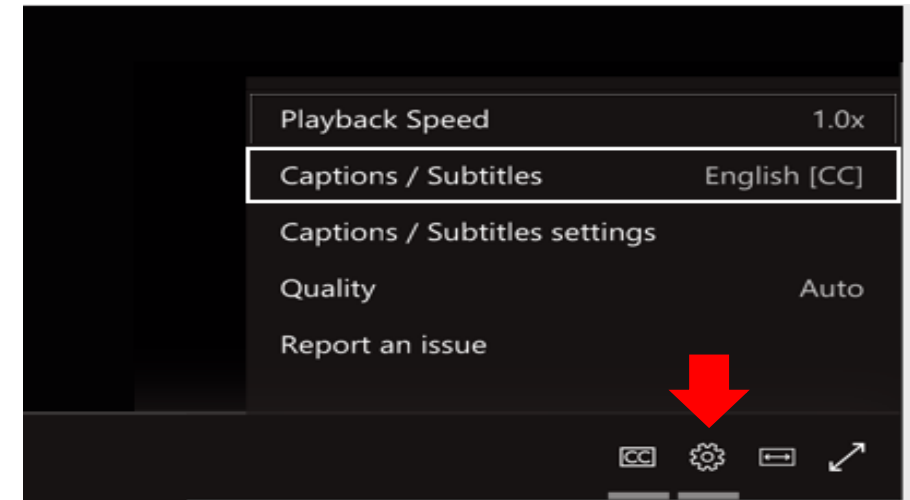
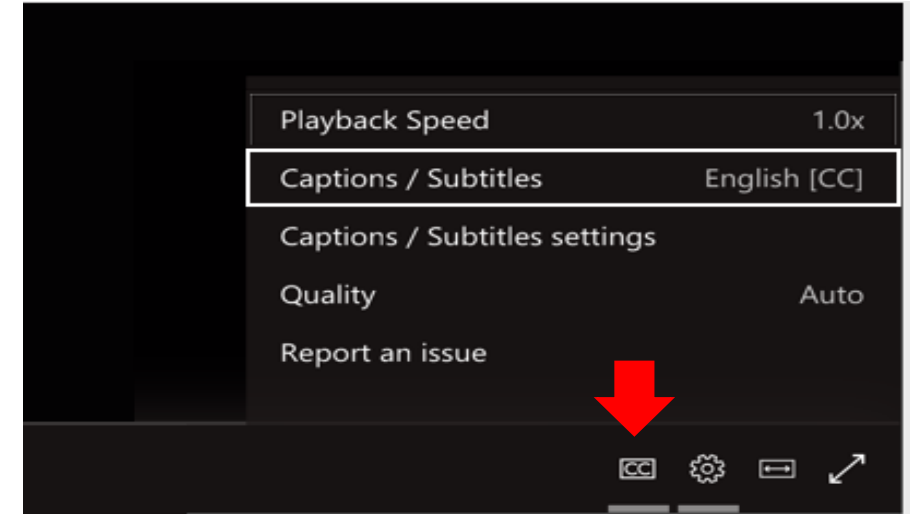


# Welcome!

Today's webinar includes closed captions available in Chinese (Simplified), English, Korean, Russian, Spanish, Ukrainian and Vietnamese

- To turn on live captions and subtitles, select the **Captions/Subtitles On** button in your video controls.
- To change the caption language, select the Settings gear icon, then select **Captions/Subtitles Settings**, and choose the language you want.
- Please submit questions in the Q&A function throughout the webinar.
- This webinar is being recorded and will be available at <https://www.wahbexchange.org/about-the-exchange/what-is-the-exchange/legislation/1332-waiver-information/>



# Immigrant Health Coverage Webinar

Washington Health Benefit Exchange Update

September 7, 2023

# Today's Presenter

**Joan Altman**, *She/Her*

**Director of Government Affairs  
& Strategic Partnerships**

Washington Health Benefit Exchange

[joan.altman@wahbexchange.org](mailto:joan.altman@wahbexchange.org)

Please feel free to  
introduce yourself by  
putting your name and  
organization in the Q&A  
box!

## Supporting Subject Matter Experts

**Wynne McHale**, *They/Them*

**Chief of Staff**

Washington Health Benefit Exchange

[wynne.mchale@wahbexchange.org](mailto:wynne.mchale@wahbexchange.org)

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**Compliance Officer**

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**Deputy Division Director,  
Medicaid Programs**

Washington State Health Care Authority

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# What We'll Cover Today

- I. **Exchange Background**
- II. **Two Upcoming Coverage Expansions through *Washington Healthplanfinder***
  - I. Qualified Health Plan and Dental Plan Expansion (Nov. 1, 2023)
  - II. Washington Apple Health Expansion (July 1, 2024)
- III. **Efforts to Address Expected Access Challenges**
  - I. Affordability
  - II. Data Privacy Concerns & Government Mistrust
  - III. Health Literacy & Language Access
- IV. **Next Steps**
- V. **Resources**

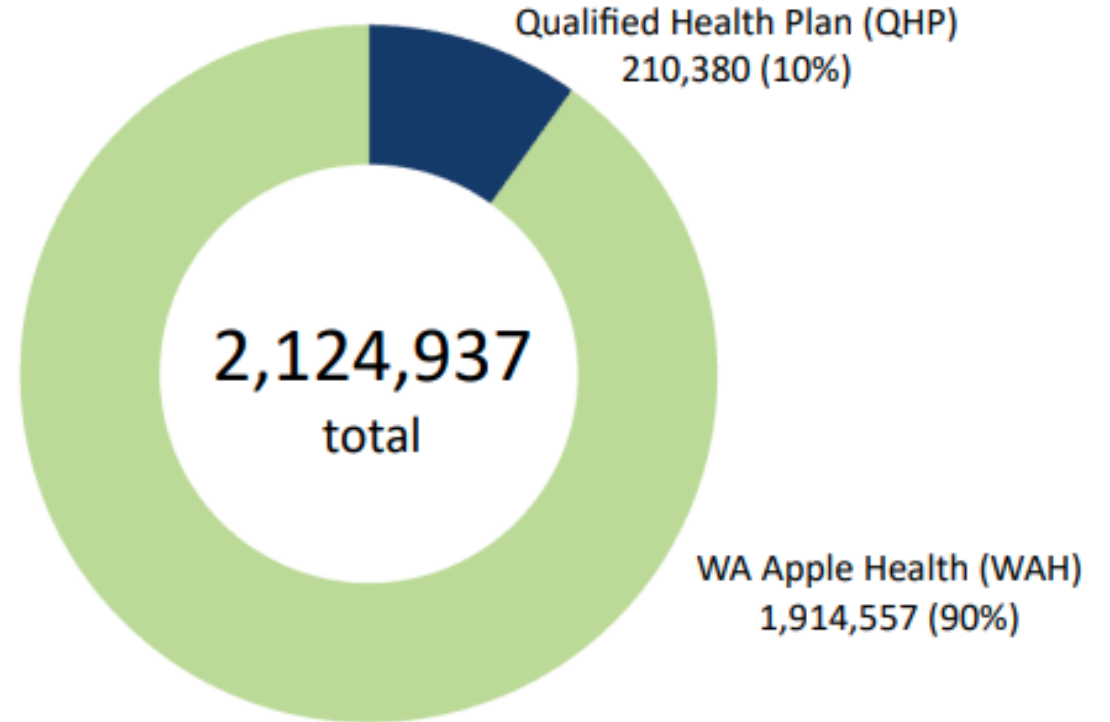
# I. Exchange Background



# What is the Exchange?

The Exchange operates [Washington Healthplanfinder](#), the state's the online health-insurance marketplace

Over 2 million people — one out of every four — Washingtonians use [wahealthplanfinder.org](#) to get health insurance



As of [Spring 2023 Enrollment Report](#)

# Official Washington Healthplanfinder Website - English (wahealthplanfinder.org)

The screenshot shows the Washington Healthplanfinder website. At the top, there is a dark blue navigation bar with 'Home' and 'En Español' links, a search bar containing the text 'E.g. How do I renew my coverage?', and a magnifying glass icon. Below this is the Washington Healthplanfinder logo with the tagline 'click. compare. covered.' and a 'Sign In' button. A secondary navigation bar contains links for 'HEALTH COVERAGE', 'MY ACCOUNT', 'TOOLS AND RESOURCES', and 'ABOUT US'. A dark grey banner below the navigation bar features a warning icon and the text: 'Special enrollment is available to those who qualify for Cascade Care Savings. [Get more information.](#)'

The main content area is divided into two columns. The left column is titled 'What would you like to do today?' and contains a vertical list of buttons: 'Sign In to Your Account', 'Report Changes', 'Free or Low-Cost Apple Health', 'Renew Your Coverage', 'Apply Now', 'Browse and Compare Plans', 'Frequently Asked Questions', and 'Make a Payment'. The right column features a section titled 'Already Receiving Apple Health?' with a sub-header 'More about Apple Health' in a green button. Below this is a section titled 'Health Care Is Self Care' with a sub-header 'Get Support' in a blue button. At the bottom right of the right column is a photograph of a smiling man in a denim shirt holding a tablet.

Home En Español

E.g. How do I renew my coverage?



Sign In

HEALTH COVERAGE

MY ACCOUNT

TOOLS AND RESOURCES

ABOUT US



Special enrollment is available to those who qualify for Cascade Care Savings. [Get more information.](#)

What would you like to do today?

Sign In to Your Account

Report Changes

Free or Low-Cost Apple Health

Renew Your Coverage

Apply Now

Browse and Compare Plans

Frequently Asked Questions

Make a Payment

## Already Receiving Apple Health?

Watch your mail for reminders! It may be time to renew your coverage. Make sure your contact information is up to date to avoid missing important Apple Health notices.

[More about Apple Health](#)

## Health Care Is Self Care

Take care of yourself and your family with a Cascade Care plan. With the new Cascade Care Savings Program, you could save more than ever.

Navigators around the state can answer your questions and get you enrolled.

[Get Support](#)



# Official Washington Healthplanfinder Website - Spanish

Inicio

Inglés

E.g. ¿Cómo renuevo mi cobertura?

washington  
**healthplanfinder**  
click. compare. covered.

[➔ Iniciar Sesión](#)

SEGURO DE SALUD

MI CUENTA

RECURSOS

ACERCA DE NOSOTROS

Las personas que son elegibles para Cascade Care Savings pueden hacer una inscripción especial. [Más información.](#)

### ¿Qué te gustaría hacer hoy?

[➔ Iniciar sesión en su cuenta](#)

[✍ Reportar un cambio](#)

[🍏 Cobertura gratuita o de bajo costo](#)

[🔄 Renovar su cobertura](#)

[🛒 Explorar planes](#)

[👤 Solicitar ahora](#)

[❓ Preguntas frecuentes \(FAQs\)](#)

[📺 Haga su pago](#)

## ¿Ya recibe Apple Health?

¡Esté al pendiente de los recordatorios por correo! Quizá sea el momento de renovar su cobertura. Asegúrese de que su información de contacto está actualizada para no perderse importantes avisos de Apple Health.

[Más información](#)

## Demuestre su cariño con servicios de salud

Cuide su salud y la de su familia con un plan Cascade Care. Con el nuevo programa Cascade Care Savings, puede ahorrar más que nunca.

Orientadores en todo el estado pueden contestar sus preguntas y ayudarle a inscribirse.

[Recibir asistencia](#)



# Mobile App

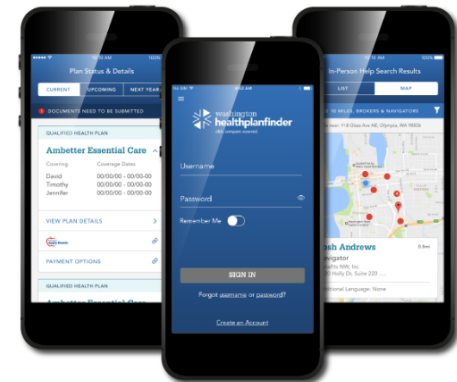
## WAPlanfinder Mobile App

WAPlanfinder provides secure access to important info and messages as well as a convenient way to submit documents with the snap of a photo. Only download WAPlanfinder from trusted sources like Apple's App Store or Google's Play Store.

### Get your coverage information on the go!

Exclusively for *Washington Healthplanfinder* customers, the new WAPlanfinder app is the easiest way to view your health and dental coverage from a mobile device. WAPlanfinder provides secure access to important info and messages as well as a convenient way to submit documents with the snap of a photo. Best of all, it's FREE!

Download the Mobile App Now!



# Customer Support Center

- Spokane Valley based Customer Support Center
  - Phone: 1-855-923-4633
  - TTY/TDD: 1-855-627-9604
- Bilingual and multilingual Customer Service Representatives support customers in:
  - Korean
  - Mandarin
  - Russian
  - Spanish
  - Vietnamese
- Over 200 languages supported via telephonic interpretation (Language Line)

Typical Operating  
Hours

**7:30 a.m.  
to 5:30 p.m.**

Phone and Chat  
Available

Extended Hours  
Nov. 1 – Jan. 15

**7:30 a.m.  
to 7:00 p.m.**

Phone and Chat  
Available

# Statewide Certified Assister Network

- The Exchange has a robust network of trained community-based assisters who help customers select and enroll in health and dental plans through *Washington Healthplanfinder*.
- Can search online for assisters who speak preferred language



750+ Navigators & Certified Application Counselors



90+ Tribal Assisters

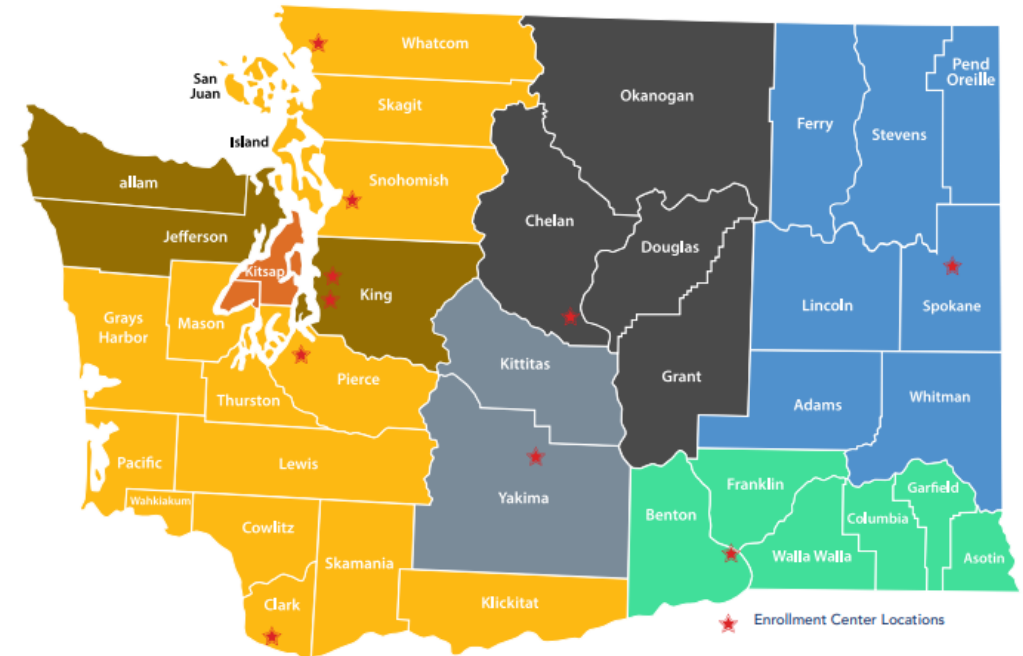


2000+ Certified Producers



10 Enrollment Centers

## LEAD ORGANIZATION SERVICE AREAS BY COUNTY



### SeaMar Community Health Clinics

Phone: 1-855-289-4503  
Email: seamaripa@seamarchc.org

### Public Health Seattle & King County

Phone: 1-800-756-5437  
Email: CHAP@kingcounty.gov

### Peninsula Community Health Services

Phone: 1-360-377-3776  
Email: eligibility@pchsweb.org

### Tri-Cities Community Health

Phone: 1-509-543-1952  
Email: EnrollmentHBE@mytcc.org

### Confluence Health/ Wenatchee Valley Hospital

Phone: 1-509-433-3383  
Email: SM\_CH\_Lead\_Org@ConfluenceHealth.org

### Yakima Neighborhood Health Services

Phone: 1-509-853-2377  
Email: navigators@ynhs.org

### Better Health Together

Phone: 509-370-5605  
Email: bhtnavigatorstaff@BetterHealthTogether.org

# What is the best way to connect with Navigators in my local area?

- [Get Help Enrolling – Navigator Lead Organizations and Enrollment Centers](#)
- Community-based organizations who would like help connecting with Navigators in their local area can email the Navigator Support Manager, Kelly Aaron at [kelly.aaron@wahbexchange.org](mailto:kelly.aaron@wahbexchange.org).
- Navigators often support local enrollment events.
- Navigators often set up in-person and virtual appointments with customers in advance of open-enrollment (Nov. 1).



# Exchange's commitment to health equity



## Exchange Board Equity Statement (adopted 2018, updated 2023)

*Equity is fundamental to the mission of the Washington Health Benefit Exchange. The process of advancing toward equity and becoming anti-racist is disruptive and demands vigilance to dismantle deeply entrenched systems of privilege and oppression. While systemic racism is a root cause of many societal inequities, we must also use an intersectional approach to address all forms of bias and oppression, which interact with and often exacerbate racial inequities.*

*To be successful, we must recognize the socioeconomic drivers of health and focus on people and places where needs are greatest. As we listen to community, we must hold ourselves accountable to responding to recommendations to remedy inequitable policies, systems, or practices within the Exchange's area of influence.*

*Our goal is that all Washingtonians have full and equal access to opportunities, power and resources to achieve their full potential.*

**Are there any  
questions?**

**Please use the Q&A box  
to submit your question.**



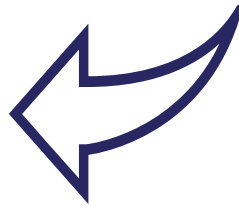


## **II. Two Upcoming Coverage Expansions through *Washington Healthplanfinder***

*(1) Qualified Health Plan and Dental Plan Expansion (Nov. 1, 2023)*

*(2) Washington Apple Health Expansion (July 1, 2024)*

# Two Upcoming Coverage Expansions for People who are Undocumented



**Nov. 1, 2023**



**July 1, 2024**



# Current Federal Barriers to Health Care Access

- Since the launch of the Exchange in 2013, tens of thousands of individuals without a verified, lawfully present status have been able to access certain Washington Apple Health (Medicaid) programs through *Washington Healthplanfinder (HPF)*.
- However, people who are undocumented have not been able to enroll in a Qualified Health Plan (QHP) or Qualified Dental Plan (QDP) through *Washington Healthplanfinder* because they are not a “citizen” or “lawfully present” as defined by the Affordable Care Act (ACA).
  - “Lawfully present” includes individuals with a verified U.S. citizenship, or a U.S., national or federally-recognized immigration status under the ACA.

| Program  | Citizen or National | Lawful Permanent Residents (age 19 and over) | Lawful Permanent Residents (under age 19) | Refugees, Asylees, Victims other humanitarian entrants | Lawfully Present Immigrants | Undocumented Immigrants |
|--|---------------------|--|---|--|-----------------------------|-------------------------|
| Health Insurance Premium Tax Credits & Cost Sharing Reductions | ✓                   | ✓  | ✓   | ✓  | ✓                           | —                       |
| Washington Apple Health for Adults (ages 19-64)                | ✓                   | ✓ <sup>3</sup>                               | NA  | ✓ <sup>1</sup>   | — <sup>2</sup>              | —                       |
| Washington Apple Health for Pregnant Women (ages 19-64)        | ✓                   | ✓  | NA  | ✓  | ✓                           | ✓ <sup>4</sup>          |
| Washington Apple Health for Kids (ages 1-18)                   | ✓                   | NA   | ✓   | ✓  | ✓                           | ✓ <sup>4</sup>          |
| Alien Emergency Medical  | —                   | ✓ <sup>5</sup>                               | —   | —  | ✓                           | ✓ <sup>4</sup>          |

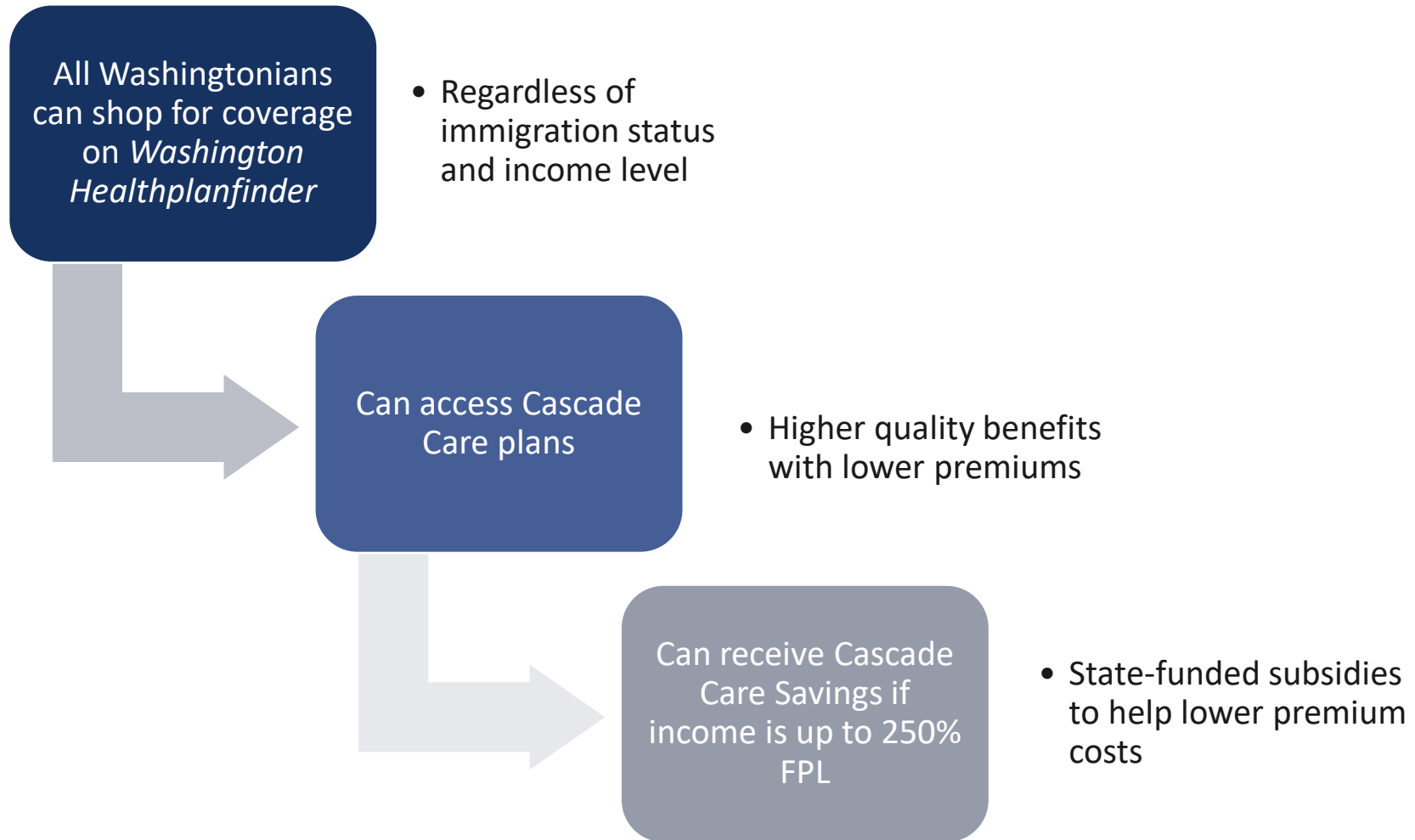
.....  
 ✓ Eligible    — Not Eligible    NA Not Applicable  
 .....

# Qualified Health and Dental Plan Expansion



- At the direction of the Legislature, Washington applied and received approval for a Section 1332 State Innovation Waiver (1332 Waiver) in 2022.
- Washington’s first-in-kind 1332 waiver eliminates the “lawfully present” requirement in the Affordable Care Act (ACA).
- Under the 1332 waiver, starting Nov. 1, 2023, all Washington residents, regardless of immigration status, will be able to access health and dental coverage through *Washington Healthplanfinder* for plan year 2024.
- The section of the ACA that prevents people who are undocumented from accessing federal premium tax credits and cost sharing reductions could not be waived.

# Starting November 1, 2023



# What are Cascade Care Plans?

- All 12 health carriers offering coverage through *Washington Healthplanfinder* offer Cascade Care plans.
- In Cascade Care plans customers pay less at the doctor's office with more predictable costs. For example, regular check-ups and mental health office visits are covered without a deductible.
- Must select a silver or gold Cascade Care plan to get Cascade Care Savings.



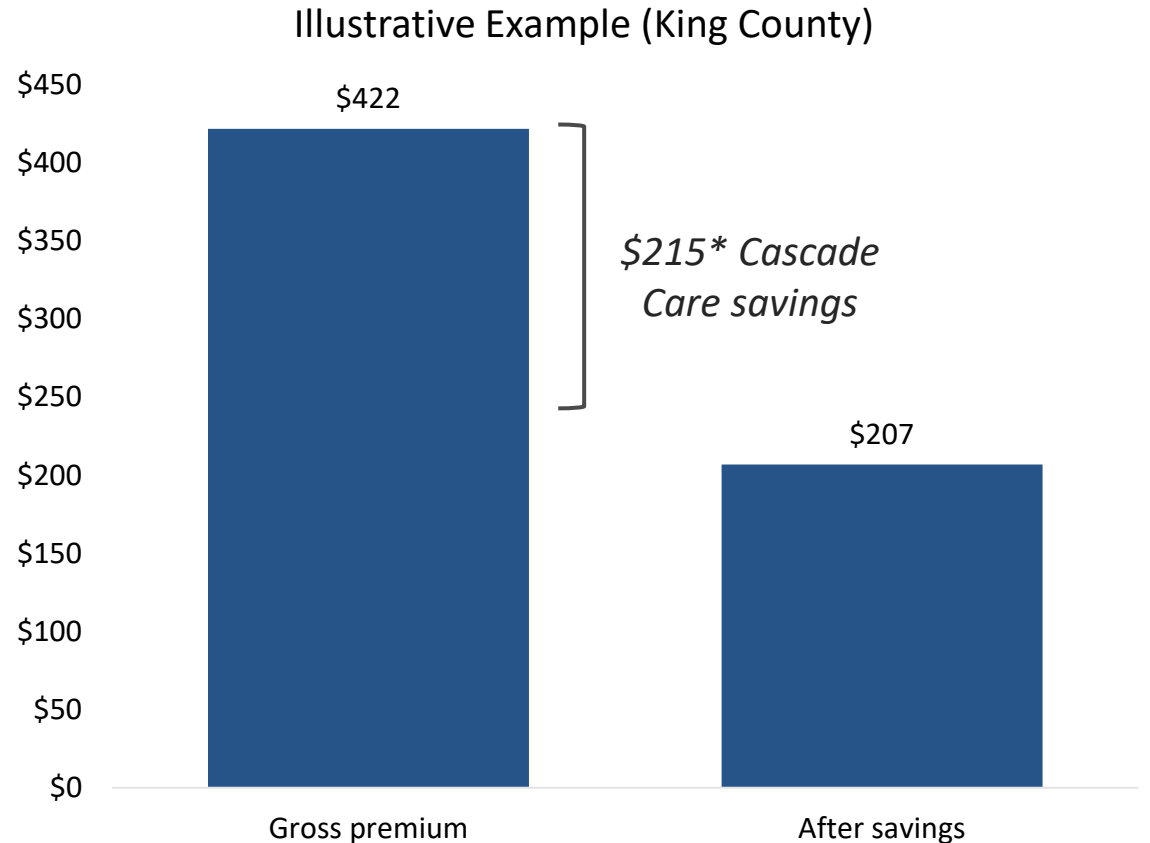
**What household income level can qualify for Cascade Care Savings (up to 250% FPL)?**

| <b>Persons in family/household</b> | <b>Income per month</b> | <b>Income per year</b> |
|------------------------------------|-------------------------|------------------------|
| 1                                  | \$2,831                 | \$33,975               |
| 2                                  | \$3,814                 | \$45,775               |
| 3                                  | \$4,797                 | \$57,575               |
| 4                                  | \$5,781                 | \$69,375               |
| 5                                  | \$6,764                 | \$81,175               |
| 6                                  | \$7,747                 | \$92,975               |
| 7                                  | \$8,731                 | \$104,775              |
| 8                                  | \$9,714                 | \$116,575              |

*\*For families/households with more than eight persons, add an additional \$11,800 per person/year. (This table is applicable for the 2023 plan year and is updated yearly.)*

# How do state subsidies (Cascade Care Savings) help lower premium costs for those up to 250% FPL?

- A 40-year-old King County resident who qualifies for Cascade Care Savings (income up to 250% FPL) could save up to ~50% on their monthly premium costs.
- Affordability barriers remain
  - Under federal law, even with expanded access to qualified health and dental plans, new customers are ineligible for federal subsidies.



*\*Amount aligns with recent public comment, actual maximum state subsidy amount for 2024 not yet final.*

# Starting July 1, 2024

- In 2023, the Legislature directed the Health Care Authority to expand Apple Health (Medicaid) coverage to residents who meet income requirements regardless of immigration status.
- Coverage under Apple Health expansion will start **July 1, 2024**.
- Premiums and cost-sharing are \$0 under this new program.
- Enrollment will be capped based on current funding levels.





## Apple Health Expansion eligibility

- Clients may be eligible if they:
  - Are a Washington resident age 19 or older
  - Eligible adults earning under 138% FPL (\$20,121 for a single person or \$41,400 for a family of four)
  - Do not qualify for other Apple Health programs based on immigration status
- More information at [hca.wa.gov/ah-expansion](https://hca.wa.gov/ah-expansion)



# What if my household has members who qualify for different programs?



- Currently, there are individuals who will be eligible for Apple Health Expansion who have members in their household who are enrolled in another Apple Health program like Children's Medical Programs, Pregnancy Coverage, AEM, or After Pregnancy Coverage.
- *Washington Healthplanfinder* will continue to determine eligibility for each member of the household based on their eligibility factors.
- HCA will be providing additional information on the new Apple Health Expansion program, as well as how this coverage differs from other programs.

# What happens when someone who enrolls under the QHP/QDP expansion between Nov. 1, 2023 – June 30, 2024, becomes eligible for the Apple Health Expansion July 1, 2024?

- The Exchange and HCA will be coordinating to ensure the transition of eligible customers to the Apple Health Expansion program.
  - Outreach materials to individuals who are eligible to transition will include:
    - A description of the differences between the two programs.
    - Clear instructions on any actions the individual needs to take.
    - An overview that describes what will happen next.



**Are there any  
questions?**

**Please use the Q&A box  
to submit your question.**

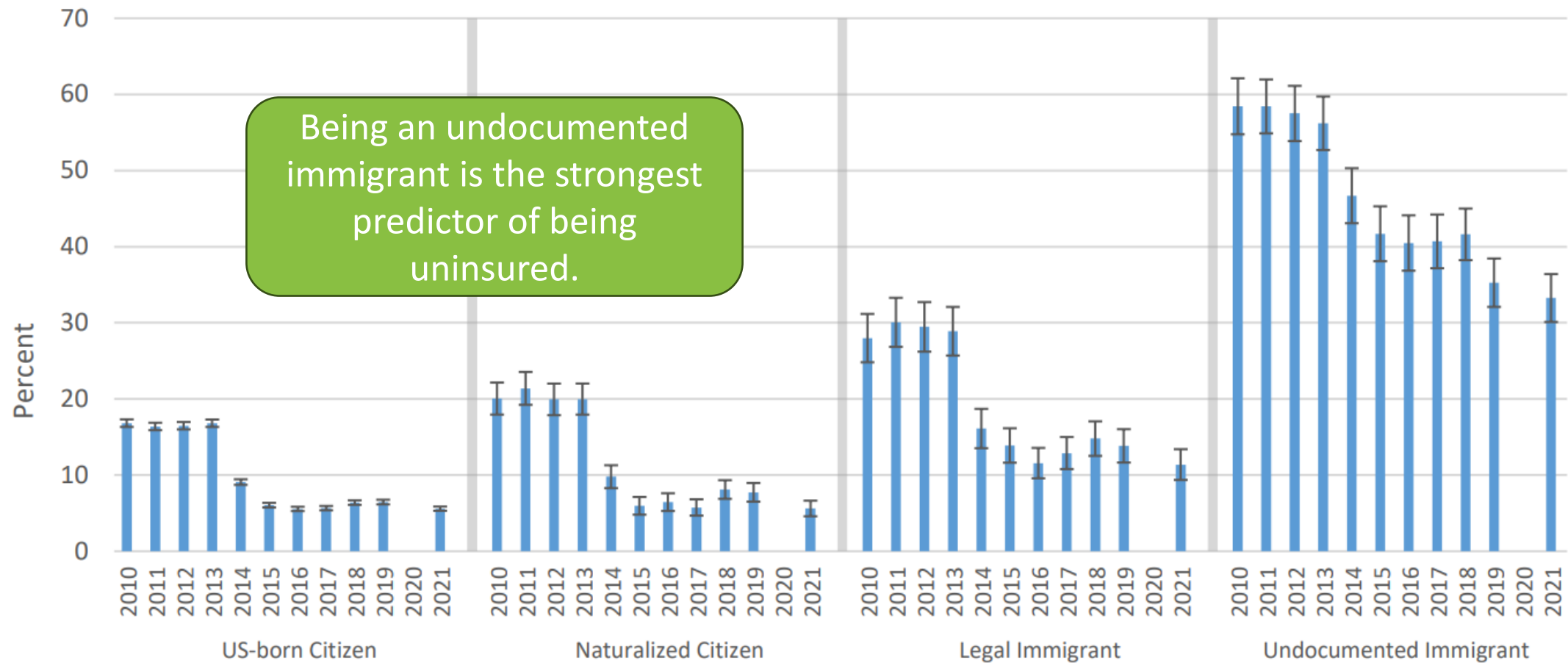


### III. Efforts to Address Expected Access Challenges

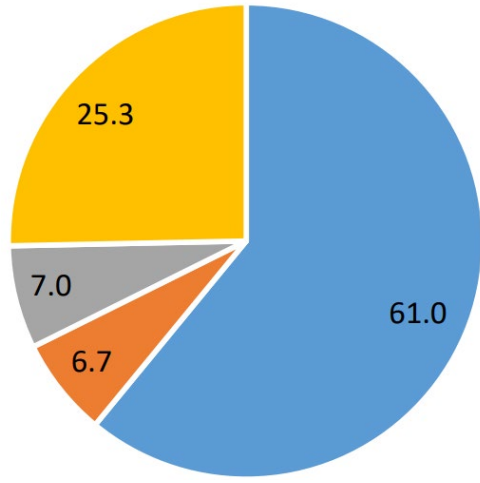


# Who is Uninsured in Washington?

Figure 2. Percentage uninsured in population age 18-64 by immigration status: 2010-21, Washington

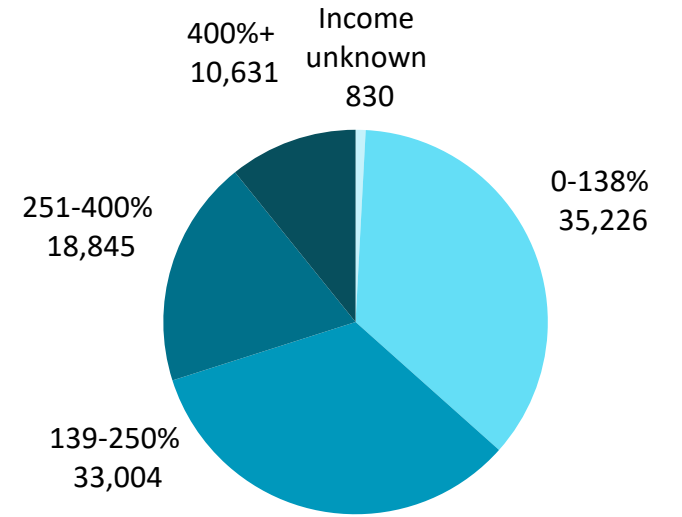


Data Source: Office of Financial Management Research Brief No. 112 (August 2023), Washington's non-citizen immigrant population continued to experience disparities in health coverage available at: <https://ofm.wa.gov/sites/default/files/public/dataresearch/researchbriefs/brief112.pdf>



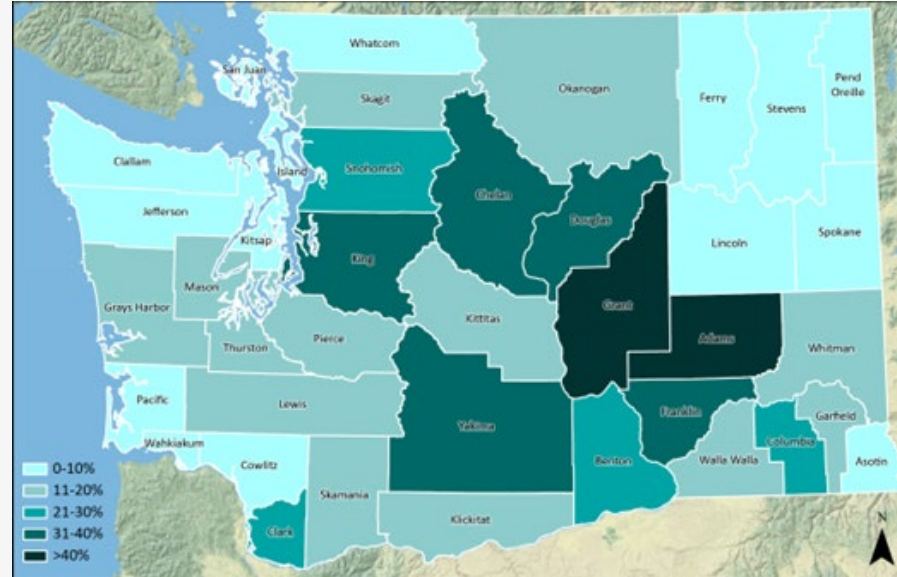
■ US-born Citizen ■ Naturalized Citizen ■ Legal Immigrant ■ Undocumented Immigrant

In 7 counties, 32%-64% of uninsured people in each county are people who are undocumented.



Washington's uninsured, undocumented population by household income (FPL).

Of the estimated ~410,000 uninsured people in WA, ~25% are people who are undocumented.



Percent of Washington's uninsured, undocumented population by county.

About one third of Washington's uninsured, undocumented population earns under 139% of the federal poverty level.

# Community Outreach & Engagement

- In anticipation of the upcoming program expansions, the Exchange has been engaging impacted community members and local organizations over the past year to better understand our new customers.
- Community engagement efforts have included listening sessions, landscape scans, and interviews/focus groups.



# Community Engagement Timeline

Listening Sessions  
(July – October 2022)

Landscape Scans  
(October 2022 – March 2023)

Educational & Outreach  
Campaign Development  
(March 2023 – present)



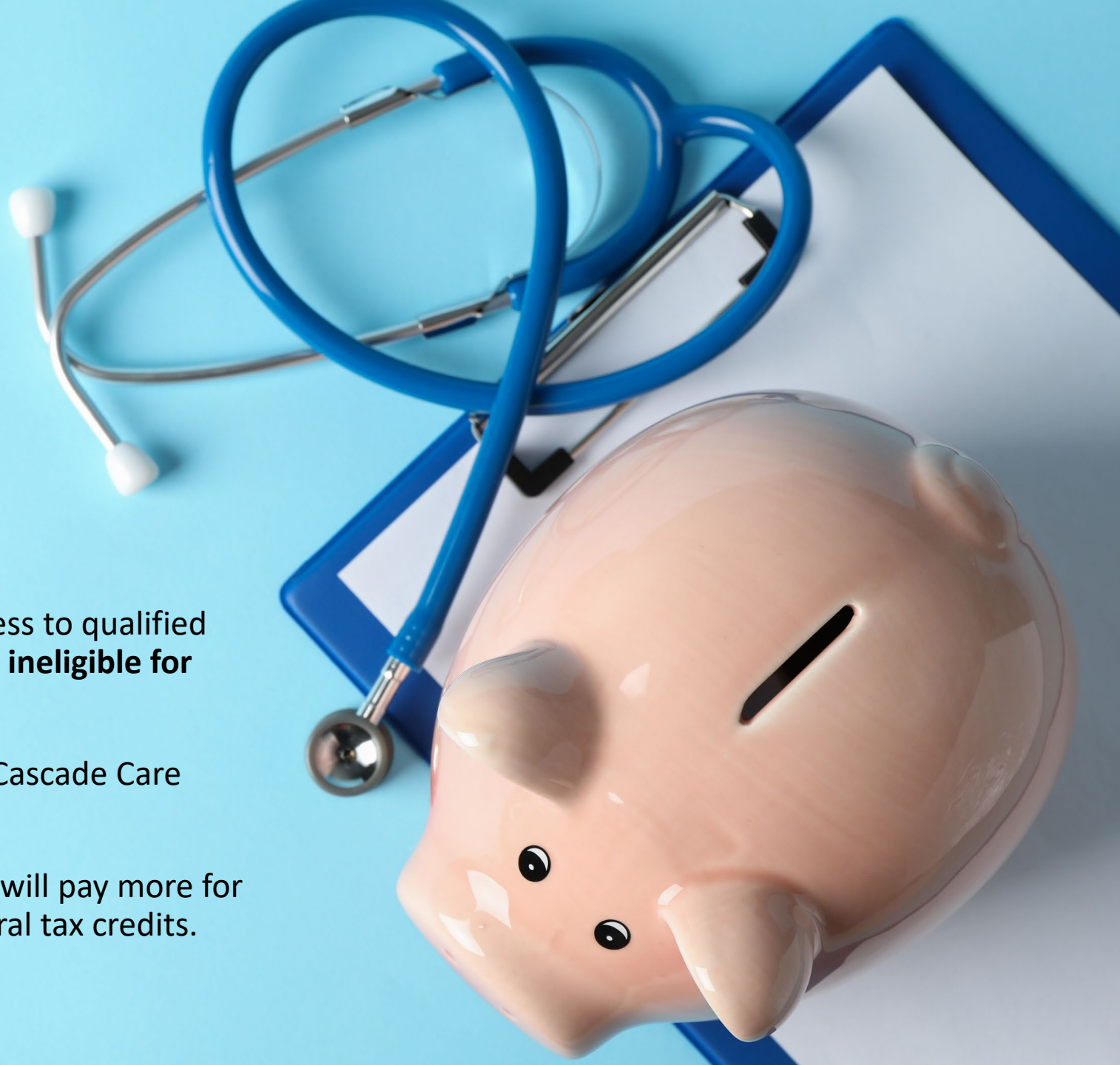


# Top Reported Access Barriers



# Affordability Inequities

- Cost is the primary reason people do not access care when needed.
- Affordability will remain a barrier for people who are undocumented and who newly qualify for coverage.
- Under federal law, even with expanded access to qualified health and dental plans, new customers are **ineligible for federal premium tax credits**.
- New customers can access state subsidies (Cascade Care Savings).
- As a result, people who are undocumented will pay more for their coverage than those who receive federal tax credits.



# Privacy Concerns & Government Mistrust

- Due to the history of governmental, public health and health care programs and policies that have harmed immigrant communities, people who are undocumented often do not feel safe sharing personal information and have a fear of interaction with government entities.
  - Providing personal information to a governmental entity can create perceived risk for deportation.
  - The former public charge rule that went into effect in 2020 further eroded trust and comfort about participating in governmental programs. Although the rule was rescinded in 2021, community fear remains.
- 2020 WAISN health access survey, and community listening sessions conducted by Health Equity for Immigrants Campaign, found that: “distrust of healthcare system and sharing information with government, including on health coverage applications, is a barrier to accessing care”.
  - State and federal public comments received during 2022 waiver submittal process echoed these concerns.
- Listening sessions and landscape scans conducted by the Exchange and community-based implementation partners in 2023 also noted mistrust of government and the need for trusted community partners to help address continued concerns.

# Exchange's Steps to Address Concerns

Privacy protections were a key part of state & federal negotiations during the 1332 waiver approval process

- Strong, first-in-kind, privacy language in federal 1332 approval/contractual documents.
- Updated federal (CMS and IRS) reporting requirements will exclude identifying information for newly eligible population.

Further steps to protect data on the newly eligible population

- \*NEW\* Exchange Immigrant Health Coverage Data Policy.
- End to end review of all system integrations with federal partners and insurance carriers to enhance privacy.
- If no SSN provided and select “no” to citizenship or lawful presence status, no PII will be sent to federal hub.
- Updates to CMS reporting for 1095-As and premium tax credit payments - no PII will be sent to CMS or IRS for undocumented population.
- Updated identity proofing policy and procedures to no longer require uploading of identity documents when applying through in-person assister.

Leveraging trusted assisters

- Knowing that new customers are more likely to seek out enrollment assistance from a trusted and culturally responsive source in their own community, the Exchange has also increased the funding provided to community-based organizations who working with impacted communities.

# Additional Protections: Exchange Privacy Compliance

- Information regarding immigration status is also subject to specific protections:
  - **US Immigration and Customs Enforcement memorandum:** For Federal and State Based Exchanges' applicant immigration information, 2013 memorandum clarifies that applicant information is not used for immigration enforcement purposes. See [Clarification of Existing Practices Related to Certain Health Care Information](#).
  - **Section 1332 Waiver's Immigration Status Protection:** Washington's Section 1332 Waiver Approval Letter/State Terms and Conditions (STCs) limits the sharing of any additional information or data on persons newly eligible for Exchange coverage under the waiver to aggregate data used only for the purposes of oversight of the waiver.
  - **Exchange policy further protecting immigration-specific data**

# Will all applicants still be asked for an SSN? Why is this collected/how is this information used?

Yes, if applicants have a Social Security number, they are required by federal regulation to provide it. This information, if collected, is used to electronically verify identity, income, and other information to determine eligibility for state and federal programs. Not having an SSN is not a barrier to applying for available programs and financial assistance.

- Note: Customers should not input an Individual Identification Number (ITIN) in place of an SSN. An ITIN is a 9-digit number beginning with the number 9 formatted like an SSN.
- People unable to provide SSN, who select “no” to having citizenship or lawful presence status, will not have any personally identifying information sent to federal electronic data sources through Washington Healthplanfinder.

Information provided when applying for health insurance is used to determine eligibility for coverage and is not used for immigration enforcement purposes.

## **Will all applications, including those without an SSN, still be required to prove their identity when applying online?**

Yes, identity proofing (or ID proofing) is a requirement of the Affordable Care Act (ACA) and must be completed for an individual, or their authorized representative, to complete an application online or by telephone.

This is necessary to protect personal information and prevent an unauthorized person from creating an account and applying for health coverage in someone's name without their knowledge.

Individuals without an SSN applying online or over the phone will need to upload documents proving their identity. The Exchange has expanded its list of acceptable documents to better align with documents accepted by the Department of Licensing to issue state identification cards.

Are there any alternatives to uploading documents?

Yes:

1. Apply in person with an assister – they can verify you without uploading documents to *Washington Healthplanfinder*; or
2. Submit a paper application

# Acceptable Documents - List A:

Submit a copy of one of the Primary Documents from List A with either a photograph of the individual or other identifying information of the individual, such as name, age, sex, race, height, weight, eye color, or address on the document. *Please note that these documents are acceptable if expired if they contain the individuals name, picture and date of birth.*

## Current:

- U.S. Passport book or card
- Foreign Passport book or card, or identification card issued by a foreign embassy or consulate that contains a photograph
- Driver's License
- Official Government Identification card
- School Identification card
- Certificate of Naturalization (N-550/N-570)
- Certificate of Citizenship (N-560/N-561)
- Voter registration card
- US Military card or draft record
- Military dependent's identification card

- Permanent Resident card or Alien Registration card
- Employment Authorization document (Form 1-766) that contains a photograph
- US Coast Guard Merchant Mariner card
- Document from federally recognized Indian tribe:
  - A tribal enrollment card
  - A Certificate of Degree of Indian Blood
  - A tribal census document
  - Documents on tribal letterhead signed by a tribal official

## Newly Added:

- Clinic, doctor, hospital or school record if under age 19
- Finding or verification of identity from a Federal or State governmental agency
- Refugee verification packet
- U.S. B1/B2 Visa Border Crossing Card
- U.S. Visa
- I-327 U.S. Permit to Re-enter Travel Document
- I-551 Permanent Resident Card
- I-571 U.S. Refugee Travel Document
- I-766 Employment Authorization



# Acceptable Documents - List B

If an individual cannot provide a copy of one of the documents from List A, they can submit two of the following documents from List B that corroborate one another. One of these documents must establish name and date of birth.

## Current:

- A birth certificate or card
- Social Security card
- Marriage certificate
- Divorce decree
- Employer identification card
- High school or college diploma (including high school equivalency diplomas)
- Property deed or title.

## Newly Added:

- Consular report of birth abroad
- Court-issued adoption papers
- Ward of the court decree/order of dependency
- WA concealed weapons permit
- NEXUS, SENTRI, or FAST Border Crossing Card
- School yearbook or copy certified

by the school

- School transcript or record with date of birth, school biographical data sheet with photo, or forms I-20 or DS-2019 for foreign exchange students
- Mexican school record with seal and photo at age when issued
- Clearance letter/ADR from another state's DMV issued within the last 30 days
- Medicare card with name and signature (Not DSHS medical card)
- Professional license (nursing, physician, engineer, etc.)
- Police Employee ID card issued by WA state, city or county
- Transportation worker ID credential (TWIC)

- Veteran Administration ID card
- Federal or state agency employee ID card with signature and photo
- Selective Service card
- **As last resort, third-party affidavit may be accepted**

**When people without an SSN apply for health insurance, will any personally identifying information be shared with federal partners?**

People unable to provide SSN, who select “no” to having citizenship or lawful presence status, will not have any personally identifying information sent to federal electronic data sources through *Washington Healthplanfinder*.

**Will applying for health coverage through *Washington Healthplanfinder* make someone a “public charge”?**

No, applying for or receiving Medicaid or CHIP benefits, or getting savings for health insurance costs through *Washington Healthplanfinder* doesn't make someone a "public charge". This means it won't affect their chances of becoming a Lawful Permanent Resident or U.S. citizen.

**Are there any  
questions?**

**Please use the Q&A box  
to submit your question.**



# Health Literacy & Language Access

**Expanding Access to Health Insurance to All (including immigrants who are undocumented!)**

Starting this November, everyone who lives in Washington state will have the ability to buy health and dental insurance (also called Healthplanfinder) through Washington Healthplanfinder.

Note: This program is for all, regardless of documentation.

**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.

**Medical Care Costs**

Health care in the United States is expensive. The cost of care for a surprise injury, major illness, and even regular doctor visits can be hard to pay without health insurance.

**Medical Bill Examples**

You get sick and need medical care. Your medical bill is \$5,000.

The medical bill example below shows what you would pay without health insurance and with health insurance.

| Without insurance example  |                |
|----------------------------|----------------|
| Medical Costs:             | \$5,000        |
| <b>Total You Will Pay:</b> | <b>\$5,000</b> |

| With insurance example     |                |
|----------------------------|----------------|
| Medical Costs:             | \$5,000        |
| Insurance Pays:            | \$3,500        |
| You Pay (out-of-pocket)    |                |
| Deductible:                | \$1,500        |
| Co-pay:                    | \$20           |
| Co-insurance:              | \$480          |
| <b>Total You Will Pay:</b> | <b>\$1,500</b> |

**How do I sign up/enroll?**

- Call** 1-855-923-4633 TTY/TDD: 1-855-627-9604 Help in over 200 languages.
- Visit** landing page url
- Connect** Schedule an appointment with a trusted resource in your community. Find a health care navigator or broker to help you online at [washingtonhealthplanfinder.org](http://washingtonhealthplanfinder.org) and click on the Get Support button.

**Why buy 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 your income, the size of your household 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 out of pocket will be less.

washington healthplanfinder click. compare. covered.

CASCADE CARE

The Exchange is partnering with **The Vida Agency**, a women and minority-owned multicultural marketing firm to support education and outreach conducted by enrollment partners, community-based organizations, and other customer serving team members (call centers, etc.).

# Health Literacy & Language Access

- **Materials emphasize education**
  - What is health insurance coverage & why is it important?
  - Where do you access health insurance coverage?
  - Where can you find enrollment assistance in your own language?
- **Creating outreach materials that are translated and trans-created into the following languages:**
  - Russian
  - Spanish
  - Vietnamese
  - Chinese
- **Creating information in multiple mediums/formats**
  - Videos
  - Art
  - Print materials
  - Digital materials

**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).

**Copay**  
When you go to the doctor, you might pay a small fee (\$1-\$50) while your health insurance plan pays for the rest of your visit. The copay may not cover additional medical costs like tests and lab work.

**Health Insurance Example**

**What health insurance plans are available?**  
There are three levels of health insurance plans available through Washington Healthplanfinder:  
**Bronze**  
If you are healthy and don't go to the doctor often, a Bronze plan may be right for you.

**How do I sign up/enroll?**  
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1-855-923-4633  
TTY/TDD: 1-855-627-9604  
Help in over 200 languages.  
**Visit**  
landing page url  
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Schedule 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) and click on the Get Support button.

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| Co-insurance:              | \$480          |
| <b>Total You Will Pay:</b> | <b>\$1,500</b> |

**How insu**  
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This is th insuranc portion:

**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.

washington healthplanfinder  
click, compare, covered.

# Sample Digital and Print Materials

## Opening Health Insurance to **Everyone!**

**NEW!** Buying health insurance is now easier for undocumented immigrants.

Starting this November, everyone who lives in Washington will have the ability to buy health and dental insurance through *Washington Healthplanfinder*, regardless of immigration status.

**Enrollment opens November 1**  
**Sign up starts Nov. 1, 2023**  
**and ends Jan. 15, 2024**

Note: Your health insurance could begin as early as Jan. 1, 2024, depending on your purchase date.



**Get help with insurance payments**  
*Discounts for low-income earners*

You might qualify for Cascade Care Savings, which means the state of Washington will pay for part of your health insurance. If your household income is within the ranges below, you may qualify.

|                   |             |             |             |             |             |
|-------------------|-------------|-------------|-------------|-------------|-------------|
| \$36,450          | \$49,300    | \$62,150    | \$75,000    | \$87,850    | \$100,700   |
| single individual | family of 2 | family of 3 | family of 4 | family of 5 | family of 6 |

**Need help? 3 ways to get FREE assistance with enrollment**

### CALL

Customer Support Center

**Toll Free: 1-855-923-4633**  
**TTY/TDD: 1-855-627-9604**

*Help is available in over 200 languages.*

### VISIT

our website

[wahealthplanfinder.org](http://wahealthplanfinder.org)

*Go to the "Tools and Resources" tab, select "Support in Your Area"*

### CONNECT

with a local professional\*



*Contact me November 1 to enroll!*

\*Navigators and Brokers can help you understand financial help available, answer questions about health insurance, and help you shop for plans. If you don't know whether someone is certified to assist you, call the Washington Healthplanfinder Customer Support Center at 1-855-923-4633.



**Your safety matters to us.**



- Enrolling **does not** affect immigration status or citizenship applications for you, your family, or anyone who lives with you.
- Federal and state laws protect the privacy of people who apply for health insurance through *Washington Healthplanfinder*. Information about immigration status will be used only to determine eligibility for coverage and not for immigration enforcement.

## Expanding Access to Health Insurance to All (including immigrants who are undocumented!)

Starting this November, everyone who lives in Washington state will have the opportunity to buy health and dental insurance through *Washington Healthplanfinder*, regardless of immigration status.

Note: Your health insurance could begin as early as Jan. 1, 2024, depending on your purchase date.



**ELIGIBILITY, IMMIGRATION STATUS, AND SAFETY**

### Who is eligible?

If you live in the state of Washington, you can buy health insurance through *Washington Healthplanfinder*, even if you are an immigrant who is undocumented. You do not need US citizenship, a green card, or other immigration papers.

### Will getting health insurance affect my immigration status or citizenship application?

Getting health insurance does not affect immigration status or citizenship applications for you, your family, or anyone who lives with you.

### Will getting health insurance make me a "public charge"?

Applying for or receiving health insurance, and receiving financial assistance to pay for the insurance, does not make someone a "public charge". This means it won't affect immigration status or citizenship applications for you, your family, or anyone who lives with you.

### I am undocumented. Is my information safe?

Your safety is important to us. Your information will not be used for immigration enforcement.

Federal and state laws protect the privacy of people who apply for health insurance through *Washington Healthplanfinder*. Information about immigration status will be used only to determine eligibility for coverage and not for immigration enforcement.

### Key terms

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

**Deductible:** Every year, you pay for your first medical bills yourself. Your health insurance only starts helping to pay your bills after you "meet your deductible" amount. Some plans pay for certain things, like health checks, before the deductible has been met.

**Co-insurance:** After you meet your health plan's deductible, you still have to pay a percentage of your medical bills. Co-insurance is your share of the cost. The higher your co-insurance rate is, the lower your monthly premium will be.

**Copay:** When you go to the doctor, you might pay a small fee (\$1-\$50) while your health insurance plan pays for the rest of your visit.



**Visit [wahealthplanfinder.org](http://wahealthplanfinder.org).** Preview available plans in your area using the "Browse and Compare Plans" tool.

Where do I find help with enrollment? Here help in other languages?

Enrollment assistance is **free**\*. Here are the ways to get help:

- Call**  
1-855-923-4633  
TTY/TDD: 1-855-627-9604  
*Help in over 200 languages.*
- Connect**  
Make an appointment with a health navigator, broker or trusted resource in your community.
- Visit**  
[NewLandingPageLink.org](http://NewLandingPageLink.org)

\*If you don't know whether someone is certified to assist you, or if they are asking to be paid for their service, call the Washington Healthplanfinder Customer Support Center at 1-855-WAFINDER.

These plans differ from...  
 pay monthly (premium). The lowest premium, and the highest.  
 Insurance company pays. pays 60%, the Silver plan. Gold plan pays 80% of \$.  
 If I choose the Silver...  
 is the same for all the plans.

Washington Healthplanfinder  
 click, compare, covered.

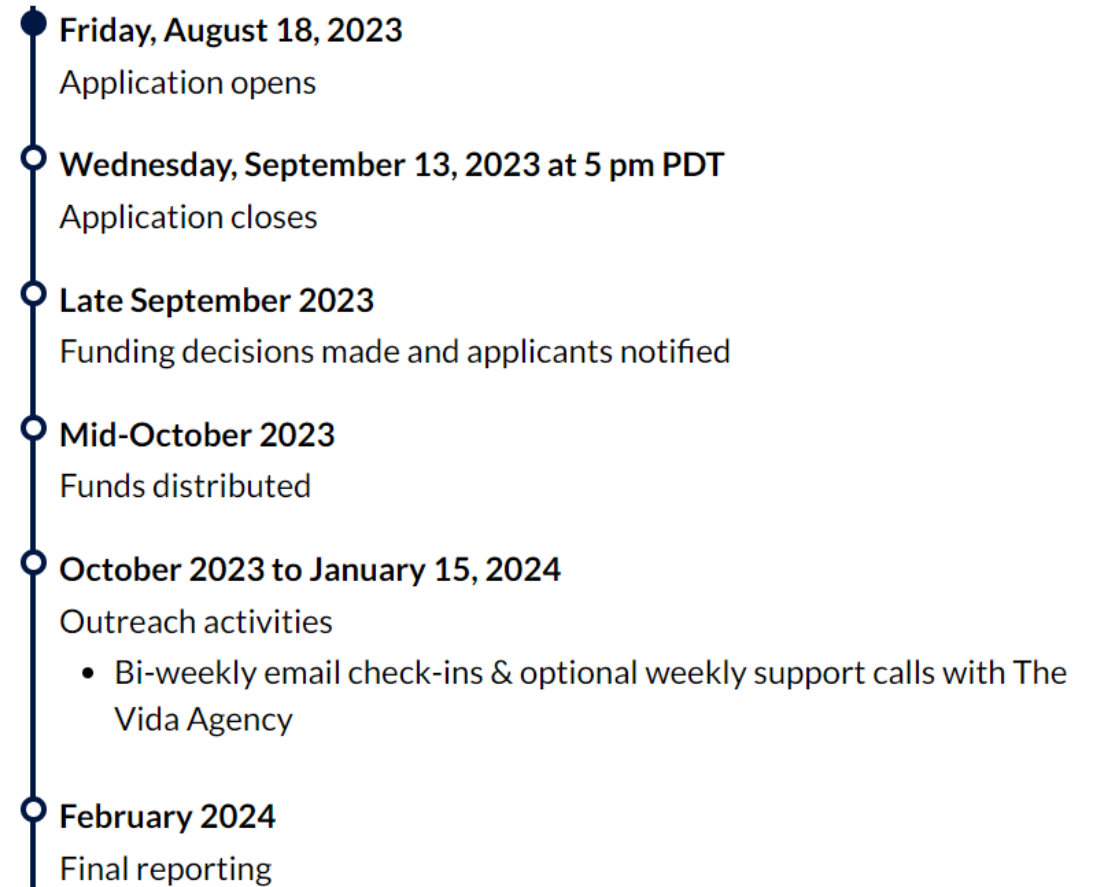
less and often pay for 100% of health checks.

# Community-based Organization Outreach Stipends

- The Vida Agency is offering grants to Community-Based Organizations (CBOs) to assist with outreach to impacted population.
- The amount of funds available is limited to \$100,000 and not all organizations that apply will receive funding.

Application is open until 5 p.m. on Wednesday, Sept. 13

- <https://wahbe-funds-application.thevidaagency.com/>





# IV. Next Steps



# Upcoming Milestones



# Final Questions?



# V. Resources



# Helpful Links

## QHP/QDP Expansion

- [1332 Waiver Information](#)

## WAH Expansion

- [hca.wa.gov/ah-expansion](http://hca.wa.gov/ah-expansion)

## Assister Service Areas

- [Get Help Enrolling – Navigator Lead Organizations and Enrollment Centers](#)

## Current CBO Outreach Funding Opportunities

- <https://wahbe-funds-application.thevidaagency.com/>



# Free Enrollment Assistance Available Statewide

To connect with an **Assister**, visit [wahealthplanfinder.org](http://wahealthplanfinder.org) and click “Help Center.”

From here, you can search for a navigator or broker in your community

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



750+ Navigators &  
Certified Application  
Counselors



90+ Tribal Assisters



2000+ Certified  
Producers



10 Enrollment Centers

# Contact Us

## Chat with us

Sign in to chat with a live person during Customer Support Center hours



## Call us at

1-855-923-4633  
1-855-WAFINDER

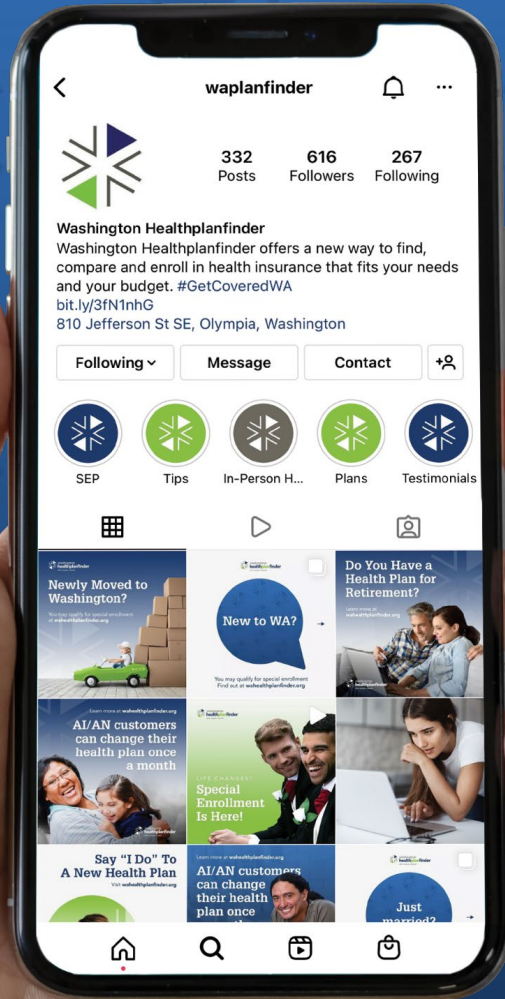


Visit us at  
[wahealthplanfinder.org](http://wahealthplanfinder.org)



Download the  
WAPlanfinder app





# Follow Us!



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WAplanfinder



[Sign up for email updates](#)





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[www.wahealthplanfinder.org](http://www.wahealthplanfinder.org) | [www.wahbexchange.org](http://www.wahbexchange.org) | 1-855-923-4633