

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY SPONSORED PROGRAMS						
	Small businesses (2-50 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 and Families	Children	Women	Native American Indians	Seniors and Disabled
Program	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Group Health Plans</b> www.dol.gov/ebsa</p> <p>Washington Association of Health Underwriters 206-623-8632 www.wahu-online.org</p> <p>Washington State Office of the Insurance Commissioner www.insurance.wa.gov</p>	<p><b>COBRA</b> or <b>HIPAA</b> (Health Insurance Portability &amp; Accountability Act) 866-4-USA-DOL www.dol.gov</p> <p>or</p> <p><b>State Continuation Coverage</b></p>	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Individual Plans</b> 800-562-6900 (Consumer Hotline)</p> <p>Washington Association of Health Underwriters 206-623-8632 www.wahu-online.org</p> <p>Washington State Office of the Insurance Commissioner www.insurance.wa.gov</p>	<p><b>WSHIP</b> Washington State Health Insurance Pool 800-877-5187 www.wship.org</p>	<p><b>Healthy Options</b> (Medicaid Managed Care Program) 800-562-3022 TTD: 800-848-5429 http://maa.dshs.wa.gov/HealthyOptions</p> <p><b>Medicaid</b> Department of Social and Health Services 800-737-0617 800-562-3022 www1.dshs.wa.gov</p>	<p><b>Washington Basic Health Plan</b> (Subsidy program) 800-826-2444 800-660-9840 www.basichealth.hca.wa.gov</p> <p>(Basic Health is no longer processing applications and has officially implemented a waiting list)</p> <p><b>Washington Prescription Drug Discount Card</b> 877-208-1131 www.rx.wa.gov</p>	<p><b>Apple Health for Kids (CHIP)</b> 877-KIDS NOW 800-562-3022 http://hrsa.dshs.wa.gov/applehealth/index.shtml</p> <p><b>Women-Infant-Children (WIC)</b> 800-322-2588 http://www.doh.wa.gov/cfh/WIC/default.htm</p>	<p><b>Washington Breast and Cervical Cancer Program</b> 888-438-2247 www.doh.wa.gov/wbchcp</p>	<p><b>Indian Health Service</b> 503-326-2020 (Portland-based) www.ihs.gov</p> <p><b>Seattle Indian Health Board</b> (206) 324-9360 www.sihb.org</p>	<p><b>Medicare</b> 800-633-4227 1-800-MEDICARE www.medicare.gov</p> <p><b>Medicare Prescription Drug Program</b> 800-633-4227</p>
Coverage	<p>Up to \$2M lifetime maximum, assorted deductibles</p> <p>Under Washington law, newborns and adopted children are automatically covered under parents' fully insured health plan for three weeks (60 days to notify carrier to add) if the plan provides dependent coverage.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>COBRA:</b> Coverage available for 18 to 36 months depending on qualifying events, benefits are the same as what you had with your previous employer</p> <p><b>COBRA Subsidy:</b> 15 months of partially subsidized COBRA premium</p> <p><b>HIPAA:</b> Benefits are based on the program selected and there is no expiration of coverage</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Up to \$2M, assorted deductibles depending on age and county of residence</p> <p><b>Limits on Pre-Existing Health Conditions May Apply</b></p>	<p>Max lifetime benefit is \$1 million per covered person</p> <p>Choose from Standard, Network, Medicare</p> <p>6 months pre-existing condition exclusion period. Exceptions apply. For example if applicant signs up through a portability policy</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>HO:</b> Choose from several different plans</p> <p><b>Medicaid:</b> Physician services, checkups (medical and dental), family planning, maternity, prenatal, and newborn care, prescriptions, mental health, hospice, dental services, drug and alcohol treatment, eye glasses, hearing aids</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Choose from: Kaisers, Columbia United, Molina, Community Health Plan of Washington, Group Health Cooperative</p> <p>Not all plans are offered in all counties</p> <p>Comprehensive (does NOT include certain elective services such as eye glasses, hearing aids, orthodontia)</p> <p><b>WPDD:</b> Provides prescription drug discounts to all Washington state residents</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>Apple Health:</b> Some children may qualify to have unpaid medical bills for the last three months covered</p> <p>Full medical, dental and vision coverage</p> <p><b>WIC:</b> Nutrition education and services; Breastfeeding promotion and education; A monthly food prescription of nutritious foods; and Access to maternal, prenatal and pediatric health-care services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Some diagnostic services such as ultrasound, breast biopsy, surgical consultation, colonoscopy</p> <p>Cancer treatment for some women qualified through Medicaid</p> <p>Referral to treatment services</p>	<p>Programs vary depending on health center: primary &amp; well child care, prenatal and post delivery care, family planning (birth control), minor surgical and orthopedic care, Pharmacy, dental and orthodontics, optometry, nursing, mental health, laboratory &amp; radiology</p> <p><b>SIHB:</b> multi-service non-profit community health center dedicated to improving the health and well-being of urban Indians living in the greater Seattle-King County area</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Medicare offers two standard plans, A: Hospital Insurance and B: Medical Insurance, as well as several supplemental and advantage plans</p> <p><b>Pre-Existing Health Conditions Covered</b></p>
Eligibility	<p><b>GUARANTEED COVERAGE</b></p> <p>Company size 2-50 eligible employees</p> <p>Two employees must work 30 hrs/week for coverage</p> <p>Owner can count as an employee with proprietor</p> <p>Name on license must draw wages</p> <p>If uninsured for previous 64-90 days, a waiting period for coverage of pre-existing conditions- not counting birth or adoption- may apply.; up to 3 months for 51+ employees; up to 9 mos. 20-50 employees, for HIPAA - up to 12 months</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>COBRA:</b> If you were involuntarily terminated between Sept 1, 2008 and Mar 31, 2010, you are eligible for a 65% COBRA subsidy from the Federal Government. If you become eligible for other insurance, you will no longer be eligible for the subsidy. Must have an income at or below \$125,000 for individuals or \$250,000 for couples. You have 60 days from date of termination to sign up for COBRA coverage</p> <p><b>HIPAA:</b> After you have exhausted your COBRA benefits or if you had 18 months of continuous coverage and your company went out of business, you may convert to a HIPAA individual plan, even if you have pre-existing conditions. You have 63 days from the date you lost your previous coverage to sign up for HIPAA</p>	<p>Eligibility is subject to medical underwriting per the Standard Health Questionnaire for Washington</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Washington resident</p> <p>Fail Standard Health Questionnaire</p> <p>Rejection of Other Health Coverage...</p> <p>Or, live in county without commercial individual coverage...</p> <p>Or eligible for Medicare (different eligibility rules for Medicare)</p> <p>Contact WSHIP for other requirements and exceptions</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>HO:</b> Low income families; Pregnant women; Children under age 19</p> <p><b>Medicaid:</b> Child age 0-19: 200% FPL</p> <p>Working parents: up to 77% FPL</p> <p>Non-working parents: up to 38% FPL</p> <p>Pregnant woman: 185% FPL</p> <p>Parent: 50% FPL with resource test</p> <p>Washington resident and qualified immigrant</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>9 month waiting period of pre-existing conditions except of maternity care and prescriptions</p> <p>Washington resident</p> <p>Not eligible for MediCare</p> <p>At or below 200% FPL</p> <p><b>WPDD:</b> Must live in Washington state. There are no income or age requirements to qualify for this prescription card.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>Apple Health:</b> Children age 18 and under who are Washington residents</p> <p>Family income up to 300% (some children with higher incomes may still qualify)</p> <p><b>WIC:</b> Reside in Washington, Be a pregnant or recently pregnant woman, infant or child up to age 5, Be determined to have a nutritional risk, Income must be: Family Income at or below 185% FPL</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Age 40-64</p> <p>Under-insured or uninsured</p> <p>Income below 250% FPL</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Member of a federally recognized tribe</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Disabled or age 65 and older or people under age 65 with certain disabilities, and people of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).</p>
Monthly Cost	<p>Costs depend on plan choice and + 375% of the Modified Community Rate</p>	<p><b>COBRA:</b> With the 65% subsidy you are responsible for 35% of the monthly premium for the first 15 months. Once subsidy expires you are responsible for full premium</p> <p><b>COBRA &amp; HIPAA:</b> Premiums range from 102%-150% of group health rates; individual coverage may be less expensive, see next column</p>	<p>Costs depend on age and county/zone.</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>Plan usually pays 80% of most benefits. Choice of annual deductibles \$500-\$1,500, subsidies for age 50+</p>	<p><b>Both: \$0</b> or minimal share of cost</p>	<p><b>\$17</b> monthly premium and increase with income</p> <p><b>WPDD: \$0</b></p>	<p><b>Apple Health: \$0-30</b> a month depending on income. No family pays more than <b>\$60</b></p> <p><b>WIC: \$0</b> or minimal share of cost</p>	<p><b>\$0</b> and share of cost sliding scale</p>	<p><b>\$0</b> or sliding scale depending on income</p>	<p><b>\$0</b> and share of cost for certain services; deductibles for certain plans</p>

**Other Programs & Resources**

**Health Coverage Tax Credit**  
866-628-HCTC  
www.irs.gov (key word HCTC)

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

**Partnership for Prescription Assistance**  
888-4PPA-NOW (888-477-2669)  
www.pparx.org

**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	\$226	\$451	\$677	\$731	\$903	\$1,200	\$1,579	\$1,805	\$2,256	\$2,708
2	\$304	\$607	\$911	\$983	\$1,214	\$1,615	\$2,125	\$2,428	\$3,035	\$3,643
3	\$381	\$763	\$1,144	\$1,236	\$1,526	\$2,029	\$2,670	\$3,052	\$3,815	\$4,578
4	\$459	\$919	\$1,378	\$1,488	\$1,838	\$2,444	\$3,216	\$3,675	\$4,594	\$5,513
5	\$537	\$1,075	\$1,612	\$1,741	\$2,149	\$2,858	\$3,761	\$4,298	\$5,373	\$6,448
6	\$615	\$1,230	\$1,846	\$1,993	\$2,461	\$3,273	\$4,306	\$4,922	\$6,152	\$7,383
7	\$693	\$1,386	\$2,079	\$2,246	\$2,773	\$3,687	\$4,852	\$5,545	\$6,931	\$8,318
8	\$771	\$1,542	\$2,313	\$2,498	\$3,084	\$4,102	\$5,397	\$6,168	\$7,710	\$9,253

- A pregnant woman counts as two for the purpose of this chart.
- Add \$311/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. 74, No. 14, January 23, 2009, pp. 4199-4201. 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](http://www.coverageforall.org).

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## Other sources of information

### Financial aid and free or low-cost benefits

**Government Benefits Finder**  
800-FED-INFO  
[www.benefits.gov](http://www.benefits.gov)

(Search tool for grants, loans and other benefits)

**Catalog of Federal Domestic Assistance**  
[www.cfda.gov](http://www.cfda.gov)

(Search tool for grants, loans and other benefits)

### Finding local health care options

**Health Resources and Services Administration**  
888-ASK-HRSA  
888-275-4772  
[www.findahealthcenter.hrsa.gov](http://www.findahealthcenter.hrsa.gov)

**Self Help Clearing House**  
[www.mentalhelp.net/selfhelp](http://www.mentalhelp.net/selfhelp)

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

**Department of Health and Human Services**  
[www.hhs.gov](http://www.hhs.gov)

(Various health care search tools)

**Washington Department of Social and Health Services**  
[www1.dshs.wa.gov](http://www1.dshs.wa.gov)  
800-737-0617

(State program information)

### Laws and regulations

**Washington Office of the Insurance Commissioner**  
800-562-6900

(General information on all types of insurance)

**Employee Benefits Security Administration**  
[www.dol.gov/ebsa](http://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**  
[www.wahu-online.org](http://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.