

## Services available before your deductible is met

All plans pay for preventive care before your deductible has been met.



Cascade Care plans pay for more services before your deductible has been met. These services include:



Preventative care



Primary care doctor visit to treat illness or injury



Mental health services



Generic prescriptions



Urgent care, when you need care right away but aren't having an emergency like a heart attack.

## How do I sign up?

### Call

---



1-855-923-4633  
TTY/TDD: 1-855-627-9604  
Hours: 7:30 AM to 5:30 PM

Help available in over 200 languages.

### Connect

---



Make an appointment with a trusted resource in your community.



Find a health care navigator or broker to help you online at [wahealthplanfinder.org](http://wahealthplanfinder.org). Click on the *Get Support* button.

### Visit

---



Scan the QR code  
Visit the web page at:  
[wahealthplanfinder.org](http://wahealthplanfinder.org)

# Health Insurance Open to Everyone!

**Everyone** who lives in Washington state can buy health and dental insurance through *Washington Healthplanfinder*.



**All immigration statuses welcome!**  
This program is for all,  
regardless of documentation.

### Your safety is important to us:

- Getting health insurance does not affect immigration status or citizenship applications for you, your family, or anyone who lives with you.
- Your personal information is not used for immigration enforcement purposes.
- Information about your immigration status is used only to determine what health insurance plans you are eligible to buy.

## What is health insurance?



Health insurance is an agreement you make with an insurance company. The insurance company agrees to pay for some or all of your medical expenses in exchange for your monthly payment (premium).

## Why have health insurance?

Health insurance helps pay the cost of health care whether you use it to stay healthy or use it when you are sick.

## How much does it cost?

The cost of buying health insurance depends on things like your income, family size, and where you live.

You may qualify for Cascade Care Savings, which means the state will pay for part of your health insurance. If you qualify, the amount you pay for health care will be less.

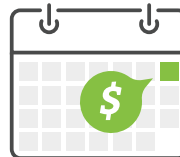
## How does health insurance work?

You pay a monthly premium in case you need health care. Then if you need health care services, these services will be billed to you at a discounted rate.

## Health Insurance Terms

### Premium

Each member pays a monthly fee called a premium. The price of your premium depends on your health insurance plan.



### Deductible

Your health insurance starts helping to pay your bills after you “meet your deductible” amount. All plans pay for certain things, like health checks, before the deductible has been met.

### Co-pay and Coinsurance

These are costs you pay when you go to the doctor. Your co-pay is a fixed amount (\$1-\$50). Your co-insurance is a percentage of the service cost. Your health insurance plan pays for the rest of your visit.

## Medical Bill Examples

You get sick and need medical care.  
Your medical bill is \$10,000.

You do not have insurance.  
**Total you pay (out-of-pocket): \$10,000**

With insurance you pay much less.

Insurance pays: \$7,960  
**Total you pay (out-of-pocket): \$2,040**

- Deductible: \$2,000
- Copay: \$40

## What health insurance plans are available?

There are three levels of health insurance plans available through *Washington Healthplanfinder*: Bronze, Silver, and Gold. The amount your health insurance company pays depends on which level you pick. The Bronze plan pays about 60%, the Silver plan pays about 70%, and the Gold plan pays about 80% of your medical bills.

### Bronze

These plans cost less per month but pay for less of the cost when you need care.

### Silver

These plans cover more of your costs when you need care but may cost more. If you qualify for Cascade Care Savings these plans may cost less than Bronze plans.

### Gold

These plans cost more per month but pay for more of the cost when you need care. If you qualify for Cascade Care Savings and have significant health care needs these plans may be a good fit.

## Look for the Cascade Care logo!



Cascade Care plans offer more value at a lower cost. Which means, your premium payment gets you more than ever!