

# ▶ Health Insurance Options



GET COVERED. REMAIN COVERED.

**Losing employer coverage? Find insurance that meets your needs.**

## ▶ Health and Dental Plans on *Washington Healthplanfinder*

- *Washington Healthplanfinder* is an online marketplace for individuals and families to find, compare and enroll in health coverage.
- All health plans offered through *Washington Healthplanfinder* provide essential health benefits and preventative services, such as shots and screenings.
- Depending on your household size and level of income, you may qualify for tax credits and other savings on health coverage.
- These plans are available during open enrollment (Nov. 1-Jan. 15) or within 60 days of a "qualifying event" (such as loss of employer coverage; change in household income; change in household size).
- You can also use *Washington Healthplanfinder* to see if you qualify for Washington Apple Health (Medicaid). You can apply for Apple Health coverage year-round.

**Find the right plan on *Washington Healthplanfinder* at [wahealthplanfinder.org](http://wahealthplanfinder.org) or the WAPlanfinder Mobile App.**

### **What about COBRA?**

- COBRA is a federal law that may allow you to temporarily keep your employer-sponsored health coverage. When you are separated from a job, you may be offered COBRA by your employer.
- Health coverage under COBRA can be costly. Before you accept COBRA, we encourage you to review the options and pricing available on *Washington Healthplanfinder*.

### **Need Help?**

[Find in-person and virtual help enrolling in coverage!](#) Navigators and Insurance Brokers help you shop plans, understand financial help and get you enrolled at no cost. You may also call our Customer Support Center at 1-855-923-4633. Language assistance is available in 175 languages.

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





# ▶ Overview of Washington Healthplanfinder

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## What is Washington Healthplanfinder?

Washington Healthplanfinder is the online marketplace where individuals and families can find, compare and enroll in a health plan.

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

1. Sign up for free or low-cost coverage through Washington Apple Health (Medicaid).
2. Purchase a Qualified Health Plan and Qualified Dental Plan and get help making coverage more affordable.

## How much does coverage cost?

- Apple Health is free or low-cost.
- Qualified Health Plan and Qualified Dental Plan prices vary based on age, household income and county.

## Is financial help available?

- Advance premium tax credits are income-based tax credits that offset how much you pay for your monthly premium. Financial help is available exclusively through Washington Healthplanfinder to lower your costs.
- Cost-sharing reductions are income-based reductions that lower your out-of-pocket costs when you see a provider. Cost-sharing reduces the amount you pay in copays, deductibles and co-insurance.

## When can I sign up?

Apple Health is available year round. Qualified Health Plan and Qualified Dental Program coverage is available:

- During the fall open enrollment period, beginning Nov. 1 and ending Jan. 15.
- Within 60 days of a "qualifying event" (such as loss of employer coverage; change in household income; change in household size).

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