

| Demographic | PRIVATE HEALTH INSURANCE | | | PUBLICLY-SPONSORED PROGRAMS | | | | | | |
|--------------|--|---|--|---|---|--|--|--|---|--|
| | Small Businesses (1-50 Employees) | Individuals Recently Covered by an Employer Health Plan | Individuals & Families | Individuals with Pre-Existing, Severe, or Chronic Medical Conditions | Low-Income Individuals & Families | Individuals & Families | Children | Cancer Screening for Men & Women | Native American Indians | Seniors & Disabled |
| Program | <p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Plans Washington Association of Health Underwriters 206-623-8632 www.wahu-online.org</p> | <p>COBRA Then convert to a plan under:</p> <p>HIPAA Health Insurance Portability & Accountability Act 866-487-2365 www.dol.gov</p> | <p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans Washington Association of Health Underwriters 206-623-8632 www.wahu-online.org</p> | <p>Washington State Health Insurance Pool (WSHIP) 800-877-5187 www.wship.org</p> <p>Pre-Existing Condition Insurance Plan (PCIP) Federal program run by the WSHIP 877-505-0514 www.wship.org/PCIP-WA www.PCIP.gov</p> | <p>Medicaid & Healthcare for Workers with Disabilities (HWD) 800-737-0617 800-562-3022 hrs.dshs.wa.gov</p> <p>Healthy Options (Medicaid Managed Care Program) 800-562-3022 TTD: 800-848-5429 maa.dshs.wa.gov/HealthyOptions</p> | <p>Washington Basic Health Plan (BH) 800-826-2444 800-660-9840 www.basichealth.hca.wa.gov</p> <p>(Basic Health is no longer processing applications. There is now a waiting list for applicants, with some exceptions.)</p> <p>Washington Prescription Drug Discount Card (WPPD) 877-208-1131, 800-913-4146 www.rx.wa.gov</p> | <p>Apple Health for Kids 877-543-7669 800-562-3022 hrs.dshs.wa.gov/applehealth</p> <p>Women-Infant-Children (WIC) 800-841-1410 www.doh.wa.gov/cfh/wic</p> | <p>Breast, Cervical and Colon Health Program (BCCHP)</p> <p>Susan G. Komen for the Cure Both: 888-438-2247 www.doh.wa.gov (Search: BCCHP)</p> | <p>Indian Health Service (IHS) 503-326-2020 503-414-5555 (Portland-based) www.ihs.gov (Search: Portland)</p> <p>Seattle Indian Health Board (SIHB) 206-324-9360 www.sihb.org</p> | <p>Medicare 800-633-4227 www.medicare.gov</p> <p>Medicare Prescription Drug Program 800-633-4227</p> |
| Coverage | <p>Benefits will vary depending on the chosen plan.</p> <p>There is a maximum look-back period of 6 months and maximum exclusion period of 9 months for pre-existing conditions on enrollees who do not have prior coverage.</p> <p>Pre-Existing Health Conditions Covered</p> | <p>COBRA: Coverage available for 18–36 months depending on qualifying events. Benefits are what you had with your previous employer.</p> <p>HIPAA: Benefits are based on program selected. There is no expiration of coverage.</p> <p>Pre-Existing Health Conditions Covered</p> | <p>Benefits will vary depending on the chosen plan.</p> <p>Elimination riders are not permitted.</p> <p>There is a maximum look-back period of 6 months and maximum exclusion period of 9 months for pre-existing conditions on enrollees who do not have prior coverage.</p> <p>Limits on Pre-Existing Health Conditions May Apply</p> | <p>WSHIP: No maximum lifetime benefits. Choose from Medicare and non-Medicare plans. There is a 6-month pre-existing condition exclusion period. Exceptions apply (if applicant signs up through a portability policy).</p> <p>PCIP: Covers broad range of benefits, including primary and specialty care, hospital care, and prescription drugs.</p> <p>Pre-Existing Health Conditions Covered</p> | <p>Medicaid & HWD: Physician services, Checkups (medical and dental), Family planning, Maternity, Prenatal, and newborn care, Prescriptions, Mental health, Hospital services, Comfort care, Hospice, Dental services, Drug and alcohol treatment, Eye glasses, Hearing aids.</p> <p>Healthy Options: Prepaid, comprehensive system of medical and health care delivery, including preventive, primary, specialty and ancillary health services.</p> <p>Pre-Existing Health Conditions Covered</p> | <p>BH: Preventive care, Office visits, pharmacy, Emergency services, Urgent care, Skilled nursing, Hospice, Home health care, Maternity, Oxygen, Inpatient and outpatient hospital care, Mental health, Laboratory, Radiology, Ambulance Services, Chiropractic/physical therapy, Chemical dependency, and Organ transplants. Providers are Columbia United Providers, Community Health Plan of Washington, Group Health Cooperative, and Molina.</p> <p>There is a waiting period of 9 to 12 months for treatment of pre-existing conditions, except services for children up to age 19, maternity care, prescription drugs, and routine diabetic care.</p> <p>WPPD: Prescription drug discounts.</p> <p>Pre-Existing Health Conditions Covered</p> | <p>Apple Health: Ambulance, urgent or emergent care, Eye exams, Well-child checkups, Home health care, Hospital care, Immunizations (shots), Lab services, Maternity care, Medical supplies & equipment, Office visits, Respiratory therapy, Prescription drugs, Physical therapy, Occupational therapy, Speech therapy, Surgery, Specialty care, X-ray, Dental.</p> <p>WIC: Nutrition education and services, breastfeeding promotion and education, monthly food prescription of nutritious foods, and access to maternal, prenatal and pediatric health-care services.</p> <p>Pre-Existing Health Conditions Covered</p> | <p>BCCHP: Clinical breast exams, mammograms, pap tests, pelvic exams, services related to treatment for breast or cervical cancer, case management services, and colorectal cancer screening for women.</p> <p>Susan G. Komen for the Cure: Breast cancer screening for women.</p> | <p>IHS: Offers a variety of services depending on each service unit. This includes Ambulatory primary care, Public health, Dental services, Mental health and substance abuse, Optometry, Audiology, Internal medicine, Women's health care, Elder care clinic and pediatrics, and In-patient services at local private hospital facility.</p> <p>SIHB: Multi-service non-profit community health center serving urban Indians living in the greater Seattle-King County area.</p> <p>Pre-Existing Health Conditions Covered</p> | <p>Medicare offers Part A, inpatient care in hospitals and rehabilitative centers; Part B, doctor and some preventive services and outpatient care; Part C allows Medicare benefits through private insurance (Medicare Advantage); Part C includes Parts A, B, and C not covered by Medicare. Part D covers prescription drugs.</p> <p>Pre-Existing Health Conditions Covered</p> |
| Eligibility | <p>GUARANTEED COVERAGE</p> <p>Company size 1–50 eligible employees.</p> <p>Eligible employees must work at least 30 hours a week.</p> <p>Owner can count as an employee with proprietor.</p> <p>Name on license must draw wages.</p> <p>Limits on insurance carriers' participation requirements: No more than 100% of eligible employees in groups with 3 or less employees. No more than 75% of eligible employees working for groups with 4 or more employees.</p> | <p>GUARANTEED COVERAGE</p> <p>COBRA: Available for employees who work for businesses with 20 or more employees. You have 60 days from date of termination to sign up for COBRA coverage.</p> <p>HIPAA: Must have had 18 months of continuous coverage and completely exhausted COBRA or state continuation coverage. Must not have lost coverage due to fraud or non-payment of premiums. You have 63 days to enroll in a HIPAA-eligible plan.</p> | <p>There is limited medical underwriting on enrollees.</p> <p>If you are denied coverage for a medical condition, you may be eligible for WSHIP or PCIP. See next column.</p> | <p>GUARANTEED COVERAGE</p> <p>WSHIP: Must be a Washington resident. Must have been rejected for coverage by an insurance carrier. Cannot have any other health coverage. Individuals who are eligible for Medicare may qualify for the WSHIP Medicare plan. Not eligible if you have terminated coverage in WSHIP within the last 12 months, unless you have been involuntarily terminated for any reason other than non-payments or premiums or WSHIP has paid out \$2,000,000 in benefits on your behalf.</p> <p>PCIP: Must be a U.S. citizen or lawfully present in the U.S. Must have been uninsured for at least 6 months prior to applying. Must have had a problem getting insurance due to a pre-existing condition.</p> | <p>GUARANTEED COVERAGE</p> <p>Medicaid: Must be Washington residents and U.S. citizens or legal aliens.</p> <p>Income limits: Pregnant women: 185% FPL. Aged, blind and disabled: Singles with incomes of up to 75% FPL and asset limit of \$2,000, and couples with incomes up to 83% FPL and asset limit of \$3,000. Parents/caretakers living with children ages 0–18: 74% FPL. Children ages 0–18: 200% FPL.</p> <p>HWD: Must be ages 16 to 64, meet federal disability requirements, self-employed or employed full or part time, earning up to 220% FPL.</p> <p>Healthy Options: Must be one of the following: 1) Receiving Temporary Assistance for Needy Families (TANF); 2) Ineligible for cash assistance, children ages 0–18, or pregnant women eligible for Medicaid; 3) Children eligible for Apple Health for Kids (see "Children" column).</p> | <p>GUARANTEED COVERAGE</p> <p>BH: Must be Washington resident, ages 19–64 years old and earning up to 200% FPL. Must not be one of the following: eligible for Medicare, receiving Medicaid, institutionalized, attending school full-time in the U.S. on a student visa, or be enrolled in the Washington Health Program.</p> <p>There is no waiting list for the following, if eligible: Foster parents, personal care workers, beneficiaries of Health Coverage Tax Credit (HCTC), tribally-sponsored accounts, Washington National Guard or Reserves who served in Operation Enduring Freedom, Iraqi Freedom, or Noble Eagle, Basic Health Plus and Maternity applicants sent to Dept. of Social and Health Services (DSHS) and were ineligible for DSHS programs, and former BH Plus and Maternity members who notified BH within 30 days after losing their Medicaid coverage.</p> <p>WPPD: Each person must enroll individually and be a Washington resident. No income or age requirements.</p> | <p>GUARANTEED COVERAGE</p> <p>Apple Health: Must be Washington resident and U.S. citizen or qualified non-citizen, under 19 years old, not covered by health insurance (including Medicaid). Family incomes must be at or below 300% FPL.</p> <p>WIC: Must reside in Washington, be a pregnant or recently pregnant woman, infant or child up to age 5, determined to be at nutritional risk, and must have income at or below 185% FPL.</p> | <p>GUARANTEED COVERAGE</p> <p>BCCHP: Must be uninsured or underinsured, have income up to 250% FPL and be women ages 40 to 64 years, or men ages 50 and 64 years old.</p> <p>There are limited openings for women ages 35 to 39 years old with breast symptoms.</p> <p>Susan G. Komen for the Cure: Must be women ages 18 to 34 years old with breast symptoms, earn up to 300% FPL. Or, must be women ages 35 to 64 years old, earn up to 251% to 300% FPL, and be either uninsured or underinsured.</p> | <p>GUARANTEED COVERAGE</p> <p>IHS: Must exhaust all private, state, and other federal programs. Must be regarded by the local community as an Indian; is a member of an Indian or Group under Federal supervision; resides on tax-exempt land or owns restricted property; actively participates in tribal affairs; any other reasonable factor indicative of Indian descent; is a non-Indian woman pregnant with an eligible Indian's child for the duration of her pregnancy through post-partum (usually 6 weeks); is a non-Indian member of an eligible Indian's household and the medical officer in charge determines that services are necessary to control a public health hazard or an acute infectious disease which constitutes a public health hazard.</p> <p>SIHB: Services are open to anyone. Some programs may have limited openings or contract restrictions. Patients must first register before receiving service. SIHB is not an Indian Health Service. If you are eligible for IHS coverage, SIHB will help you contact the appropriate tribal contract health office for verification.</p> | <p>Must be U.S. citizen or permanent U.S. resident, and:</p> <ol style="list-style-type: none"> 1) If 65 years or older, you or your spouse worked for at least 10 years in Medicare-covered employment, or 2) You have a disability or end-stage renal disease (permanent kidney failure requiring dialysis or transplant) at any age. |
| Monthly Cost | <p>The rating between the highest rate and lowest rate for the community cannot exceed 375%.</p> | <p>COBRA: Premiums range from 102%–150% of group health rates.</p> <p>HIPAA: Premiums will depend on plan chosen.</p> | <p>Costs based on age, geography, wellness, family size and tenure in the plan.</p> <p>If you are self-employed and buy your own insurance you are eligible to deduct 100% of the cost of the premium from your federal income (your taxable income).</p> | <p>WSHIP: Monthly premiums range from \$151 to \$2,354 depending on age, tobacco use, deductible, and plan chosen.</p> <p>PCIP: Monthly premiums range from \$183 to \$1,642 depending on your age, tobacco use, and deductible choice.</p> | <p>Medicaid & Healthy Options: \$0 or minimal share of cost.</p> <p>HWD: Monthly premium of 7.5% or less of income.</p> | <p>BH: Premiums vary depending on plan chosen. \$1,500 annual out-of-pocket maximum.</p> <p>WPPD: \$0</p> | <p>Apple Health: \$0–\$30 a month depending on income. \$98–\$196 for families of non-federally qualified children. Families of federally qualified children pay no more than \$60.</p> <p>WIC: \$0 or minimal share of cost.</p> | <p>Both: \$0 or minimal share of cost.</p> | <p>IHS: \$0 or minimal share of cost.</p> <p>SIHB: Fees based on services given. Accepts public and private insurances. Fee discounts based on family size and income. To get discount, patients must first complete application for discount and prove income and family size.</p> | <p>\$0 and share of cost for certain services; deductibles for certain plans. Part A: \$0–\$450 based on length of Medicare-covered employment; Part B: \$96.40–\$369.10 depending on annual income; Part C: Based on provider; Part D: Varies in cost and drugs covered.</p> |

Other Programs & Resources

Health Coverage Tax Credit
866-628-4282
www.irs.gov
(Search: HCTC)

VA Medical Benefits Package
877-222-8387
www.va.gov

Partnership for Prescription Assistance
888-477-2669
www.pparx.org

Office of the Insurance Commissioner
Consumer Hotline
800-562-6900
www.insurance.wa.gov

NOTE: Government programs look at each family's circumstance to determine eligibility.

Income and assets tests may be required to determine eligibility for publicly-sponsored programs.

FPL means Federal Poverty Level. See explanation on reverse side of this matrix.

Guaranteed Coverage means you cannot be turned down due to your health conditions.

Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.



Using this Health Care Options Matrix

Each state has a variety of health care coverage options. This Matrix is designed to help residents determine which option is best for them.

STEP 1 For applicants potentially eligible for public programs, check the chart below to determine his/her FPL percentage.

STEP 2 See reverse side of this Matrix brochure to determine options for which the applicant might qualify.

STEP 3 Make a list of the programs and insurance coverage options that may apply to the applicant and then use the contact information provided to access coverage or services.

Your Federal Poverty Level (FPL) (Based on monthly family income)

| Family Size (Household) | 25% | 50% | 75% | 81% | 100% | 133% | 175% | 200% | 250% | 300% |
|-------------------------|-------|---------|---------|---------|---------|---------|---------|---------|---------|---------|
| 1 | \$227 | \$454 | \$681 | \$735 | \$908 | \$1,207 | \$1,588 | \$1,815 | \$2,269 | \$2,723 |
| 2 | \$306 | \$613 | \$919 | \$993 | \$1,226 | \$1,630 | \$2,145 | \$2,452 | \$3,065 | \$3,678 |
| 3 | \$386 | \$772 | \$1,158 | \$1,251 | \$1,544 | \$2,054 | \$2,702 | \$3,088 | \$3,860 | \$4,633 |
| 4 | \$466 | \$931 | \$1,397 | \$1,509 | \$1,863 | \$2,477 | \$3,259 | \$3,725 | \$4,656 | \$5,588 |
| 5 | \$545 | \$1,090 | \$1,636 | \$1,766 | \$2,181 | \$2,901 | \$3,816 | \$4,362 | \$5,452 | \$6,543 |
| 6 | \$625 | \$1,250 | \$1,874 | \$2,024 | \$2,499 | \$3,324 | \$4,374 | \$4,998 | \$6,248 | \$7,498 |
| 7 | \$704 | \$1,409 | \$2,113 | \$2,282 | \$2,818 | \$3,747 | \$4,931 | \$5,635 | \$7,044 | \$8,453 |
| 8 | \$784 | \$1,568 | \$2,352 | \$2,540 | \$3,136 | \$4,171 | \$5,488 | \$6,272 | \$7,840 | \$9,048 |

- A pregnant woman counts as two for the purpose of this chart.
- Add \$318/month for each additional family member after eight.
- Contact individual programs for deduction allowances on child/dependent care; working parent's work expenses; alimony/child support *received* or court ordered amount *paid*.

Source: Federal Register Vol. 76, No. 13, January 20, 2011, pp. 3637-3638. Valid through 2011 unless updated.
Monthly percentage data calculated by FHCE and rounded to the nearest dollar.

Note: There is no universal administrative definition of income that is valid for all programs that use the poverty guidelines. The office or organization that administers a particular program or activity is responsible for making decisions about the definition of income used by that program (to the extent that the definition is not already contained in legislation or regulation). To find out the specific definition of income used by a particular program or activity, you must consult the office or organization that administers that program.

The Health Care Options Matrix is a registered trademark of Philip Lebherz and was originally developed by Philip Lebherz and the Foundation for Health Coverage Education®, www.CoverageForAll.org.

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Other Sources of Information

Financial Aid & Free or Low-Cost Benefits

Government Benefits Finder
800-333-4636
www.benefits.gov

(Search tool for grants, loans and other benefits)

Catalog of Federal Domestic Assistance
www.cfda.gov

(Search tool for grants, loans and other benefits)

Finding Local Health Care Options

Health Resources and Services Administration
888-275-4772
www.findahealthcenter.hrsa.gov

Department of Health and Human Services
www.hhs.gov

(Various health care search tools)

Self Help Clearing House
www.mentalhelp.net/selfhelp

(Search tool for people sharing information on hundreds of diseases, health conditions and other health care related situations)

Washington Department of Social and Health Services
800-737-0617
800-562-3022
www.dshs.wa.gov

(State program information)

Laws & Regulations

Washington Office of the Insurance Commissioner
800-562-6900
www.insurance.wa.gov

(General information on all types of insurance)

Employee Benefits Security Administration
www.dol.gov/ebsa

(Official information and rules from the U.S. Department of Labor)

Help with This Matrix or Finding a Broker or Agent

Washington Association of Health Underwriters
206-623-8632
www.wahu-online.org

(State organization of insurance brokers)

WASHINGTON

Health Care Options Matrix™



This Matrix offers information about free and low-cost health care coverage for individuals, families, and small businesses.



Helping people navigate their health care options



The Foundation for Health Coverage Education® has created the Matrix public education program to ensure that every American has complete information about access and affordability to quality health care coverage. Every effort has been made to include the most up-to-date information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverages are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most accurate information available.