

Washington State Medicaid Expansion and Health Benefit Exchange Frequently Asked Questions

The Affordable Care Act

Beginning Wednesday, Jan. 1, 2014, the Affordable Care Act (ACA) will require everyone to have health insurance. The goal of the ACA is to make coverage more accessible and affordable for those who do not currently have health insurance or have limited coverage.

In Washington state, Medicaid eligibility will expand to include adults with income up to 138 percent of the federal poverty level (\$15,856 for an individual). The state is also setting up a Health Benefit Exchange that will allow individuals and families who do not have employer-sponsored health insurance to enroll in a health plan offered through the Exchange and find out if they qualify for financial support or tax credits.

Here are some frequently asked questions that will help you better understand the ACA, and how to make the most of it.

I don't currently have insurance. What do I do?

If you are not insured, you can access the "Health Benefit Exchange" starting Tuesday, Oct. 1, 2013. The Health Benefit Exchange in Washington state is called Washington Healthplanfinder (wahealthplanfinder.org). It is a user-friendly website where individuals and their families can compare health insurance plans and enroll in one that is best for them.

You can find out more information by visiting wahealthplanfinder.org or calling 1-855-WAFINDER (1-855-923-4633).

How will the Washington Healthplanfinder work?

You can visit wahealthplanfinder.org, and:

- Calculate how much your health insurance might cost
- Shop for health-care plans anonymously
- Begin the application process by entering basic information
- Determine if you are eligible for help paying for premiums and co-pays
- Compare health care plans side by side
- Select a plan

How do I purchase insurance/enroll in Medicaid through Washington Healthplanfinder?

- **Online:** wahealthplanfinder.org. Information is available in both English and Spanish.
- **A toll-free number:** 1-855-WAFINDER (1-855-923-4633) or TTY/TTD 1-855-627-9604. The call center is open Monday through Friday, 7:30 a.m.-8 p.m. Help will be available in up to 175 different languages.
- **In person:** Trained Navigators (also called "In-person Assisters"), agents and brokers will be available to help you enroll in coverage on the Health Benefit Exchange. More information can be found at www.wahealthplanfinder.org/map.php.
- **A mail-in application:** Applications will be made available through Washington Healthplanfinder. Translated applications and customer communications will be available in Cambodian, Simplified Chinese, Korean, Laotian, Russian, Somali, Spanish and Vietnamese.
- **Community-Based Organizations:** King County and partner organizations will host events to help individuals enroll. More information is available at <http://kingcounty.gov/healthservices/health/personal/coverage/calendar.aspx>.
- **Swedish:** Patients may receive enrollment assistance at Swedish hospitals, including First Hill, Cherry Hill, Ballard, Edmonds and Issaquah.

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What if I can't afford to buy health-care coverage?

The government will have many programs available for those who can't afford health-care coverage.

For example:

- Adults with income up to 138 percent of the federal poverty level (\$15,856 for an individual) may qualify for Medicaid coverage.
- Households with income up to 400 percent of the federal poverty level may qualify to receive help paying premiums and co-pays, based on a sliding scale.

Visit wahealthplanfinder.org to explore your options and determine your eligibility.

What if I don't buy health-care coverage?

You will pay a penalty when you file your taxes. Visit wahealthplanfinder.org for more information.

Can anyone get health-care coverage?

Coverage is available to all, regardless of "pre-existing" conditions. The ACA means that no one can be denied health insurance and everyone must have it.

Does the law require health plans to cover children?

Yes, all children under 19 must have coverage, regardless of health status.

What are my options if I no longer receive health-care coverage through my employer?

Some employers may decide to allow employees to choose their own health insurance. In that case, you will be able to choose a plan through Washington Healthplanfinder. You may be offered a subsidy (financial support or a tax break) to help cover the cost, depending on your income level.

What if I have insurance? Will I have to do anything?

If you're currently insured through your employer, you may want to consult with your human resources manager with any questions or concerns. It's likely that your plan and coverage will stay the same, but you may find that more preventive care is covered. And you can maintain children on your health insurance plan until age 26.

Is anything changing for retirees?

The federal government regulates when patients can make changes to their Medicare coverage. It is important to note that any changes to Medicare plans will not be available through the Exchange. This year the annual enrollment period is Oct. 15-Dec. 7, 2013. For more information, visit www.medicare.gov or call 1-800-MEDICARE.

What if I am an immigrant?

If you are living in Washington state legally for five years, you are eligible for Medicaid coverage. If you are here less than five years, you are eligible to purchase insurance through Washington Healthplanfinder.

For information about specific immigration status and eligibility, please visit www.swedish.org/healthcarereform. There will be bilingual community In-person Assisters who can help you enroll.

Will I still be able to see my same physicians at Swedish?

Each Washington Healthplanfinder health insurance plan will have its own list of providers. You are encouraged to review your chosen health-insurance coverage details to learn more.

Can you help me enroll here at Swedish?

Swedish will offer "In-person Assisters" to help patients with enrollment. Enrollment services may be offered at Swedish First Hill, Cherry Hill, Ballard, Edmonds and Issaquah. You are welcome to contact 206-386-6996 for more information.

Where can I go to find out more?

- www.wahealthplanfinder.org
- www.wahbexchange.org
- www.kingcounty.gov/coverage
- www.whitehouse.gov/healthreform
- www.swedish.org/healthcarereform



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