



## Overview of Washington Healthplanfinder

Washington Healthplanfinder offers a new way to find health insurance. It's a customer-friendly, online marketplace where individuals and families can find, compare and enroll in a health plan that fits their needs and their budget. Washington Healthplanfinder provides:

- Apples-to-apples comparisons of Qualified Health Plans (QHP)
- Tax credits or financial help to pay for copays and premiums
- Expert customer support online, by phone or in-person through a local organization or insurance broker.

## Quality Health Coverage

All health plans offered through *Washington Healthplanfinder* meet strict benefit and quality standards. And all the essentials are covered, including visits to the doctor and emergency room, prescriptions, maternity care and preventive care like cancer screenings and immunizations. In addition, no one will be denied coverage because they are sick or have a pre-existing condition. Finally, most health plans are not allowed to have annual benefit limits and none are allowed to have lifetime benefit limits.

If you need coverage before 2014, you may be able to purchase private health insurance by contacting an insurance company or working with a broker. You may also be eligible right now for health coverage under Medicaid. For more information, please visit Washington Connection at [www.washingtonconnection.org](http://www.washingtonconnection.org).

*Washington Healthplanfinder* will begin enrolling consumers on **October 1, 2013** for health coverage that begins on **January 1, 2014**

## Choose a Plan That Fits Your Budget

How much you'll pay for a health plan depends on the plan you choose. All plans sold on *Washington Healthplanfinder* will have four levels of cost-sharing. These are called 'metal levels' and include bronze, silver, gold and platinum.

Metal Level	Plan Pays
Bronze	60%
Silver	70%
Gold	80%
Platinum	90%

The difference between the metal levels is based on how much of the medical costs your health plan picks up and how much is your share through copays and coinsurance.

Depending on how much you earn, you may qualify for a free or low-cost health plan or financial help to lower the cost of your premiums and copays.

Below are a few examples of cost estimates based on household income:

- A family of 4 making less than \$32,500 can qualify for free health coverage.
- A family of 4 making up to \$40,000 can qualify for an estimated \$985 in tax credits per month.
- A family of 4 making up to \$90,000 can qualify for an estimated \$436 in tax credits per month.

Note: These estimates show expected spending scenarios for families and individuals eligible to purchase coverage in the Exchange under the Affordable Care Act based on calculator software developed by the Center for Labor Research and Education and Institute for Research on Labor Employment Library, at the University of California, Berkeley. Actual premiums in the Exchange are not yet known. The premiums reflect national estimates from the Congressional Budget Office for silver plans, adjusted for premium inflation and age rating.



## Why do I need health insurance?

Having quality insurance means that you and your family can get the care necessary to stay healthy. And when an accident or illness strikes, a quality health plan can offer protection from huge medical bills — giving you and your family peace of mind.

Starting in 2014, if individuals do not have health insurance, they will have to pay a fine of \$95, which increases to \$325 in 2015 and \$695 or 2.5 percent of household income in 2016. For families, the penalty will be \$2,085 or up to 2.5 percent of household income.

## How is Washington Healthplanfinder different from websites that sell insurance now?

*Washington Healthplanfinder* is redefining people's experience with health care. Unlike other websites that sell one company's health insurance plans, *Washington Healthplanfinder* is a central location where multiple health insurance companies compete for your business. Depending on how much you earn, you may qualify for free health coverage or financial help that lowers the cost of your premiums and copays.

## I have insurance through my employer. Will I have to change plans?

Most individuals will be able to stay on their company's health insurance plan. There is no requirement that you use *Washington Healthplanfinder* to purchase health insurance.

## If I buy a plan on Washington Healthplanfinder, will I still be able to go to my same doctors?

All insurance carriers that offer health plans through *Washington Healthplanfinder* will be responsible for creating the networks of providers available to their customers. On *Washington Healthplanfinder*, you'll be able to sort plans by provider — so you can choose a plan that allows you to continue using your current provider.

## What if I've never had health insurance before, or have been without coverage for a while?

*Washington Healthplanfinder* will allow you to find, compare and enroll in a health insurance plan that

meets you and your family's needs, regardless of whether you have a pre-existing medical condition or have been without health insurance before.

## What if I need help choosing a health plan offered through your site?

Help will be offered online, over the phone and in person for those who need additional assistance choosing and enrolling in a health plan. The *Washington Healthplanfinder* Customer Support Center will be available starting September 1, 2013. Stay tuned for more information about our certified "in-person assisters" who will be able to provide assistance in your local community.

## How do I apply for health care coverage if I don't speak English or I have other limitations?

*Washington Healthplanfinder* will be available in both English and Spanish. Individuals needing assistance in other languages may receive customer support through a network of in-person assistance available through local organizations, or through toll-free interpreter services offered by the *Washington Healthplanfinder* Customer Support Center starting September 1, 2013. Translated applications and customer communications will be available in Cambodian, Simplified Chinese, Korean, Laotian, Russian, Somali, Spanish and Vietnamese.

## What types of health insurance plans will be offered on Washington Healthplanfinder?

*Washington Healthplanfinder* will offer Qualified Health Plans (QHPs) that are guaranteed to provide essential health benefits, such as regular check-ups and maternity care, as required by the Affordable Care Act. These plans will be offered in categories based on the percentage of expenses covered by the health plan. *Washington Healthplanfinder* QHPs will be just as good as any other plan on the open market, even if you are not eligible for a subsidy. Health insurance companies may not charge a different price for health plans whether they are offered through *Washington Healthplanfinder* or on the private market.

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For additional questions, please email us at [info@wahbexchange.org](mailto:info@wahbexchange.org)

