

Outreach to Striking Workers

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Highlights

- [Senate Bill 5632](#) passed during the 2024 Washington legislative session which requires the Exchange to administer a worker health plan access assistance program for employees who lose employer-provided health care coverage as a result of a labor dispute.
- Supported Boeing firefighter lockout in Spring 2024; currently supporting Boeing Machinist strike (IAM 751 Union members).
- Estimated 31,000 IAM workers in WA impacted by current strike; 53,000 impacted workers + covered family members lost coverage on Sept. 30th.
- Impacted workers have 60-day special enrollment window to apply for coverage on Washington Healthplanfinder.
- HBE is solely providing resources and is remaining neutral in the labor dispute.

How HBE is Supporting:

- Participating in Rapid Response presentations to impacted workers
- Updated HPF and Corporate website with related information
- Created a striking worker facing 1-pager with coverage options
- Prepared Call Center, Brokers & Lead Orgs, Navigators to support
- Lifted 10-day retroactive reinstatement rule for this population

Flier for workers:

Losing your health insurance due to a strike, labor dispute, or lockout?

You may be eligible for a special enrollment period to sign up for health and dental insurance through Washington Healthplanfinder™.

What is Washington Healthplanfinder?

Washington Healthplanfinder is the place to shop for a health or dental plan in Washington. You can find high quality-plans and savings you cannot get elsewhere. If you live in Washington, you can apply for coverage through Washington Healthplanfinder.

When can I enroll?

You have 60 days before or after your employer coverage ends to sign up for a plan on Washington Healthplanfinder. If you are eligible for Washington Apple Health (Medicaid), you can enroll at anytime.

Is coverage available for family members?

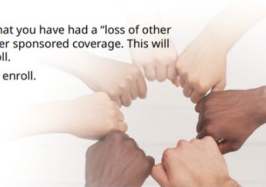
Yes, if the worker's family is also losing coverage, they can get health and dental coverage through Washington Healthplanfinder. They have up to 60 days before or after the worker's last day of employer health coverage to sign up for a plan.

How do I apply?

It is easy to apply for health or dental insurance on Washington Healthplanfinder.

- ▶ Visit wahealthplanfinder.org or download the WAPlanfinder mobile app.
- ▶ Create or sign in to your account.
- ▶ Fill out your application. Make sure you report that you have had a "loss of other coverage" and enter the last day of your employer sponsored coverage. This will open a special enrollment period for you to enroll.
- ▶ Review plan options and select your new plan to enroll.

For assistance, you can also reach out to a trusted professional in your community by selecting "Get Support" on the homepage.



What savings are available?

Washington Healthplanfinder offers ways to save you cannot find anywhere else. Depending on factors such as household income, size, etc., you may qualify for savings that lower the cost of your plan or even make it free.

How does Washington Healthplanfinder compare to COBRA?

COBRA is a federal law that may allow you to temporarily keep your employer-sponsored health coverage.

While COBRA is an option that may make sense for some, it is often the most expensive option. If an employee accepts COBRA, they become responsible for 102% of the monthly costs. Before you accept COBRA, we encourage you to shop and compare your options on Washington Healthplanfinder.

What do I do if I regain my employer sponsored insurance?

It's important to let us know as soon as you regain your employer sponsored health insurance to avoid being enrolled in both and having to pay back any savings you may have received.

For assistance in canceling your health and dental plan, reach out to our Customer Support Center at 855-923-4633 or find virtual or in-person support from a trusted resource in your community.

Need help signing up?

There are certified brokers and navigators throughout the state to help you understand your health plan option, update your account, and enroll into coverage. To find support in your community, select "Get Support" on our homepage. You can also call our Customer Support Center at 1-855-923-4633. Language assistance is available in over 200 languages.



Both available here: [Job Loss and Labor Disputes | Washington Health Benefit Exchange \(wahbexchange.org\)](https://www.wahbexchange.org)

Resource page on corporate site for union reps:

The screenshot shows a web browser window with the URL wahbexchange.org/resources/health-coverage-basics/union-representatives/. The page is titled "Resources" and is divided into two main sections: "Health Coverage Basics" and "Job Loss and Labor Disputes".

Resources

- Health Coverage Basics
 - Plans
 - Privacy Tips
 - Tax Credit
 - Glossary of Terms
 - How to Submit Documents
 - Covering Your Small Business
 - Steps to Apply
 - Insurance Carriers
 - Job Loss and Labor Disputes**
 - Tools
 - Tax Resources
 - Language Resources
 - Media Toolkit

Job Loss and Labor Disputes

If a worker loses their employer-sponsored health or dental insurance outside of open enrollment (Nov. 1-Jan. 15) due to a layoff or labor dispute (such as a strike, lockout, etc.), [Washington Healthplanfinder](#) has options to help them avoid a gap in coverage. Workers who lose or have lost their health or dental coverage have 60 days before or after their last day of employer-provided coverage to access a new plan through Washington Healthplanfinder.

On [Washington Healthplanfinder](#), individuals and families can shop and compare health and dental plans. To help reduce the monthly cost of health insurance, federal and state subsidies may be available to those who qualify. Individuals may also qualify for free or low-cost coverage through Washington Apple Health.

Questions and resources

Have questions? For information about how to support workers in accessing health and dental insurance through Washington Healthplanfinder, contact [Marie Cooper@wahbexchange.org](mailto:Marie.Cooper@wahbexchange.org).

Learn more about services available to workers who have lost their employer-sponsored insurance:

- [Losing your health insurance due to a strike, labor dispute, or lockout? \(PDF\)](#)
- [Health Insurance Options After a Job Loss \(PDF\)](#)
- [How to report income changes to Washington Healthplanfinder](#)

Frequently asked questions

Is coverage available for family members?	+
Is it possible to only have coverage for a month?	+
What does a worker need to do when employer sponsored coverage is regained?	+



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www.wahealthplanfinder.org

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| 1-855-923-4633