Recent federal change

The federal government recently fixed a regulatory flaw known as the "family glitch." For the first time, some families who were not eligible for tax credits in the past may now be eligible for financial assistance through Washington Healthplanfinder.

Starting this open enrollment, families who have found an employer insurance offer unaffordable in the past should look at new opportunities for savings on *Washington Healthplanfinder*.

• **Tip:** Families can quickly see if they may be eligible for these new savings by visiting wa-affordabilityestimator.checkbookhealth.org/#/. Actual eligibility will be determined when families apply for coverage.

Effect in Washington state

This federal fix will help thousands of families in Washington state access more affordable health coverage. Over the past few years, about 10,000 families were denied federal premium tax credits because of the "family glitch," and as a result, only about 1,500 are currently enrolled in health coverage through Washington Healthplanfinder. In November, Washington Healthplanfinder will begin reaching out to those previously denied tax credits who may now be eligible.

Customer action needed to benefit from savings

Starting Dec. 1, 2022, families with offers of employer coverage are encouraged to update an existing application or submit new application through *Washington Healthplanfinder* to find out whether they are newly eligible for savings on their health care plan. At this time, families will be able to see the new tax credits they may be eligible for displayed on screen.

• **Tip:** Families that submit an application by Dec. 15 can get new savings starting Jan. 1, 2023.

Those seeking coverage will need to newly enter information about the premium cost for their family to enroll in an employer plan and the family members who could enroll in the employer coverage. In November, Washington Healthplanfinder will be updated to capture family premiums. Trained assisters are available to help families enter this information correctly.

Your benefits package includes a table of health plans and rates. Find the lowest-cost plan that meets Affordable Care Act guidelines. Provide the monthly premium to cover your household. Contact your employer if you cannot find this information.

Coverage Level	Bronze Plan	Silver Plan
Employee	\$40.18	\$58.97
Employee + Spouse	\$92.23	\$136.85
Employee + Child(ren)	\$76.40	\$114.37
Family	\$127.89	\$187.08

Household premium reporting instructions at wahealthplanfinder.org.

wahealthplanfinder.org

1-855-WAFINDER

1-855-923-4633

