



What is *Washington Healthplanfinder*?

Washington Healthplanfinder is a customer-friendly online marketplace. It's a new way to find health insurance based on your needs and budget. Individuals and families can find, compare and enroll in quality health insurance plans. During the first open enrollment period, more than one million people signed up for health insurance through *Washington Healthplanfinder*.

At *Washington Healthplanfinder*, you can:

- Compare health plans side by side
- Find out if you qualify for financial help to pay for coverage
- Get free, expert help signing up for a health plan

Open enrollment is
**November 1, 2019
to December 15, 2019**

Financial Help

More than 85% of people who signed up for a new health plan got financial help to pay for their plan. Depending on how much you earn, you could get financial help too. Free and low-cost coverage is available. An individual making up to \$46,680 and a family of four making up to \$95,400 can get financial help.

Benefits That Matter for Young Adults

- Financial help is available to pay for coverage. You could get a free or low-cost plan.
- You can stay on your parents' health plan until you turn 26.
- Preventive care—like check-ups, vaccinations, cancer screenings and birth control—is now free if you have insurance.

Quality Health Coverage

All health plans offered through *Washington Healthplanfinder* meet strict quality standards. No one will be denied coverage because they are sick. And no one will be denied because they have a pre-existing condition. All health plans offered through *Washington Healthplanfinder* include basic benefits, like:

- Doctor visits
- Prescriptions
- Preventive care like cancer screenings and vaccinations
- Emergency care
- Maternity care
- Mental and behavioral health services

Health plans on *Washington Healthplanfinder* are not allowed to limit the amount of care you can receive each year or during a lifetime.

Gonzaga University students may contact our local representatives:

Better Health Together Navigator Office
1206 North Lincoln, Suite 105
Spokane, WA 99201
Phone: (509) 321-7500
Fax: (509) 703-7508
Email: admin@betterhealthtogether.org



Why do I need health insurance?

If an accident or illness occurs, a quality health plan can help protect you from huge medical bills. More importantly, a quality health plan provides the benefits you need to stay healthy.

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

If you do not have health insurance, you will have to pay a fine. In 2015, the fine is \$325 per adult or 2 percent of household income, whichever is greater. In 2016, the fine will be \$695 per adult or 2.5 percent of household income, whichever is greater.

What is a catastrophic health plan?

Only adults under age 30 can get a catastrophic plan. A catastrophic health plan has lower monthly premiums. It mainly protects you from very high medical costs in the case of a serious medical event. A catastrophic plan generally requires you to pay all of your medical costs up to a certain amount, usually several thousand dollars. Catastrophic plans also cover three primary care visits per year at no cost. And they cover free preventive services.

You cannot get financial help to pay for a catastrophic plan.

I am under 26 years old, but my parents live in another state. Can I be on their insurance plan?

Yes, as a dependent you can be on your parents' plan until you are 26 years old. It does not matter which state you or your parents live in. And it does not matter if you live together or separately. You should check if your parents' plan allows you to see doctors near you.

Do student loans count as income when I apply for health insurance?

School tuition costs and fees are tax deductible. You can deduct them from your income when applying for health insurance.

Can I get help signing up for a health plan?

Local experts can help you understand your health plan options. They can also help you sign up for a plan. This help is free. You can get help on the phone or in person.

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* come in four categories: Bronze, Silver, Gold and Platinum. The categories are based on how much of your medical costs you pay and how much the plan pays. They are not based on plan quality. You can pick the plan that fits your needs and budget.

Estimated Financial Help for a 30-year-old Individual*

Household Income	You Get (Federal Tax Credits)	You Pay (After Tax Credits)
Less than \$16,105	Washington Apple Health pays for coverage	Coverage is free
\$20,000	\$140/month	\$110/month
\$30,000	\$16/month	\$234/month

* These estimates are based on an average Silver plan rate for 2015 coverage in Washington state, adjusted for premium inflation and age rating. Actual costs may vary.

For additional questions, please call 1-855-WAFINDER (1-855-923-4633) or email us at customersupport@wabhexchange.org.

Estimated Financial Help for a Family of 4*

Household Income	You Get (Federal Tax Credits)	You Pay (After Tax Credits)
Less than \$32,913	Washington Apple Health pays for coverage	Coverage is free
\$40,000	\$396/month Washington Apple Health pays for kids' coverage	\$166/month
\$70,000	\$12/month Washington Apple Health pays for kids' coverage	\$550/month
\$90,000	\$118/month	\$723/month

* These estimates are based on an average Silver plan rate for 2015 coverage in Washington state, adjusted for premium inflation and age rating. Actual costs may vary.

