

All about Cost-Sharing Reductions

Lower Costs Keep Money in Your Pockets



WHAT ARE COST-SHARING REDUCTIONS?

Cost-sharing reductions lower the out-of-pocket costs of your health plan (deductible, copays and co-insurance). They do not lower your premium. You can only get them through *Washington Healthplanfinder*.

HOW DO I GET COST-SHARING REDUCTIONS?

You qualify for cost-sharing reductions based on your income. The lower your income, the more you can save. You must sign up for a Silver plan to get cost-sharing reductions.

HOW DO THEY WORK?

They lower your deductible. When you have a lower deductible, your health plan will begin sharing costs sooner.

They lower your copays and co-insurance. You pay copays and co-insurance when you receive a covered service. Cost-sharing reductions lower these amounts.

They lower your out-of-pocket maximum. Your out-of-pocket maximum limits what you pay for health care in a year. Covered services have no out-of-pocket cost when you reach this limit.

GET SUPPORT IF YOU NEED IT

Our Customer Support Center can answer questions and connect you with an expert in your area.



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