

Health and dental insurance through Washington Healthplanfinder™



About the Exchange



The state's online health insurance marketplace, operated by Washington Health Benefit Exchange.

Approximately 2 million
— **1 out of every 4** —
Washingtonians use
Washington Healthplanfinder
to access high-quality health
and dental insurance.

Washington Healthplanfinder is used by people who are self-employed, employees of small businesses who are not offered health insurance, lost employer coverage, participate in the gig economy, work seasonally and who do not yet qualify for Medicare.

Important Considerations

► Health insurance costs may rise in 2027

- Premiums across carriers are increasing
- Federal subsidies may not be as generous as in recent years

► Not all insurance plans are created equal

- Important to compare options (not only cost, but coverage)
- Affordable Care Act protects consumers that use wahealthplanfinder.org
 - Plans on Washington Healthplanfinder must:
 - Cover essential health benefits
 - Not deny coverage or increase cost for pre-existing conditions

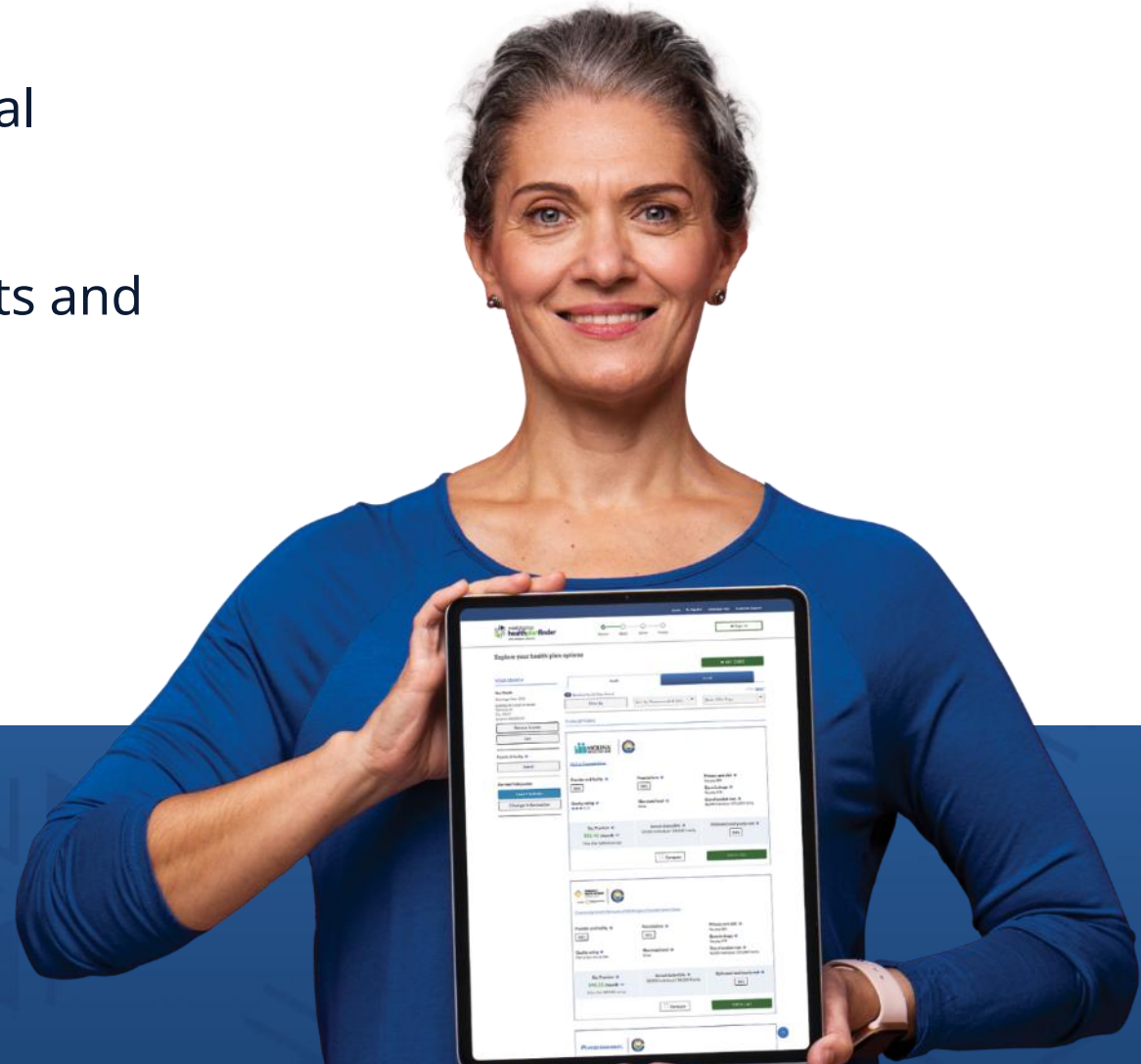
Washington Healthplanfinder



Washington Healthplanfinder

Washington state's online marketplace for health and dental insurance

- ▶ Individual qualified health and dental plans to fit your needs and lifestyle.
- ▶ Exclusive access to federal tax credits and Cascade Care Savings to lower your monthly costs.
- ▶ Apply for Washington Apple Health (Medicaid) to get free or low-cost coverage.



What are essential health benefits?

All plans on Washington Healthplanfinder cover essential health benefits. The ten essential health benefits must be covered by law according to the Affordable Care Act. View more [benefits health plans must cover under Washington state law](#).



Doctor visits and hospital stays



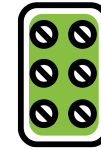
Trips to the emergency room



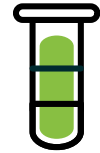
Care before and after your baby is born



Mental health and substance use treatment



Prescription drugs



Lab tests



Services and devices to treat injuries, disabilities or chronic conditions



Preventive services



Management of a chronic disease



Pediatric care

How much does health insurance cost?

- ▶ **Washington Apple Health** is free or low-cost.
 - ▶ Over 1.5M people are enrolled.
- ▶ **Qualified health plan** and **qualified dental plan** prices vary based primarily on age, household income and size and county.
 - ▶ Over 250,000 people are enrolled in these private plans.

In Washington state, federal tax credits and Cascade Care Savings are available exclusively through Washington Healthplanfinder.

Cascade Care plans & Cascade Care Savings



Cascade Care Plans Add Value

- Lower deductibles than most plans.
- More services before deductible.
- Available in every county in Washington



Cascade Care Savings

Cascade Care Savings (CCS) is a state funded premium assistance that can help lowers your monthly cost. It's available for households earning up to 250% of the federal poverty level (FPL) and enrolled in a Cascade Care plans.

Additionally, to qualify for CCS customers must:

- Be qualified health plan (QHP) eligible
- Apply for and accept all available federal tax credits;

Available Cascade Care Savings for 2027 plan year

- ▶ Customers with federal subsidies up: \$35 maximum PMPM
- ▶ Customers without federal subsidies: \$185 maximum PMPM



CASCADE CARE

Scenarios

Scenario 1:

Angela is 61 and lives in Pierce County. Her annual income after she retires will be \$5,000/month. She enrolled into Ambetter Cascade Select Complete Gold Plan.

Her monthly premium is \$291.25/month.

Her income makes her ineligible for Cascade Care Savings, but she is eligible for federal tax credits.

Cost of Plan	\$1,425.25
Cascade Care Savings	\$0
Federal Tax Credits	\$1,134
Total Monthly Cost	\$291.25



Scenario 2:

James (61) and Sharon (64) live in King County. Their combined annual income after they retire will be \$7,000/month. They enrolled into Ambetter Cascade Select Complete Gold Plan. Their monthly premium together is \$191.80/month. Their income makes them ineligible for Cascade Care Savings, but they are eligible for federal tax credits.

Cost of Plan	\$2,912.80
Cascade Care Savings	\$0
Federal Tax Credits	\$2,721
Total Monthly Cost	\$191.80



Scenario 3:

Tonya (62) and Gerald (62) live in King County. Their combined annual income after they retire will be \$10,000/month. They enrolled into Ambetter Cascade Select Complete Gold Plan. Their monthly premium together is \$2,880.74/month. Their income makes them ineligible for Cascade Care Savings and federal tax credits.

Cost of Plan	\$2,880.74
Cascade Care Savings	\$0
Federal Tax Credits	\$0
Total Monthly Cost	\$2,880.74



When can you enroll?

- ▶ **Washington Apple Health** (Medicaid) enrollment is available year-round.
- ▶ **Qualified health plan** and **qualified dental plan** enrollment is available:
 - During fall open enrollment (starting Nov. 1st-Jan.15).
 - Outside of open enrollment, if you experience a “qualifying event” (such as loss of employer coverage; move to Washington state; eligibility for Cascade Care Savings).

Note: You have 60 days from the event to apply for a special enrollment period.





What you'll need

Washington Healthplanfinder will need some information about you when you apply for health insurance coverage.

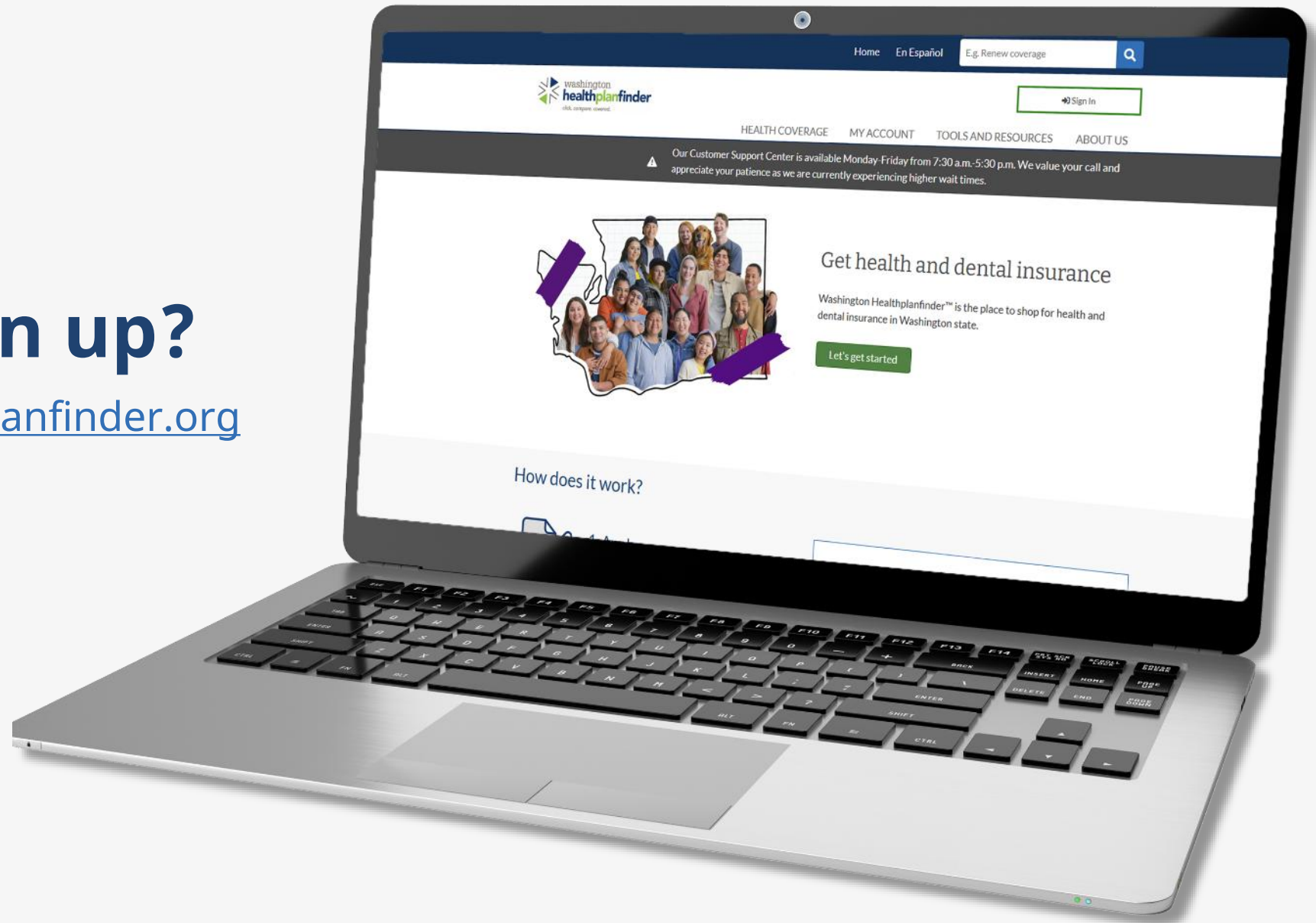
Gather as much information as you can for each person applying:

- ▶ Legal name
- ▶ Birth date
- ▶ Social Security number if you have one (you can apply without one)
- ▶ Income documentation
- ▶ Current health insurance (if any)
- ▶ Noncitizen status documentation (if a legal permanent resident)
- ▶ Tribal status documentation (if registered)

We recommend you add all members of your household, even if they are not applying.
This way, you can get the best health plans and savings for your situation.

Where to sign up?

Official website: wahealthplanfinder.org



Get an estimate



Savings options

Washington Apple Health

Apple Health is the name for Medicaid in Washington. Apple Health is free or low-cost health and dental coverage for those who qualify.

You can apply for Apple Health at any time, and it is available year-round.

Free or low-cost Apple Health

Exclusive savings

Tax credits and [Cascade Care Savings](#) reduce the amount you pay monthly. These savings are only available on Washington Healthplanfinder!

Learn more about savings

Get an estimate

Discover the plans and savings that may be available for you!

Plans and prices shown are a cost estimate, and actual cost and savings may differ when you apply for coverage.

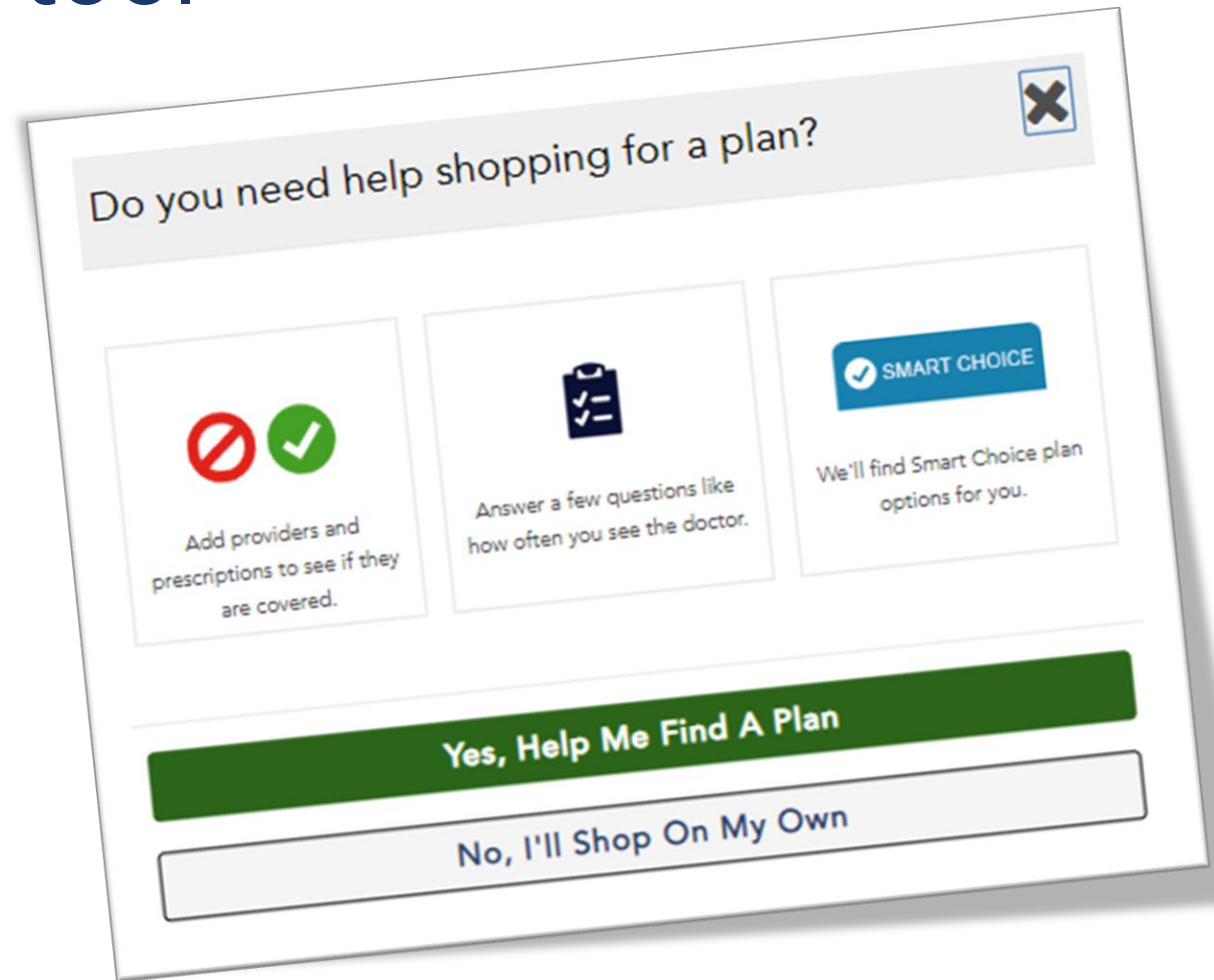
Estimate your costs

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.

Note: Prior to enrolling in coverage, customers should confirm their provider, facility and/or prescriptions are in network for their selected carrier.



The image shows a screenshot of the Smart Planfinder online decision support tool. At the top, a grey header bar contains the question "Do you need help shopping for a plan?" with a close button (X) in the top right corner. Below the header, there are three main options represented by icons and text:

- Option 1:** A red circle with a diagonal line through it and a green circle with a checkmark. Below the icons, it says "Add providers and prescriptions to see if they are covered."
- Option 2:** A blue icon of a clipboard with a checklist. Below the icon, it says "Answer a few questions like how often you see the doctor."
- Option 3:** A blue button with a white checkmark and the text "SMART CHOICE". Below the button, it says "We'll find Smart Choice plan options for you."

At the bottom of the interface, there are two large buttons:

- A green button with the text "Yes, Help Me Find A Plan".
- A light grey button with the text "No, I'll Shop On My Own".

Free enrollment assistance available statewide

To connect with an **assister**, visit wahealthplanfinder.org, select

“Find Support”

To connect with the **Washington Healthplanfinder Customer Support Center**, call 1-855-923-4633; TTY: 855-627-9604 (language assistance available in over 200 languages).



800+ Navigators &
Certified Application
Counselors



100+ Tribal
Assisters



2300+ Certified
Producers



9 Enrollment
Centers

Federal Changes



Federal changes affecting Washington Healthplanfinder customers



**Plan year
2025**

- Eliminated tax credits for DACA population Oct. 1, 2025.



**Plan year
2026**

- Enhanced premium tax credits expired.
- Removed APTC repayment caps.
- Eliminated federal subsidies for lawfully present immigrants with incomes below 100% FPL.
- Many lawfully present immigrants lost Medicaid eligibility Oct. 1.



**Plan year
2027**

- Eliminating federal subsidies for many lawfully present immigrants.
- Medicaid work requirements and six-month redeterminations begin.
- People denied Medicaid due to work requirements also denied QHP federal subsidies.



**Plan year
2028 & beyond**

- Eliminating automatic re-enrollment and conditional eligibility for federal subsidies.
- Canceling tax credits for failure to reconcile after one year.

Stay informed

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 [Sign In](#)

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Federal changes to health insurance

Everyone in Washington can get health and dental insurance, regardless of immigration status. However, some new rules may change how you sign up, who can sign up and how much you pay for health insurance.

- **Fewer people can get financial help:** Some new laws change who can get financial help to pay for health insurance through Washington Healthplanfinder.
- **Washington Apple Health (Medicaid) requirements:** Visit [Washington State Health Care Authority](#) for more information.
- **Ongoing and future changes:** Some changes started in 2025 and 2026. Other changes will start in 2027 and 2028. See [Important dates](#) for more information.
- **Immigration eligibility:** Learn more on the [Immigrants page](#).

How to prepare

Because of these changes, it will be more important than ever to:

- Read all messages from us and your insurance company.
- Keep your account information up to date.
- Keep track of important dates.

What you should do



► [Federal Changes and Updates | Washington Healthplanfinder](#)

► [Changes coming to Apple Health | Washington State Health Care Authority](#)



Questions?

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