

# Cascade Care

Cascade Care makes health insurance accessible and affordable for every *Washington Healthplanfinder* customer.



For more information, email us at [cascadecare@wahbexchange.org](mailto:cascadecare@wahbexchange.org)

Visit our website at [wahbexchange.org](http://wahbexchange.org)



**Lower premiums**



**Higher quality benefits**



**Lower copays**



**Easier plan shopping**



**Available in all counties**



**Extra savings for those who qualify**

▶ All **Cascade Care plans** let customers pay less at the doctor's office with more predictable costs. For example, regular check-ups and mental health office visits are covered without a deductible.

▶ **Standard plans** are high-quality, low-cost, thoughtfully designed plans available exclusively to *Washington Healthplanfinder* customers.

▶ The nation's first **public option plan**, Cascade Select, is selected by the state and intended to be the most affordable plans for *Washington Healthplanfinder* customers.

▶ A **state subsidy** named Cascade Care Savings lowers customers' premiums through state-funded premium assistance. Low-income customers can get Cascade Care Silver or Gold plans for lower costs than non-Cascade plans.

*Data points as of 5/2023*

## 2 in 3

*Washington Healthplanfinder* qualified health plan customers are enrolled in Cascade Care plans

## 55,000+

*Washington Healthplanfinder* customers have lowered their monthly premiums with Cascade Care Savings

## 14%

Lower premiums before subsidies in public option plans, on average, compared to non-Cascade plan premiums

## Cascade Care Plans

- ✓ All Cascade Care plans have the same benefit design.
- ✓ Easier to shop and compare plans from different carriers.
- ✓ Offers an apples-to-apples comparison on premium costs, benefits and doctor networks.
- ✓ Public option healthplans designed by the Exchange and selected by the Washington Health Care Authority (HCA).
- ✓ Public option plan carriers are required to meet higher quality standards and HCA-defined reimbursement rates for providers, including hospitals and doctors.

### Exchange Average Monthly Net Premium by Subsidy Status

- Non-subsidized
- With federal subsidies only
- Cascade Care Plan with federal and state subsidies



### About Washington Healthplanfinder

Washington Healthplanfinder is the state's health insurance marketplace where people, without insurance through an employer, spouse or other means, can explore different options and find a plan that works for them and their families.

Washington Healthplanfinder offers qualified health plans — nonstandard (non-Cascade) plans and standard plans, named Cascade Care plans. Cascade Care plans are available statewide at the Bronze, Silver and Gold levels and include Washington's first-in-the-nation publication option plans.

It also directs and connects low-income people who are eligible to get free coverage through Washington Apple Health (Medicaid).