



More than 40% of Washingtonians who get their health insurance through the state’s official online marketplace, *Washington Healthplanfinder*, could receive brand new state-funded premium subsidies when enrolling in coverage for 2023.

To get these new savings — called Cascade Care Savings — *Washington Healthplanfinder* customers can newly sign up for, or switch to, a qualifying plan during open enrollment starting Nov. 1.

Who:

- Cascade Care Savings, available exclusively through *Washington Healthplanfinder*, is for Washingtonians making up to 250% of the federal poverty level (FPL) — generally low-wage and part-time workers — who are not eligible for existing state and federal coverage programs like Washington Apple Health or Medicare.

Tip: To see their federal poverty level — customers can use the calculator at:

wahbexchange.org/current-customers/your-1095-a-statement/affordability-exemption/federal-poverty-level

What:

- Most customers who are eligible for Cascade Care Savings will be able to get a high-quality Cascade Care plan for less than \$10 a month. And, for the first time in *Washington Healthplanfinder* history, customers can find plans with \$0 monthly premiums.
- Cascade Care plans have lower deductibles and cover more pre-deductible services, including primary care visits, mental health services, and generic prescriptions.

When:

- Customers not already in enrolled in a Cascade Care Silver or Gold plan will need to newly sign up for, or switch to, a Cascade Care Silver or Gold plan during open-enrollment, Nov. 1, 2022–Jan. 15, 2023. Customers who sign up by Dec. 15, 2022, will start receiving Cascade Care Savings on Jan. 1, 2023.

Tip: Cascade Care plans have “Cascade” in the plan name and the Cascade Care logo is displayed next to the plan’s carrier in *Washington Healthplanfinder*.

Where:

- Customers can sign up for Cascade Care Savings by visiting wahealthplanfinder.org or by calling the Customer Support Center at 1-855-923-4633. Eligibility is determined by *Washington Healthplanfinder* and new savings will be applied when a customer’s 2023 coverage begins.

Are you eligible for Cascade Care Savings?

| | |
|---|---|
| Household income up to 250% of the federal poverty level | ✓ |
| Apply for and accept all available federal tax credits | ✓ |
| Not eligible for minimum essential coverage through federal or state programs, like Medicare or Washington Apple Health | ✓ |
| Enrolled in a high-quality Cascade Care Silver or Gold plan through <i>Washington Healthplanfinder</i> | ✓ |
| Qualified health plan (QHP)-eligible resident of Washington state | ✓ |
| <i>American Indian/Alaska Native (AI/AN) individuals may enroll in any plan that allows them to take advantage of their \$0 cost-sharing reduction benefit.</i> | |



How:

- Cascade Care Savings was established by the Washington State Legislature in 2023, and \$50 million has been provided for 2023.
- Cascade Care Savings maximizes all available federal tax credits, and also helps customers who do not qualify for federal subsidies. The state premium subsidies, in tandem with federal subsidies, provide an unprecedented opportunity for uninsured, low-income Washington residents to get covered.
- The exact amount of savings received is based on where the customer lives, their age and their income, and will be displayed to customers in *Washington Healthplanfinder*. In 2023, Cascade Care Savings will reduce premiums by up to \$155 per member per month.

The Value of Cascade Care Savings

Maria, 40, lives in Federal Way and her annual income is \$30,578.



If Maria re-enrolls into the same plan next year, which is not eligible for Cascade Care Savings, she'll pay nearly \$60 more every month than she did in 2022.



If she switches to a Cascade Care plan but wants to stay with her same carrier, she could save nearly half on her monthly premium.



By switching to the lowest-cost Cascade Care Silver plan in her area, she pays no monthly premium for the same high-quality benefits.

| Plan type | Non-Cascade Silver carrier | | Cascade Silver with current carrier | Cascade Silver switch to lowest-cost carrier |
|----------------------|----------------------------|--------------|-------------------------------------|--|
| | 2022 | 2023 | 2023 | 2023 |
| Premium | \$387 | \$437 | \$433 | \$358 |
| APTC | \$297 | \$290 | \$290 | \$290 |
| Cascade Care Savings | N/A | N/A | \$68 | \$68 |
| Net Premium | \$90 | \$147 | \$75 | \$0 |

