



## WAHBE Policy Regarding “Ten-Day Free Look”

The Washington Health Benefit Exchange (WAHBE) has received questions about how consumers can exercise their right to a “10-day free look” at their health or dental plan, provided under state insurance regulations (RCW 48.44.230).

### What is the “10-Day Free Look” Provision?

- The contractual right of a consumer who purchases a health or dental plan to return the policy to the issuer for any reason within 10 days of delivery of the policy (or contract) to the consumer.
- The 10-day period begins on the date the carrier provides the actual insurance policy to the consumer – not on the date the consumer selects a plan in *Washington Healthplanfinder*. This date may differ from the coverage effective date.
- *Washington Healthplanfinder* does not facilitate delivery of the policy and is unaware of when delivery occurs and the 10-day period begins.
- If the consumer returns the policy within 10 days of the delivery date, it is void from the effective date and any payment for a plan must be refunded to the consumer.

### WAHBE Policy

- A consumer should contact their carrier directly and the two parties should reach an agreement that the “free look” provision applies.
- The carrier will contact the Exchange and request cancellation of the policy.
- Prior to cancelling the policy, the Exchange will contact the consumer and confirm that the consumer wishes to cancel.
- If it is outside the open enrollment period, the Exchange will explain to the consumer that he/she may not be able to purchase another plan until the next open enrollment period.
- WAHBE will not reinstate the plan or provide a special enrollment period if requested to do so later by the consumer.