



## What is Washington Healthplanfinder?

Washington Healthplanfinder is 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 budget. Washington Healthplanfinder provides:

- Side-by-side comparisons of brand new health plans
- Financial help to pay for copays and monthly 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 quality standards. No one will be denied coverage because they are sick or have a pre-existing condition. All the essential benefits are covered, including doctor visits, hospital stays, emergency room visits, prescriptions, maternity care and mental and behavioral health services. There are also free check-ups and preventive care like cancer screenings and vaccinations. Health plans on Washington Healthplanfinder are not allowed to limit the amount of care you can receive each year or during a lifetime.

Open enrollment  
starts on  
**October 1, 2013**  
for coverage  
that begins  
**January 1, 2014**

## Choose a Plan That Fits Your Budget

How much you will pay for a health plan depends on your age, where you live, whether or not you smoke and which plan you choose. Plans on Washington Healthplanfinder are separated into three different categories: Bronze, Silver and Gold. These categories are based on how much of your medical costs you pay and how much the plan pays when you get medical care. They are not based on plan quality. You can pick the plan that fits your needs and budget.

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.

### Example: Estimated Financial Help for a Family of 4\*

Household Income	You Get (Federal Tax Credits)	You Pay (After Tax Credits)
Less than \$32,500	Medicaid pays for coverage	Coverage is free
\$40,000	\$426/month	\$164/month
\$70,000	\$334/month	\$549/month
\$90,000	\$171/month	\$713/month

\* These estimates are based on an average Silver plan rate for Washington state, adjusted for premium inflation and age rating. Actual costs may vary.



## Why do I need health insurance?

Having quality insurance means that you and your family can get the care you need to stay healthy. Health plans on *Washington Healthplanfinder* can also help protect you from high medical bills in the case of a serious accident or illness.

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

*Washington Healthplanfinder* is a central location where many health insurance companies compete for your business. It is the only place where you can receive financial help to lower the cost of your premiums and copays. You can also find out if you qualify for a free or low-cost health plan.

## What is the penalty if I do not have health insurance in 2014?

Starting in 2014, if individuals do not have health insurance, they will have to pay a fine of \$95 or 1 percent of their annual income, whichever is greater. The fine for individuals will gradually increase to \$695 or 2.5 percent of the individual's income, whichever is greater, by 2016. For families, the penalty will be \$285 or 1 percent of their household income, whichever is greater, in 2014. This penalty will gradually increase to \$2,085 or 2.5 percent of their household income, whichever is greater, in 2016.

## 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. You do not have to use *Washington Healthplanfinder* to buy health insurance.

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

All insurance companies on *Washington Healthplanfinder* create networks of health providers for their customers. On *Washington Healthplanfinder*, you will be able to sort health plans to only see options that allow you to continue using your current doctor.

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

*Washington Healthplanfinder* allows you to find, compare and enroll in a health insurance plan that meets your and

your family's needs. There are no denials for pre-existing medical conditions. It does not matter if you have not had health insurance before or if there have been periods of time when you did not have health insurance.

## What if I need help choosing a health plan?

Help is available online, over the phone and in person through a community organization or insurance broker. Experts will answer your questions and help you enroll in a health plan. To find help, visit [wahealthplanfinder.org](http://wahealthplanfinder.org) or call the toll-free *Washington Healthplanfinder* Customer Support Center at 1-855-WAFINDER (1-855-923-4633).

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

Customer support is available through a network of in-person assisters at local community organizations. *Washington Healthplanfinder* will be available in both English and Spanish. Translated applications and customer communications will be available in Cambodian, Simplified Chinese, Korean, Laotian, Russian, Somali, Spanish and Vietnamese. In addition, the *Washington Healthplanfinder* Customer Support Center provides toll-free interpreter services in up to 175 languages.

## What types of health coverage 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. Plans on *Washington Healthplanfinder* are separated into categories based on how much of your medical costs you pay and how much the plan pays when you get medical care. *Washington Healthplanfinder* QHPs will be the same as similar plans sold on the open market, even if you are not eligible for financial help. Health insurance companies must charge the same price for a health plan, no matter whether it is offered on *Washington Healthplanfinder* or on the private market. You can also find out if you are eligible for free coverage through Washington Apple Health.

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For additional questions, please call 1-855-WAFINDER (1-855-923-4633) or email us at [customersupport@wahbexchange.org](mailto:customersupport@wahbexchange.org).

