

# *Washington Healthplanfinder* Coverage Options





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*Associate Director – Outreach*

# By using *Washington Healthplanfinder*, you can...

1. Sign up for free or low-cost coverage through **Washington Apple Health** (Medicaid), if you qualify.

OR

2. Purchase a **qualified health plan** & **qualified dental plan**  
Access federal financial assistance to help make coverage more affordable.

## HEALTH PLANS AVAILABLE ON WASHINGTON HEALTHPLANFINDER



You may qualify for free or low-cost health coverage.



[Washington Healthplanfinder](#) is powered by the [Washington Health Benefit Exchange](#).

# When can I sign up?

- **Washington Apple Health** (Medicaid) is available year round
- **Qualified health plan & Qualified dental plan** coverage is available:
  1. During Fall “open-enrollment” period (Nov. 1-Jan 15, 2022 for 2022 Coverage)
  2. Outside of open enrollment if experience “[qualifying event](#)” (such as loss of employer coverage; change in household income; change in household size)  
– ***typically have 60 days from qualifying event to sign up***
  3. During other designated special enrollment periods

# How much does coverage cost?

- **Washington Apple Health** (Medicaid) is free or low-cost
- **Qualified health plan & Qualified dental plan** prices vary based primarily on age, household income and county
  - **Federal subsidies are available exclusively through Washington Healthplanfinder to lower your costs.**
  - Washington Healthplanfinder will calculate if you qualify for help to lower premiums and out of pocket costs.

# Washington Apple Health Coverage

## Information

- Sign-up through *Washington Healthplanfinder*
- Programs administered by Health Care Authority (Medicaid agency)
- More information at:
  - [Apple Health free or low-cost coverage \(wa.gov\)](http://wa.gov)

## Income Eligibility

**You may qualify for ...**

**2021 Income Eligibility Table, Washington Apple Health (Medicaid)**

	Single Person	2-Person Household	3-Person Household	4-Person Household	5-Person Household	6-Person Household	7-Person Household	8-Person Household
<b>Apple Health for Adults</b> (adults age 19 up to age 65)	<b>\$1,482</b> monthly \$17,775 yearly	<b>\$2,004</b> monthly \$24,040 yearly	<b>\$2,526</b> monthly \$30,305 yearly	<b>\$3,048</b> monthly \$36,570 yearly	<b>\$3,570</b> monthly \$42,836 yearly	<b>\$4,092</b> monthly \$49,101 yearly	<b>\$4,614</b> monthly \$55,366 yearly	<b>\$5,136</b> monthly \$61,631 yearly
<b>Apple Health for Pregnant Women</b>	N/A	<b>\$2,875</b> monthly \$34,492 yearly	<b>\$3,624</b> monthly \$43,481 yearly	<b>\$4,373</b> monthly \$52,470 yearly	<b>\$5,122</b> monthly \$61,460 yearly	<b>\$5,871</b> monthly \$70,449 yearly	<b>\$6,620</b> monthly \$79,438 yearly	<b>\$7,369</b> monthly \$88,427 yearly
<b>Apple Health for Kids</b> (free for children up to age 19)	<b>\$2,308</b> monthly \$27,692 yearly	<b>\$3,122</b> monthly \$37,453 yearly	<b>\$3,935</b> monthly \$47,214 yearly	<b>\$4,748</b> monthly \$56,975 yearly	<b>\$5,562</b> monthly \$66,736 yearly	<b>\$6,375</b> monthly \$76,497 yearly	<b>\$7,189</b> monthly \$86,258 yearly	<b>\$8,002</b> monthly \$96,019 yearly
<b>Apple Health for Kids with premium</b> (\$20 monthly premium per child; \$40 family maximum)	<b>\$2,845</b> monthly \$34,132 yearly	<b>\$3,847</b> monthly \$46,163 yearly	<b>\$4,850</b> monthly \$58,194 yearly	<b>\$5,853</b> monthly \$70,225 yearly	<b>\$6,855</b> monthly \$82,256 yearly	<b>\$7,858</b> monthly \$94,287 yearly	<b>\$8,860</b> monthly \$106,318 yearly	<b>\$9,863</b> monthly \$118,349 yearly
<b>Apple Health for Kids with premium</b> (\$30 monthly premium per child; \$60 family maximum)	<b>\$3,403</b> monthly \$40,830 yearly	<b>\$4,602</b> monthly \$55,222 yearly	<b>\$5,802</b> monthly \$69,614 yearly	<b>\$7,001</b> monthly \$84,005 yearly	<b>\$8,200</b> monthly \$98,397 yearly	<b>\$9,400</b> monthly \$112,789 yearly	<b>\$10,599</b> monthly \$127,181 yearly	<b>\$11,798</b> monthly \$141,573 yearly

# Qualified Health Plan Coverage

## Information

- Sign-up through *Washington Healthplanfinder*
- Tools available to help you compare plans
- More information at:
  - [Coverage Basics | Washington Healthplanfinder \(wahealthplanfinder.org\)](https://www.wahealthplanfinder.org)

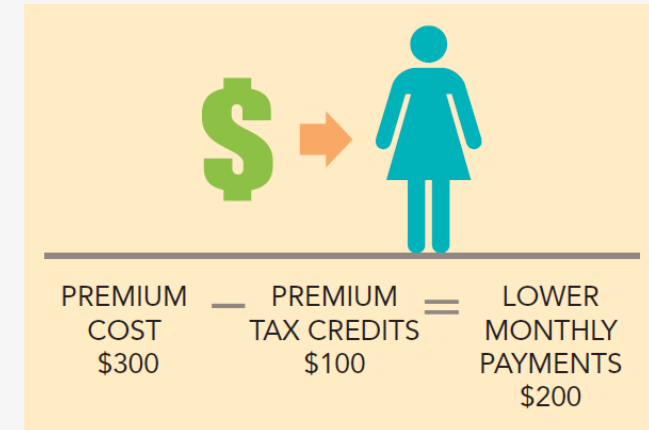
## Income Eligibility for Federal Subsidies

	Single Person	2-Person Household	3-Person Household
<b>Premium Tax Credits</b>	Sliding scale, limits amount qualifying individuals pay for their Qualified Health Plan premium, extends to those making <u>up to and over:</u>		
	\$49,949 yearly	\$67,633 yearly	\$85,317 yearly
<b>Cost-Sharing Reductions</b>	\$31,218 yearly	\$42,271 Yearly	\$53,323 yearly

# How do federal subsidies help lower my costs?

- **Premium tax credits**

- Income-based tax credits that offset how much you pay for your monthly premium.
- Even more generous tax credits now available due to the American Rescue Plan Act (ARPA)
  - Over 30,000 customers now pay <\$1/mo
  - Over 80,000 customers now pay <\$50/mo
  - Over 100,000 customers now pay <\$100/mo



- **Cost sharing reductions (subsidies)**

- Lowers out-of-pocket costs by reducing payments to your provider when you use services, such as co-pays, deductibles and co-insurance. Must pick a silver tier plan.





# Illustrative Premium tax credit example (pre-ARPA): Age 40, King County, \$1,600/month income



You pay:	\$67.64	\$68.86	\$93.36	\$109.74	\$134.33	\$201.79
Premium:	\$371.73	\$373.04	\$397.54	\$413.92	\$438.51	\$505.97
Tax Credits:	\$304.18	\$304.18	\$304.18	\$304.18	\$304.18	\$304.18
Plan Name:	Molina Choice Silver	Ambetter Balanced Care 4 (2020)	Flex Silver - 20	LifeWise Essential Silver Low Deductible	Silver HDHP 3500 Exchange EPO UW Medicine	Premera Blue Cross Preferred Silver EPO 4500
Metal level:	All plans silver					

# Where do I sign up?


- Official website: [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org) (beware of look-alike sites!)
- Mobile App: WAPlanfinder– Apple or Google App Store

The screenshot shows the Washington Health Plan Finder website. At the top, there is a dark blue navigation bar with "Home" and "Español" links, and a search bar containing the text "E.g. How do I renew my cover". Below the navigation bar is the Washington Health Plan Finder logo, which includes a stylized star icon and the tagline "click. compare. covered.". To the right of the logo is a "SIGN IN" button. Below the logo are three navigation links: "NEW CUSTOMERS", "CURRENT CUSTOMERS", and "CUSTOMER SUPPORT". A blue banner with a warning icon contains a message about COVID-19: "During these unprecedented times, we are here to help and guide you. Learn about how we are responding to the COVID-19 situation, and what your options are if you are uninsured or facing economic hardship. [Our COVID-19 Response](#)". Below the banner is a white box with the question "What would you like to do today?" and two buttons: "Sign In to Your Account" and "Report Changes". To the right of this box is a section titled "Change of income or health insurance?" with text: "Free or low-cost [Apple Health](#) is available year-round and a [Special Enrollment](#) is available if you have certain life changes." Below this text is a green button that says "See if you can enroll".


# Smart Planfinder – Online Decision Support Tool

Smart Planfinder suggests plans that are a Smart Choice based on your provider and prescription needs and estimated costs under a health plan.


Do you need help shopping for a plan? ✕



Add providers and prescriptions to see if they are covered.



Answer a few questions like how often you see the doctor.



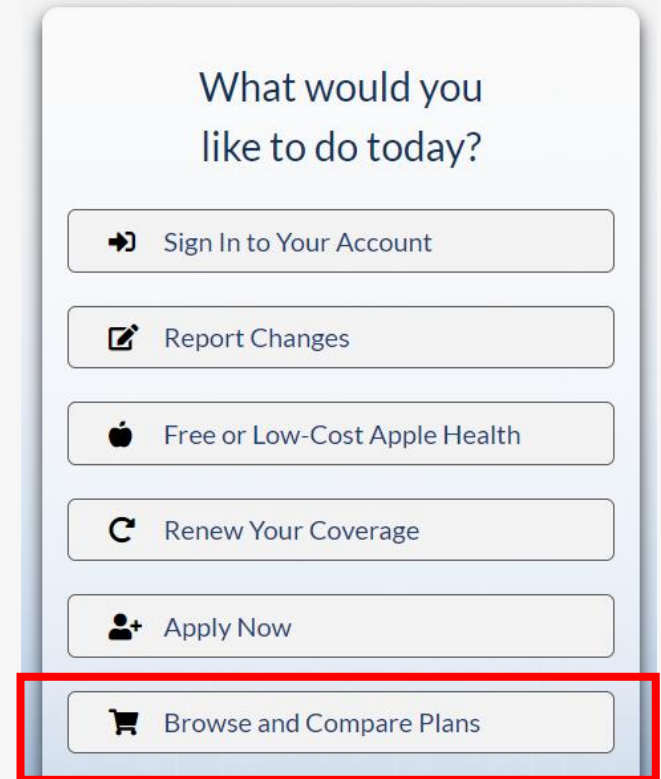
We'll find Smart Choice plan options for you.

**Yes, Help Me Find A Plan**

No, I'll Shop On My Own

# Quickly Browse Plans

- Browsing available plans (fast way to see full cost plans)
1. Click Browse and Compare Plans
  2. Enter Income
  3. Enter Zip
  4. Review



# Enrollment assistance is available statewide!

- Virtual or in-person enrollment assistance is available at no cost
  - **Navigators** located in communities across the state are ready to assist with the enrollment process and provide support updating applications year-round.
  - **Certified insurance brokers** are available to assist with enrollment and provide guidance on sorting through which plans may be best for you or your family.
  - **11 Enrollment Centers** located throughout the state are staffed by brokers and navigators, ready to provide enrollment assistance and support.

**To connect with an assister, visit [Wahealthplanfinder.org](https://www.wahealthplanfinder.org) and click “Get Virtual Help.” From here, you can search for a navigator or broker in your community**

# Coming Soon

Due to additional resources allocated to the Exchange during the 2021 state legislative session, the Exchange is onboarding dedicated staff to support outreach and education to:

- Employees and workers transitioning from employer-sponsored coverage or other coverage options
- Small business owners seeking to understand how their employees can obtain coverage via *Washington Healthplanfinder*

The goal is to better help these populations understand the coverage options available through *Washington Healthplanfinder*.

Please reach out to [Mary.McHale@wahbexchange.org](mailto:Mary.McHale@wahbexchange.org) for more information.



# Health Care Premium Assistance for Employees of Licensed Child Care Facilities

Joan Altman (she/her)

*Director of Legislative and External Affairs*

# Background

- During the 2021 legislative session, the Washington Legislature appropriated \$30 million for a new premium assistance program for employees of licensed child care facilities
- Employees who work in licensed child care facilities can qualify for health coverage for \$0 premiums through *Washington Healthplanfinder*
- Washington Health Benefit Exchange (WAHBE) was directed to administer this new state-funded sponsorship program on behalf of the state.in partnership with the Department of Children, Youth, & Families (DCYF) and trained assisters at Yakima Neighborhood Health Services (YNHS)



# When Will This Program Begin and End?

- This program will begin by **November 1, 2021** (may begin sooner depending on key implementation milestones)
  - Employees who qualify will be able to sign up using an existing special enrollment period
- The Washington Legislature has funded this program through December 31, 2022.
- If you'd like to be contacted with program implementation updates, please email Mary McHale (they/them), Associate Director, Outreach at [Mary.mchale@wahbexchange.org](mailto:Mary.mchale@wahbexchange.org).

# Who is Eligible for this New Program?

This opportunity is available only for employees who:

- **Work in a licensed child care facility**
  - This includes family home, center-based, school-age, and outdoor nature-based child care programs
- **Meet household income and other program requirements**
  - Household income must be below 300% of the Federal Poverty Level to qualify (currently ~\$38,640 for a family of one; ~\$79,500 for family of four)
  - Employees of licensed child care facilities who are over these income requirements or are unsure if they qualify are also encouraged to apply -- applicable deductions (particularly for the self-employed) can lower countable income, and even those above the threshold for the state program may qualify for federal subsidies
- **Are eligible for a Qualified Health Plan through Washington Healthplanfinder**
  - Those who qualify for Washington Apple Health or Medicare are not eligible
- **Accept all available federal premium subsidies and sign up for a Cascade Care Silver health plan**
  - Cascade Care plans are a new type of plan that launched in 2021. They offer standard benefits, lower deductibles, and more services before the deductible. In Washington Healthplanfinder these plans have "Cascade" in their name and a Cascade Care icon that distinguishes them.
  - Plans are offered at three metal levels in Washington Healthplanfinder. This program is tied to the silver metal tier, which is the only tier where federal cost-sharing subsidies are provided.



# **Are Administrative Assistants, Other Non-Caregiving, and Part-Time Employees of Licensed Child Care Facilities Eligible?**

- Yes. All employees of licensed child care facility are eligible if they meet other program requirements. Washington State Department of Children, Youth and Families (DCYF) will identify licensed child care facility employees and provide initial program information.

# Are Family Members Also Eligible for Coverage Through This Program?

- No. This program is only for employees of licensed child care facilities.
- However, family members may qualify for other affordability programs through Washington Healthplanfinder including new federal subsidies. Our partners at Yakima Neighborhood Health Services can help determine coverage options for other household members.

# **What if an Employee Leaves Employment From a Licensed Child Care Facility? Do They Lose Coverage?**

- The legislation states that once someone qualifies for this program, they remain eligible for the remainder of the calendar year. As a result, once an employee qualifies, they can stay in the program even if they switch or are in between jobs.

# What Types of Benefits are Covered by Cascade Care Silver Plans?

- All plans offered through *Washington Healthplanfinder* are Qualified Health Plans. This means they meet the Affordable Care Act's requirement to cover "essential health benefits".
- Some silver plans in *Washington Healthplanfinder* offer vision coverage while others do not.
- Dental coverage is not included. Dental coverage is offered as a stand-alone product through *Washington Healthplanfinder* and can be purchased separately.
- Detailed information about each plan is available on *Washington Healthplanfinder*

## essential health benefits

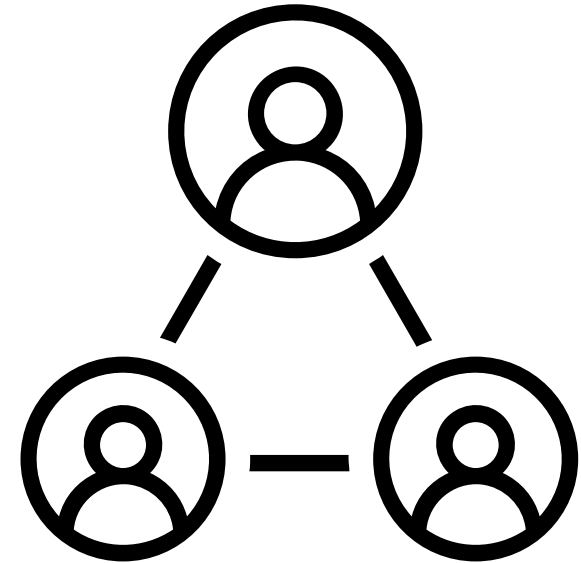


A set of 10 health care services that all plans must cover. Some benefits are free. Some may have co-pays and co-insurance.

1. Doctor visits and hospital stays
2. Trips to the emergency room
3. Care before and after your baby is born
4. Mental health and substance use treatment services
5. Prescription drugs
6. Services and devices to help you recover if you get injured, or have a disability or chronic condition
7. Lab tests
8. Preventive services including counseling, screenings and vaccination
9. Management of a chronic disease, like diabetes or asthma
10. Pediatric care

# How do Employees of Licensed Child Care Facilities Sign Up?

- Washington State Department of Children, Youth and Families (DCYF) will identify licensed child care facility employees and provide initial program information. They will be directed to contact our partners at Yakima Neighborhood Health Services (YNHS)
  - Employees are encouraged to keep the notice they receive from DCYF
- Trained assisters at Yakima Neighborhood Health Services (YNHS) will conduct outreach, communicate program requirements, and provide free enrollment assistance to employees identified by DCYF
  - YNHS is providing help to employees of licensed child care facilities throughout the state
  - Free language assistance is available in over 200 languages
- Once the eligible employee is enrolled in a qualifying plan, WAHBE will make monthly premium payments to the insurance carrier on behalf of the enrolled child care employee.
  - Note: This program will only cover the cost of the monthly premium payment for the enrolled child care worker. The child care worker is still responsible for paying the deductible, co-pays, and other costs.
  - For more information about deductibles, co-pays, co-insurance and other terms, please visit the Coverage Basics: Glossary of Terms available at <https://www.wahbexchange.org/new-customers/coverage-basics/glossary/>



# When Will Coverage Begin?

- Individuals who sign up during open enrollment (November 1 through January 15, 2021) will have coverage beginning in 2022.
  - Those who sign up between November 1 and December 15 will have coverage beginning January 1. Those who sign up December 16 through January 15 will have coverage beginning February 1.
- **Individuals can also sign up outside open enrollment.** Their coverage start date will depend on when they sign up.
  - For those who enroll by the 15th of the month, coverage will begin on the first day of the next month. For example, someone who signs up on February 10 will have coverage beginning March 1.
  - For those who enroll after the 15th, coverage will begin on the first day of the following month. For example, an individual who signs up on February 20 will have coverage beginning April 1.



# Additional Program Information

- Additional information and resources are available:  
<https://www.wahbexchange.org/partners/sponsors/childcare/>
  - Background information flier (in 15 languages)
  - Recorded webinar and slides
  - Frequently Asked Questions (coming soon!)
- Questions? Contact
  - Mary McHale (they/them), Associate Director – Outreach:  
[Mary.McHale@WAHBExchange.org](mailto:Mary.McHale@WAHBExchange.org)
  - Joan Altman (she/her), Director of Government Affairs & Strategic Partnerships:  
[joan.altman@wahbexchange.org](mailto:joan.altman@wahbexchange.org)



**Questions?**





[WWW.WAHEALTHPLANFINDER.ORG](http://WWW.WAHEALTHPLANFINDER.ORG) | [WWW.WAHBEXCHANGE.ORG](http://WWW.WAHBEXCHANGE.ORG)