entering a domestic partnership
- Birth
- Adoption or foster care
- Early retirement
- Loss of a dependent or dependent status due to death, divorce or legal separation
- Loss of other health insurance
- Loss of free COBRA coverage
- Moving to Washington
- Moving to a new county
- A change in citizenship or lawful presence status
- Release from prison
- Receipt of a court order (including child support)
- A change of income

## **Low-Income Households**

Households with low income can apply for special enrollment any time. A qualifying life event is not needed. You must make less than 250% of the Federal Poverty Level (FPL) to get this benefit.

## **AI/AN Individuals and Tribal Members**

Enrollment rules do not apply to tribal members and shareholders in an Alaska Native Corporation. You can enroll at any time of year. You can also change your plan once a month if you choose.





# Checklist to Apply

## What Do I Need to Apply?

Washington Healthplanfinder needs some basic information about you when you apply for a health plan. Use the checklist below to make sure you have what you need.



### **Legal Names and Birth Dates**

You will need the legal name and birth date of each person applying for coverage.



### **Social Security Numbers (SSN)**

Have the SSN for each person applying ready if they have one. You can still apply if you do not.



### **Noncitizen Status**

We may need to know your status if you are a noncitizen. You or your family members can still get coverage if this is the case.



### **Income and Tax Filing Status**

Gather any income information you have for each person applying. This can include W-2 forms and tax returns.



### **Other Insurance Information**

You may have other health insurance options, such as Medicare, Tri-Care or job-based coverage. Gather this information when you apply.

# How to Apply

## I Have Everything I Need! Now What?

You can apply for coverage on [wahealthplanfinder.org](http://wahealthplanfinder.org), the WAPlanfinder app or over the phone.



### Sign Up Online at [wahealthplanfinder.org](http://wahealthplanfinder.org)

Create an account, shop health plans and find helpful information on our website.



### Call Us at 1-855-923-4633

Customer Support is available by phone from 7:30 a.m. to 5:30 p.m. Monday to Friday.



### Download the WAPlanfinder app

Our mobile app is available on the Apple App Store and Google Play.

## Click. Compare. Covered.

It is easy to find the right plan for your needs through *Washington Healthplanfinder*. Whether you use [wahealthplanfinder.org](http://wahealthplanfinder.org) or the WAPlanfinder app, take these simple steps.

# 1

### Shop and compare

Provide your age, tobacco use and estimated income. You will get a list of health plans you can get and their premiums.

# 3

### Choose a plan

You may have many options based on your situation. Choose the best plan for you and your family's needs.

# 2

### Apply

Enter more information, like tax filing status and income sources. This will let you see if you qualify for financial support, Washington Apple Health (Medicaid) or a Qualified Health Plan.

# 4

### Get covered

Your coverage begins when you pay your first premium. You will get a bill and a card from your insurance carrier.

## Get Support with Your Application.

We partner with experts around the state who can guide you through the sign-up process. These experts are called brokers and navigators. These people can answer your questions about health plans or how to enroll. They can also tell you if you qualify for financial support.

Support from brokers and navigators is usually free. Search for one in your area at [wahealthplanfinder.org](http://wahealthplanfinder.org) or on the WAPlanfinder app.

## Enrollment Centers with Navigators and Brokers by City

### Bellingham

Rice Insurance

1400 Broadway Street, Bellingham, WA 98225

Phone: 1-360-734-1161

Email: keith@riceinsurance.com

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### Everett

Health Insurance Solutions NW, LLC

7003 Evergreen Way, Suite B, Everett, WA 98203

Phone: 1-425-252-5105

Email: neil@his-nw.com

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### Federal Way

Public Health Seattle & King County

1640 S 318th Place, Federal Way, WA 98003

Phone: 1-800-756-5437

Email: chap@kingcounty.gov

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### Kennewick

Advisor Health Benefits Group

1446 Spaulding Ave, Suite 302, Richland, WA 99352

Phone: 1-509-524-9611

Email: kevin@advisorhealthbenefits.com

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### Seattle

Financial Designs

2723 California Avenue SW, Seattle, WA 98116

Phone: 1-425-392-7390

Email: cmclure@financialdesignsinsurance.com

**Spokane**

Better Health Together Enrollment Center  
157 S Howard, Ste 102, Spokane, WA 99201

Phone: 1-509-370-5605

Email: [bhtnavigatorstaff@BetterHealthTogether.org](mailto:bhtnavigatorstaff@BetterHealthTogether.org)

Website: [www.betterhealthtogether.org/navigators](http://www.betterhealthtogether.org/navigators)

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**Tacoma**

FND Insurance & Financial Services, LLC

5515 Steilacoom Blvd SW, Suite 122, Lakewood, WA 98499

Phone: 1-253-302-5579

Email: [teamfnd@fndinsurance.com](mailto:teamfnd@fndinsurance.com)

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**Vancouver**

Applied Team Insurance

8513 NE Hazel Dell Avenue, Suite 101, Vancouver, WA 98665

Phone: 1-360-726-6092

Email: [marlena@appliedteamins.com](mailto:marlena@appliedteamins.com)

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**Wenatchee**

Suzie Health Insurance

413 N Mission Street, Wenatchee, WA 98801

Phone: 1-509-295-9055

Email: [info@wahbroker.org](mailto:info@wahbroker.org)

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**Yakima**

Yakima Neighborhood Health Services

610 Yakima East Avenue, Yakima, WA 98901

Phone: 1-509-853-2377

Email: [navigators@ynhs.org](mailto:navigators@ynhs.org)

## **Enrollment Centers with Navigators by County**

### **Adams, Ferry, Lincoln, Pend Oreille, Spokane, Stevens or Whitman County**

Better Health Together

*Phone:* 1-509-381-5573

*Email:* [bhtnavigatorstaff@BetterHealthTogether.org](mailto:bhtnavigatorstaff@BetterHealthTogether.org)

*Website:* [www.betterhealthtogether.org/navigators](http://www.betterhealthtogether.org/navigators)

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### **King, Clallam or Jefferson County**

Public Health Seattle & King County

*Phone:* 1-800-756-5437

*Email:* [chap@kingcounty.gov](mailto:chap@kingcounty.gov)

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### **King, Pierce, Snohomish, Thurston County**

Korean Women's Association

*Phone:* 253-535-4202

*Website:* [www.kwacares.org](http://www.kwacares.org)

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### **Chelan, Douglas, Grant or Okanogan County**

Confluence Health/Wenatchee Valley Hospital

*Phone:* 1-509-433-3383

*Email:* [sm\\_ch\\_lead\\_org@confluencehealth.org](mailto:sm_ch_lead_org@confluencehealth.org)

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### **Kitsap County**

Peninsula Community Health Services

*Phone:* 1-360-377-3776

*Email:* [eligibility@pchsweb.org](mailto:eligibility@pchsweb.org)

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### **Clark, Cowlitz, Grays Harbor, Klickitat, Lewis, Mason, Pacific, Pierce, Thurston, Snohomish, Skagit, Skamania, Wahkiakum or Whatcom County**

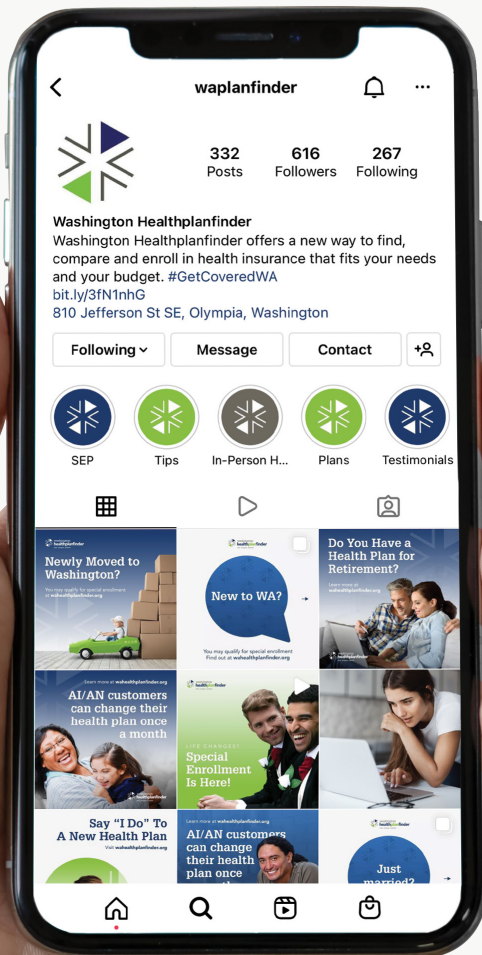
Sea Mar Community Health Centers

*Phone:* 1-855-289-4503

*Email:* [seamaripa@seamarchc.org](mailto:seamaripa@seamarchc.org)




**Asotin, Benton, Columbia, Franklin, Garfield or Walla Walla County**  
Tri-Cities Community Health  
Phone: 1-509-543-1952  
Email: enrollmentHBE@mytcch.org  
Website: www.mytcch.org

**Kittitas or Yakima County**  
Yakima Neighborhood Health Services  
Phone: 1-509-853-2377  
Email: navigators@ynhs.org



## Follow Us!

We share helpful information and enrollment updates on these social channels.

-  Washington Healthplanfinder
-  waplfinder
-  waplfinder



washington  
**healthfinder**

click. compare. covered.

[wahealthplanfinder.org](http://wahealthplanfinder.org)  
1-855-WAFINDER | 1-855-923-4633