All about Cost-Sharing Reductions

Lower Costs Keep Money in Your Pockets





WHAT ARE COST-SHARING REDUCTIONS?

Cost-sharing reductions lower the out-of-pocket costs of your health plan (deductible, copays and co-insurance). They do not lower your premium. You can only get them through *Washington Healthplanfinder*.

HOW DO I GET COST-SHARING REDUCTIONS?

You qualify for cost-sharing reductions based on your income. The lower your income, the more you can save. You must sign up for a Silver plan to get cost-sharing reductions.

HOW DO THEY WORK?

They lower your deductible. When you have a lower deductible, your health plan will begin sharing costs sooner.

They lower your copays and co-insurance. You pay copays and co-insurance when you receive a covered service. Cost-sharing reductions lower these amounts.

They lower your out-of-pocket maximum. Your out-of-pocket maximum limits what you pay for health care in a year. Covered services have no out-of-pocket cost when you reach this limit.

GET SUPPORT IF YOU NEED IT

Our Customer Support Center can answer questions and connect you with an expert in your area.



Call us **1-855-923-4633**



Visit us at wahealthplanfinder.org



Download the **WAPlanfinder app**

