

Small Business Health Insurance Options on *Washington Healthplanfinder*

Washington Health Benefit Exchange
Presented by Marie Cooper



Background Information

- Created by the WA Legislature, the Washington Health Benefit Exchange operates the state's official online health-insurance marketplace

[Washington Healthplanfinder](#)

- At www.wahealthplanfinder.org you can sign up for free and reduced cost health coverage
- Over 2 million –1 out of every 4 – Washingtonians use [Washington Healthplanfinder](#) to purchase high-quality health and dental insurance

* Used by people who are self-employed, employees of small businesses who are not offered employer sponsored health insurance, lost employer coverage, participate in the gig economy, work seasonally, and do not yet qualify for Medicare

Why Have Health Insurance?

Why Support My Employees In Finding Coverage?



- **Retention and Recruitment:** Health benefits can help keep and recruit talented employees.
- **More Productive Employees:** Healthy employees are less likely to have sick and workday absences. Leading employees to be more focused and effective at work

Health Insurance Options For Small Businesses

- Small Business Group Plan
- Individual Health Plan (Qualified Health and Dental plans)
- Health Reimbursement Arrangements (HRAs)
 - ICHRA: Individual Coverage Health Reimbursement Arrangement
 - QSEHRA- Qualified Small Employer Health Reimbursement Arrangement
- Health Savings Account (HSA)

*Some options can decrease or eliminate eligible federal tax credits. Make sure to carefully review any impacts this can have on you and your employees.

Washington Healthplanfinder

Individual Plans & Small Businesses



No minimum contribution or participation requirements

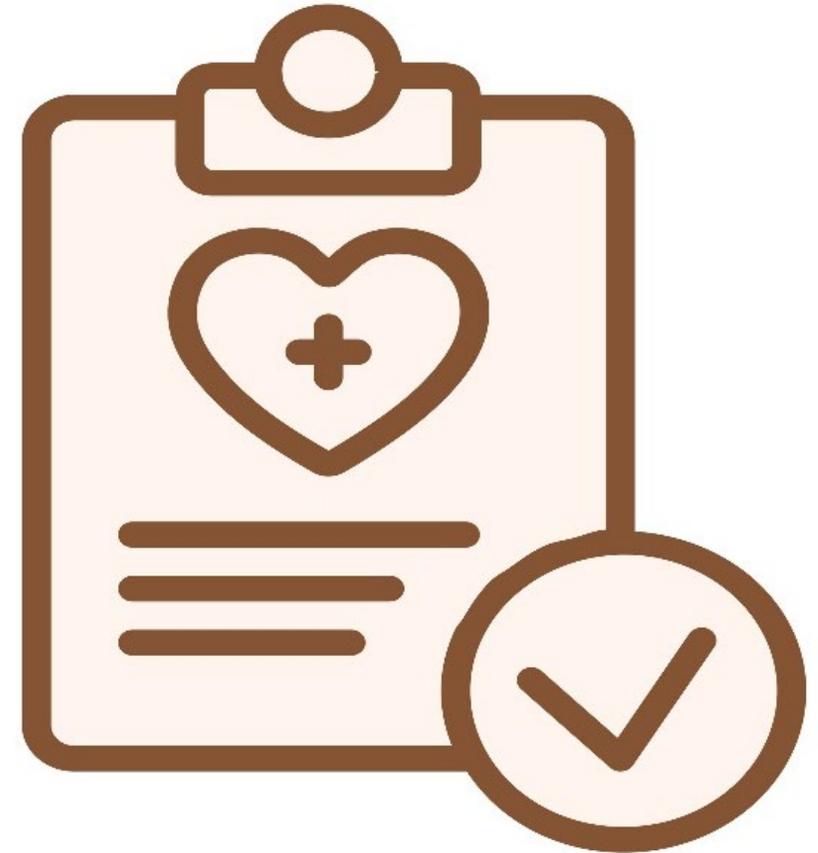
Flexibility of plan options

Owned by the individual

Available for part-time/seasonal employees

Washington Healthplanfinder

- Qualified Health and Dental Plans to fit your needs and lifestyle.
- Exclusive access to federal tax credits and Cascade Care Savings to lower your monthly cost.
- Apply for Washington Apple Health (Medicaid) to get free or low-cost coverage.



Essential Health Benefits



How Much Does Coverage Cost?

- **Washington Apple Health** (Medicaid) is free or low-cost
 - *Over 1.5M people are enrolled in Washington Apple Health
- **Qualified Health Plan (QHP) & Qualified Dental Plan (QDP)**
prices vary based primarily on age, household income, and county you live in
 - Over 200,000 people are enrolled in these private plans
 - **Federal Tax Credits and/or Cascade Care Savings, a new state subsidy, are only available on *Washington Healthplanfinder*.**

Cascade Care Plans and Cascade Care Savings

What Is Cascade Care Savings?

- State-funded subsidy that lowers monthly costs for QHP eligible households earning up to 250%FPL
- Wraps around available federal tax credits
- Eligible individuals can qualify for a special enrollment period to enroll
- Available only on Washington Healthplanfinder.

Persons in family/household	Income per month	Income per year
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.)*

What is Cascade Care Plans?

- Offered by all carriers on Washington Healthplanfinder
- 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.



When Can I Sign-up?

- **Washington Apple Health** (Medicaid) is available year-round
- **Qualified Health Plan & Qualified Dental Plan** enrollment is available:
 1. During Fall “open-enrollment” period (Nov. 1-Jan. 15 for 2024 coverage)
 2. Outside of open enrollment if you experience a “[qualifying event](#)” (such as loss of employer coverage; move to WA state; change in household size)
 - ***You typically have 60 days before/after the date of the qualifying event to enroll***



Where to Sign-up?

- Official website: www.wahealthplanfinder.org
- Mobile App: WAPlanfinder—Apple or Google App Store

The screenshot shows the Washington Healthplanfinder website. At the top, there is a search bar with the text "E.g. How do I renew my cover" and a "Sign In" button. Below the search bar is the Washington Healthplanfinder logo with the tagline "click, compare, covered." and a navigation menu with links for "HEALTH COVERAGE", "MY ACCOUNT", "TOOLS AND RESOURCES", and "ABOUT US". A warning banner states "Special enrollment is available to those who qualify for Cascade Care Savings." Below this is a central panel titled "What would you like to do today?" with several options: "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". A red arrow points to the "Apply Now" button, and a blue arrow points to the "Browse and Compare Plans" button. To the right of this panel are two promotional sections: "Already Receiving Apple Health?" with a "Learn More" button, and "Health Care Is Self Care" with a "Get Support" button. At the bottom right, there is a photo of a smiling man holding a tablet.

Free Enrollment Assistance Available Statewide!

To connect with an **Assister**, visit [Wahealthplanfinder.org](https://www.wahealthplanfinder.org) and click “Support in Your Area.” From here, you can search for a navigator or broker in your community



750+ Navigators &
Certified Application
Counselors



90+ Tribal Assisters



2000+ Certified
Producers



10 Enrollment
Centers

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

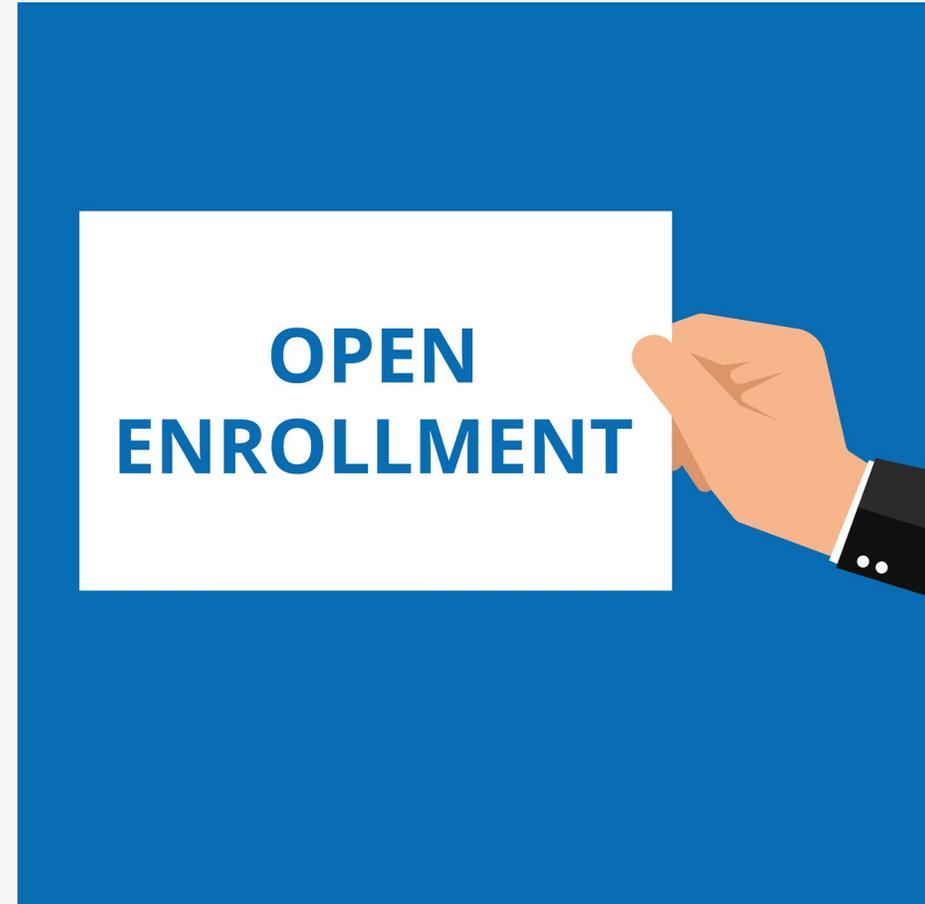
Coming in 2024! Immigrant Health Coverage



- Increase health insurance access to all Washington residents
- Expanding Qualified Health and Dental Plan coverage to people who are undocumented
- If eligible may receive Cascade Care Savings to help lower monthly costs
- Enrollment starting Nov.1, 2023 for coverage starting Jan. 1, 2024
- Washington Apple Health (Medicaid) Expansion- July 1, 2024

Important Dates to Remember

- Enrollment between *Nov. 1- Dec. 15* will receive a **Jan. 1 start date**
- Enrollment between *Dec. 16- Jan. 15* will receive a **Feb. 1 start date**



Small Business Support

- Explain Small Business Options
- Employee Presentations
- Employee Informational Handouts
- Connect to a broker- Group Plans, HRAs, HSAs

Marie Cooper (she/her),

Senior Small Business and Employee Outreach Coordinator
smallbusiness@WAHBExchange.org



washington

healthbenefitexchange

powering washington healthplanfinder

WWW.WAHEALTHPLANFINDER.ORG | WWW.WAHBEXCHANGE.ORG