



HEALTH INSURANCE 101

*Understanding the Basics of Health Insurance
for Yourself and Your Adult Family Home*

*Presented by Our Care Navigation Specialist
Jessica Claybrook*



Long-Term Care Foundation

of Washington State

LEARNING OBJECTIVES

Today, we will share information about:

- Washington Health Benefit Exchange partnership
- Health insurance and why it is important
- *Washington Healthplanfinder*
- Our Care Navigation Program

WHY THE LONG-TERM CARE FOUNDATION CHOSE TO PARTNER WITH WA HEALTH BENEFITS EXCHANGE & *WASHINGTON HEALTHPLANFINDER*

- WAHBE/*Washington Healthplanfinder* Partnership
 - Mission of WAHBE
 - Benefits of Partnership
 - Resources extended to Individual Qualified Health Plans
 - On-Going Support from Exchange



POLL QUESTION #1

Do you have health insurance for yourself?

- Yes
- No

POLL QUESTION #2

Do you have health insurance for your employees?

- Yes
- No

WHAT IS HEALTH INSURANCE AND WHY SHOULD I CONSIDER IT?

What is a health plan?

You buy a health plan each year in case you or your family needs health care. Your insurance carrier pays a part of the cost of health care when you have a health plan.

Why do I need a health plan?

You never know when you will need to go to the doctor. Having a health plan ensures that you can afford to get medical care when you need it.



Sample Cost of Medical Services

TREATMENT	COST
Heart Surgery	\$78,585
Mammogram	\$263
Spinal Surgery	\$13,255
Colonoscopy	\$1,484
C-Section	\$18,098
Urgent Care Visit	\$181
Yearly Checkup (for Teens)	\$117
ER Visit	\$579

Washington Healthplanfinder

WA State's Online Marketplace for Health & Dental Insurance

- Individual 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.



Official Website

www.wahealthplanfinder.org



Mobile App: WA Planfinder- Apple or Google App Store

Essential Health Benefits



How Much Does Health Insurance Cost?

- **Washington Apple Health** (Medicaid) is free or low-cost.
 - Over 1.5M people are enrolled in Washington Apple Health.

- **Qualified health plan** and **qualified dental plan** prices vary based primarily on age, household income, and location.
 - Over 273,000 people are enrolled in these private plans.
 - 112,000 people pay less than \$100 per month
 - 56,000 people pay less than \$10 per month

Savings Available to Customers

- Cascade Care Savings (State Subsidy)
- Federal Tax Credits

Note: These savings are income based, applied automatically and only available exclusively on *Washington Healthplanfinder*.



When Can I Sign Up?

- **Washington Apple Health** (Medicaid) is available year-round.
- **Qualified health plan** and **qualified dental plan** enrollment is available:
 - During fall open enrollment period (Nov. 1-Jan. 15)
 - Outside of open enrollment, if you experience a “[qualifying event](#)” (such as loss of employer coverage; move to WA state; change in household size)
 - Note: You have 60 days from the event to apply for a special enrollment period.



What You'll Need

Washington Healthplanfinder will need some information about you when you apply for health insurance coverage.

Gather as much of this information as you can for each person applying.


- Legal name
- Birth date
- Social Security number if you have one (you can apply without one)
- Income documentation
- Current health insurance (if any)
- Noncitizen status documentation (if a legal permanent resident)
- Tribal status documentation (if registered)



We recommend you add all members of your household, even if they are not applying. This way, you can get the best health plans and savings for your situation.

What would you
like to do today?

 Apply Now

 Renew Your Coverage

 Sign In to Your Account

 Free or Low-Cost Apple Health

 Health Care Options for Immigrants

 Browse and Compare Plans

 Frequently Asked Questions

 Make a Payment

Apply

Visit www.wahealthplanfinder.org

- From www.wahealthplanfinder.org click “Apply Now”
- Browse and Compare Plans





HOW CAN I GET HELP?

Our Care Navigation Specialist:

- Assists and/or connects AFH owners and employees with certified care navigators to help them acquire health insurance through the LTCF Care Navigation Program in partnership with the Washington Health Benefit Exchange.
- Creates and distributes informational materials and provides technical support to owners and employees seeking health care coverage.

CARE NAVIGATION CASE STUDY

"Jessica was AWESOME, she explained and guided us in the process and we were able to get the most affordable insurance for our needs which was 400\$ less than what we used to pay with better options."

"Thank you very MUCH AFH Council for championing for us."

David & Irene
AFH Providers, House of David AFH

CARE NAVIGATION CASE STUDY

"Jessica was very helpful and attentive to our inquiries. She went to great lengths to even schedule more time when needed. She also consulted to make sure you got the right information and deal.

I would recommend Jessica to my friends.

Thank you Jessica for all your help."

Paul and Dorcas
AFH Providers, Bright White Light AFH

SET YOURSELF UP FOR SUCCESS WITH OPEN ENROLLMENT

Reserve your 1:1 appointment before 11/1/24!

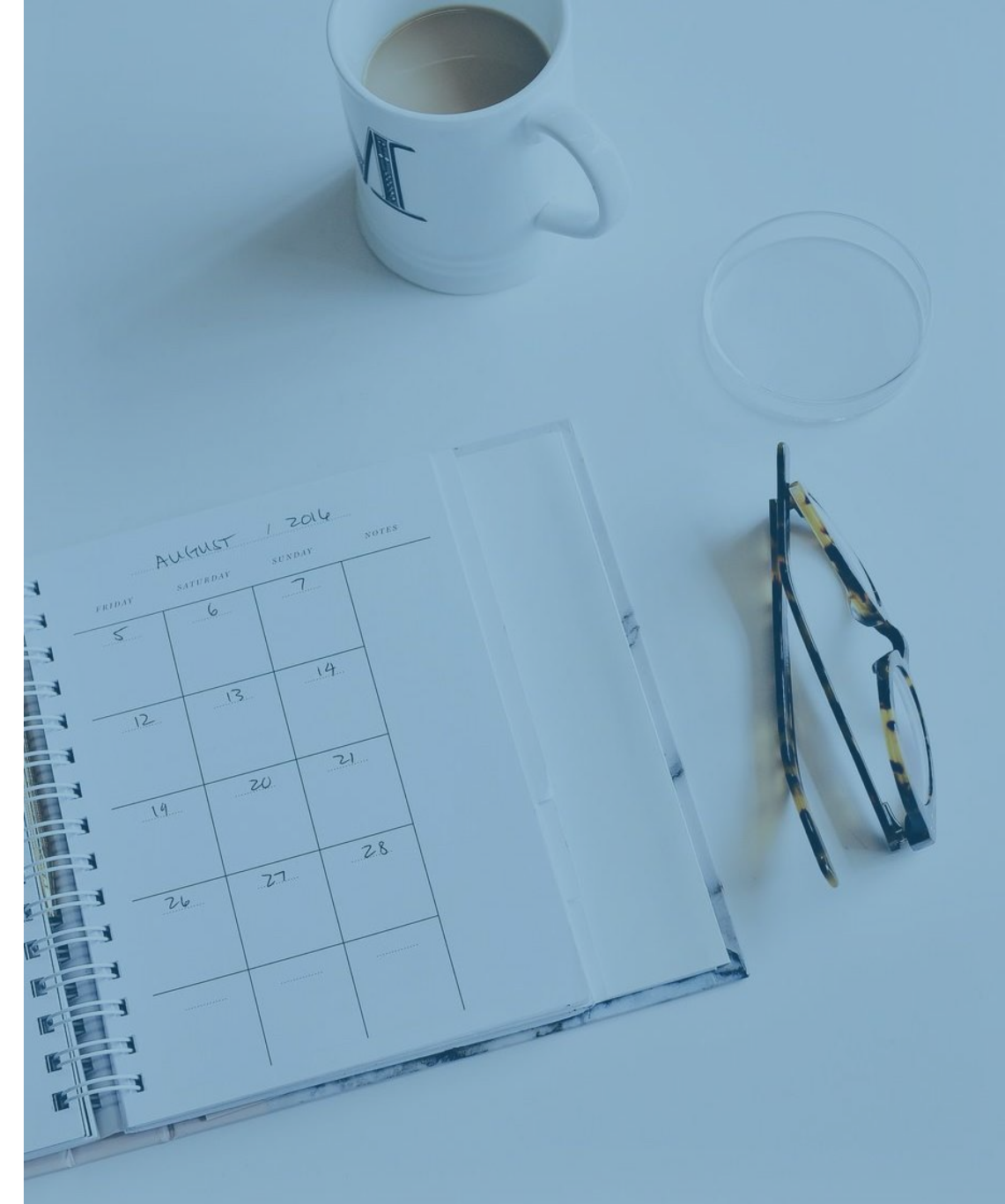
Connect with Jessica:



Calendar Link Invite (PENDING) to connect with Jessica



Sign up for e-mail reminders or reach out directly at jessicac@tcfwa.org



QUESTIONS?

Thank You for Attending Health Insurance101

Please consider sharing with other AFH owners
and staff members in our community



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Health Insurance 101