

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY SPONSORED PROGRAMS						
	Employees and Small Businesses	People with Recent Coverage	People in Relatively Good Health	People with Expensive Medical Conditions	Income-eligible individuals	Children	Individuals and Families	Native American Indians	Low Income Families	Women
Plan	<p>Group Health Plans</p> <p>www.dol.gov/ebsa</p> <p>Washington Association of Health Underwriters www.wahu-online.org</p> <p>Washington State Office of the Insurance Commissioner www.insurance.wa.gov</p>	<p>COBRA</p> <p>...or</p> <p>HIPAA (Health Insurance Portability & Accountability Act)</p> <p>866-4-USA-DOL www.dol.gov</p> <p>or</p> <p>State Continuation Coverage</p>	<p>Individual Plans</p> <p>800-562-6900 (Consumer Hotline)</p> <p>Washington Association of Health Underwriters www.wahu-online.org</p> <p>Washington State Office of the Insurance Commissioner www.insurance.wa.gov</p>	<p>WSHIP</p> <p>Washington State Health Insurance Pool</p> <p>800-877-5187</p> <p>www.wship.org</p>	<p>Medicaid</p> <p>Department of Social and Health Services</p> <p>800-737-0617</p> <p>www1.dshs.wa.gov</p>	<p>Children's Health Insurance Program</p> <p>877-KIDS NOW 800-562-3022</p> <p>http://fortress.wa.gov/dshs/maa/CHIP</p>	<p>Washington Basic Health Plan (subsidy program)</p> <p>800-826-2444 800-660-9840</p> <p>www.basicehealth.hca.wa.gov</p>	<p>Indian Health Service</p> <p>503-326-2020 (Portland-based) www.ihs.gov</p> <p>Seattle Indian Health Board</p> <p>(206) 324-9360 www.sihb.org</p>	<p>Healthy Options (Medicaid Managed Care Program)</p> <p>800-562-3022 800-359-9517 877-877-7637</p> <p>http://maa.dshs.wa.gov/HealthyOptions</p>	<p>Washington Breast and Cervical Cancer Program</p> <p>800-525-0127 888-438-2247</p> <p>www.doh.wa.gov/wbchp</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>Up to \$2M lifetime maximum, assorted deductibles</p> <p>COBRA coverage available for 18-36+ months depending on qualifying events; benefits are same as group program</p> <p>HIPAA individual-plan conversion benefits are based on the program selected, no expiration</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><i>Limits on Pre-Existing Health Conditions May Apply</i></p>	<p>Max lifetime benefit is \$1 million per covered person</p> <p>Choose from Standard, Network, Medicare</p> <p>6 mos. 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>Physician services, checkups (medical and dental), family planning, maternity, prenatal, and newborn care, prescriptions, mental health, hospital services, comfort care, hospice, dental services, drug and alcohol treatment, eye glasses, hearing aids</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>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><i>Pre-Existing Health Conditions Covered</i></p>	<p>Choose from: Kasiers, 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><i>Pre-Existing Health Conditions Covered</i></p>	<p>Programs vary depending on health center: primary & 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 & radiology</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Choose from several different plans</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>
Eligibility	<p>GUARANTEED COVERAGE</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 mos. for 51+ employees; up to 9 mos. 20-50 employees, for HIPAA - up to 12 months</p>	<p>GUARANTEED COVERAGE</p> <p>Employer must have 20+ employees/COBRA</p> <p>All coverage terminated within last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud</p> <p>For HIPAA: recently covered by group program or a COBRA plan for 6 continuous months (COBRA option must have been selected if available and exhausted)</p> <p>State Coverage may last up to 6 mos. Must have had group plan for 90 days, for 20 or less employees</p>	<p>Eligibility is subject to medical underwriting per the Standard Health Questionnaire for Washington</p>	<p>GUARANTEED COVERAGE</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>GUARANTEED COVERAGE</p> <p>Child age 0-19: 200% FPL</p> <p>Pregnant woman: 185% FPL</p> <p>Parent: 50% FPL with resource test</p> <p>Washington resident and qualified immigrant</p>	<p>GUARANTEED COVERAGE</p> <p>Children age 18 and under who are Washington residents</p> <p>Family income up to 250% (some children with higher incomes may still qualify)</p>	<p>GUARANTEED COVERAGE</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>GUARANTEED COVERAGE</p> <p>Member of a federally recognized tribe</p>	<p>GUARANTEED COVERAGE</p> <p>Low income families</p> <p>Pregnant women</p> <p>Children under age 19</p>	<p>GUARANTEED COVERAGE</p> <p>Age 40-64</p> <p>Under-insured or uninsured</p> <p>Income below 250% FPL</p>
Monthly Cost	<p>Costs depend on plan choice and + 375% of the Modified Community Rate</p>	<p>Costs for COBRA are 2% more than entire employee</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>\$0 or minimal share of cost</p>	<p>\$15 per month with a \$45 maximum</p>	<p>\$17 monthly premium and increase with income</p>	<p>\$0 or sliding scale depending on income</p>	<p>Prices are similar to those of Medicaid</p>	<p>\$0 and share of cost sliding scale</p>

Other programs & resources

Medicare
800-952-5253
1-800-MEDICARE
www.medicare.gov

Medicare Prescription Drug Program
800-633-4227

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.

Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.



“Guaranteed Coverage” means you cannot be turned down due to your health conditions.

“FPL” means Federal Poverty Level. See explanation on reverse side of this Matrix.

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	\$213	\$426	\$638	\$689	\$851	\$1,132	\$1,489	\$1,702	\$2,128	\$2,553
2	285	571	856	924	1,141	1,518	1,997	2,282	2,853	3,423
3	358	716	1,073	1,159	1,431	1,903	2,504	2,862	3,578	4,293
4	430	861	1,291	1,394	1,721	2,289	3,012	3,442	4,303	5,163
5	503	1,006	1,508	1,629	2,011	2,675	3,519	4,022	5,028	6,033
6	575	1,151	1,726	1,864	2,301	3,060	4,027	4,602	5,753	6,903
7	648	1,296	1,943	2,099	2,591	3,446	4,534	5,182	6,478	7,773
8	720	1,440	2,161	2,333	2,881	3,832	5,041	5,762	7,202	8,643

- A pregnant woman counts as two for the purpose of this chart.
- Add \$290/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. 72, No. 15, January 24, 2007, pp. 3147-3148. Monthly and yearly percentage data calculated by FHCE and rounded to the nearest dollar and cent, respectively.

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.

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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

(Search tool for grants, loans and other benefits)

Catalog of Federal Domestic Assistance
www.cfda.gov

(Search tool for grants, loans and other benefits)

Finding local health care options

Bureau of Primary Health Care
888-ASK-HRSA
www.ask.hrsa.gov/pc

(Search tool by zip code)

Department of Health and Human Services
www.hhs.gov

(Various health care search tools)

Self Help Clearing House
www.mentalhelp.net/selfhelp

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

Washington Department of Social and Health Services
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

(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

(State organization of insurance brokers)

WASHINGTON

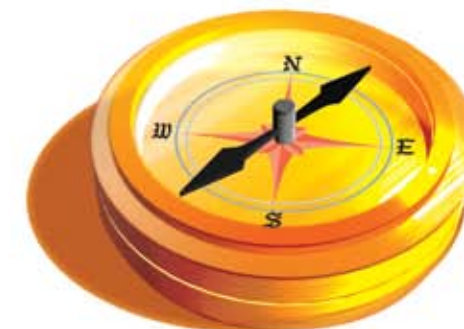
Health Care Options Matrix™



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.

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