

Cascade Care plans: Cascade and Cascade Select, what is the difference?

Cascade Care is Washington Health Benefit Exchange's largest effort to make health insurance accessible and affordable, increase the predictability and reduce the cost of out-of-pocket costs of health care services. Cascade Care plans are an umbrella term for two separate, but similar, plan sub-types called "Cascade" and "Cascade Select." These plans offer the same benefits as other plans on *Washington Healthplanfinder*, with more predictable and lower costs.

Just like other plans on *Washington Healthplanfinder*, all Cascade Care plans are eligible for federal tax credits, if the plan members qualify. At the Silver and Gold metal levels, both plan sub-types allow income eligible people to benefit from state-funded premium subsidies called Cascade Care Savings which reduces out-of-pocket costs for customers.

In 2024, individuals and family members who make less than 250% of the federal poverty level — \$36,450 per year for an individual and \$62,150 for a three-person household — may qualify for Cascade Care plan with Cascade Care Savings.

Similarities between Cascade and Cascade Select plans

- ▶ "Standard" plans offered exclusively on *Washington Healthplanfinder*
- ▶ Cover more services before the customer pays the deductible
- ▶ Have consistent cost-sharing and deductibles across the same metal level
- ▶ Have the same benefit structures
- ▶ Help lower deductibles and provide more services before meeting the deductible
- ▶ Plans are identified by having "Cascade" or "Cascade Select" in their plan name, as well as having a Cascade Care logo along with the insurance company's logo.



Differences and how to tell them a part

Cascade plans

- More insurance companies offer these plans than Cascade Select plans and are available in every Washington county
- Cascade plans are named as follows: "Insurance company Cascade metal level."

Cascade Select plans

- Lowest premiums available on *Washington Healthplanfinder*
- Small provider networks, this means fewer doctors accept these plans
- Fewer insurance companies offer these plans as they have higher standards established by Washington Health Care Authority.
- Higher in quality because of their consistency and standards set
- Cascade Select plans are named: "Insurance company Cascade Select metal level." On the identification cards for Cascade Select plans, the subscriber ID will begin with the letters "BT."

