

# Expanding Access to Health Insurance to All (including immigrants who are undocumented!)

Starting this November, everyone who lives in Washington state will have the opportunity to buy health and dental insurance through *Washington Healthplanfinder*, regardless of immigration status.

Sign up by Dec. 15 for health insurance that begins Jan. 1, 2024.



## ELIGIBILITY, IMMIGRATION STATUS, AND SAFETY

### Key terms



**Premium:** Each member pays a monthly fee called a premium. The price of your premium depends on your health insurance plan.

**Deductible:** Your health insurance starts helping to pay your bills after you “meet your deductible” amount. All plans pay for preventive care before your deductible has been met. **Cascade Care plans** pay for more services before your deductible has been met. These services include:

- Preventative care
- Primary care doctor visit to treat illness or injury
- Mental health services
- Generic prescriptions
- Urgent care, when you need care right away but aren't having an emergency like a heart attack.

**Co-pay and Coinsurance:** These are costs you pay when you go to the doctor. Your co-pay is a fixed amount (\$1-\$50). Your co-insurance is a percentage of the service cost. Your health insurance plan pays for the rest of your visit.

### Who is eligible?

If you live in the state of Washington, you can buy health insurance through *Washington Healthplanfinder*, even if you are an immigrant who is undocumented. You do not need US citizenship, a green card, or other immigration papers.

### Will getting health insurance affect my immigration status or citizenship application?

Getting health insurance does not affect immigration status or citizenship applications for you, your family, or anyone who lives with you.

### Will getting health insurance make me a “public charge”?

Applying for or receiving health insurance, and receiving financial assistance to pay for the insurance, does not make someone a “public charge”. This means it won't affect immigration status or citizenship applications for you, your family, or anyone who lives with you.

### I am undocumented. Is my information safe?

Your safety is important to us. **Your information will not be used for immigration enforcement.**

Federal and state laws protect the privacy of people who apply for health insurance through *Washington Healthplanfinder*. Information about immigration status will be used only to determine eligibility for coverage and not for immigration enforcement.

# Frequently Asked Questions



## ENROLLMENT

### What is “enrollment”?

You enroll in health insurance by selecting a health plan through *Washington Healthplanfinder*, then paying for your health plan.

### When can I enroll?

#### What is “open enrollment”?

Anyone can sign up for health insurance at *Washington Healthplanfinder* between **Nov. 1** and **Jan. 15**. This period is called **open enrollment**. Open enrollment happens every year.

### What if I miss open enrollment?

#### What is “special enrollment”?

Some people can sign up at other times. This is called **special enrollment**.

If you have life changes (job loss, change in marital status, birth of a child, etc.) or are a low-income earner, you may be able to enroll outside of open enrollment.

### What will I need to enroll?

*Washington Healthplanfinder* will ask for information about you and your family to determine your eligibility.

### How long will it take?

The application can take about 1 hour.

### Where do I find help with enrollment? Is there help in other languages?

All enrollment assistance is **free\***. Here are three ways to get help:

#### Call

1-855-923-4633

TTY/TDD: 1-855-627-9604

*Help available in over 200 languages.*



#### Connect

**Make an appointment** with a health navigator, broker or trusted resource in your community.



#### Visit

[www.wahealthplanfinder.org](http://www.wahealthplanfinder.org)



*or scan the QR code with your camera*



To preview plans in your area, visit [wahealthplanfinder.org](http://wahealthplanfinder.org). Use the "Browse and Compare Plans" tool.

\*If you don't know whether someone is certified to assist you, or if they are asking to be paid for their service, call the Washington Healthplanfinder Customer Support Center at **1-855-WAFINDER**.



# Frequently Asked Questions



## COST OF HEALTH INSURANCE

### How much does health insurance cost?

The cost of buying health insurance depends on things like your income, family size, and where you live.

Browse and compare plans on [wahealthplanfinder.org](http://wahealthplanfinder.org) or work with a trusted resource in your community to learn how much a plan would cost you.

### What do these words mean: premium, deductible, co-insurance, and copay?

**Premium:** Each member pays a monthly fee called a premium. The price of your premium depends on your health insurance plan.

**Deductible:** Your health insurance starts helping to pay your bills after you “meet your deductible” amount. All plans pay for certain things, like health checks, before the deductible has been met.

**Co-pay and Coinsurance:** These are costs you pay when you go to the doctor. Your co-pay is a fixed amount (\$1-\$50). Your co-insurance is a percentage of the service cost. Your health insurance plan pays for the rest of your visit.

### What are “out-of-pocket” costs?

Out-of-pocket costs (deductibles, copays, and co-insurance) refer to the amount you pay when you go to the doctor.



## CHOOSING A PLAN

### What health insurance plans are available?

There are three levels of health insurance plans available through *Washington Healthplanfinder*: Bronze, Silver, and Gold.

The amount your health insurance company pays depends on which level you pick. On average, the Bronze plan pays about 60%, the Silver plan pays about 70%, and the Gold plan pays about 80% of your medical bills.

**Bronze:** These plans cost less per month but pay for less of the cost when you need care.

**Silver:** These plans cover more of your costs when you need care but may cost more. If you qualify for Cascade Care Savings these plans may cost less than Bronze plans.

**Gold:** These plans cost more per month but pay for more of the cost when you need care. If you qualify for Cascade Care Savings and have significant health care needs these plans may be a good fit.

### Do I get better doctors if I choose the Silver or Gold plan?

No. The quality of care is the same for all the plans.



Look for the Cascade Care logo. Cascade Care plans offer more value at a lower cost. Which means, your premium payment gets you more than ever!

