

Health Insurance Exchange Overview

Public and Private Health Insurance Exchange Options

What is the Exchange?

The Washington Health Insurance Exchange is a new online marketplace where you can shop for individual and family health plans.

At the Exchange you can:

- Compare rates and plans from all of the major health insurance carriers in Washington
- View options within BOTH the Public Exchange and Private Exchange.
- Get free unbiased help understanding your options
- See if you qualify for reduced premiums depending on your income

Beginning October 1, 2013, individuals and families will be able to compare health plan options through the Washington Health Insurance Exchange. Plans will be effective starting January 1, 2014

The Open Enrollment Period for the Exchange will be 6 months: Oct 1, 2013 through Mar 31, 2014. Enrollment after March 31 will only be allowed if there is a special qualifying event (marriage, loss of employer coverage, etc).

Free or Low Cost Health Insurance

Plans offered through the exchange may be reduced by taxpayer-paid subsidized premium tax rates. Those individuals and families that make below 138% of the Federal Poverty Level (FPL) will receive free medical under Medicaid.

Those making below 400% of the FPL will not pay more than 9.5% of their annual household income for their annual insurance premiums.

To see if you qualify for lower premiums, visit www.wa-exchange.com



Your Health Insurance Options

The ACA (often referred to as ObamaCare) requires all individuals who file taxes to have health insurance starting January 1, 2014, or face a penalty. If your employer doesn't provide health insurance, you'll need to buy your own individual health plan.

Starting Oct. 1, 2013, you'll have two ways to buy an individual health plan, with coverage starting Jan. 1, 2014:

1. **Public Exchange Options** Under the Affordable Care Act, beginning in 2014, many individuals and families will be eligible to receive subsidized coverage in the Public Exchange if they are not eligible for Medicare, Medicaid or the Children's Health Insurance Program and are not offered affordable coverage through their employer
2. **Private Exchange Options** Additional health plans will be available outside of the Public Exchange. Individuals and families that do not qualify for tax credits under the public exchange will want to select an option from the Private Exchange as the application process is more simplified and there are more options to choose from.

The Washington Health Insurance Exchange provides Washington families access to all of the health insurance options - both Public and Private.

For personal assistance selecting the right option, call 360-464-1622 to speak with a representative.