



What is *Washington Healthplanfinder*?

Washington Healthplanfinder is a new way to find health insurance. It's a customer-friendly, online marketplace where individuals and families can find, compare and enroll in a health plan that fits their needs and budget. Brokers can play a critical role in helping residents access health plans offered through the site. *Washington Healthplanfinder* allows residents to:

- Make side-by-side comparisons of Qualified Health Plans (QHPs) that offer essential health benefits such as preventive care and vision services
- Find out if they are eligible for tax credits or less expensive copays and deductibles
- Get in-person help finding, selecting and enrolling in the health plan that fits their needs and budget

Brokers who are authorized to sell *Washington Healthplanfinder* products will be able to present QHP offerings to individuals and small businesses in Washington.

Open enrollment through *Washington Healthplanfinder* starts on **October 1, 2013** for coverage that begins on **January 1, 2014**.

Training and Certification

Licensed brokers can become authorized to sell health plans offered on *Washington Healthplanfinder* by completing an Exchange training course. Brokers must also be appointed by respective health insurance carriers to sell specific plan products. To learn more about training and registration with *Washington Healthplanfinder*, visit wahbexchange.org.

Compensation

Brokers will receive compensation from the carriers they hold appointments with for sales of insurance plans offered on *Washington Healthplanfinder*, just as they do today.

Why Brokers Should Get Involved

Washington Healthplanfinder will provide exclusive access to a new market of consumers and small businesses who may now be eligible for premium subsidies or tax credits to help pay for their insurance coverage. About 280,000 individuals are expected to enroll through *Washington Healthplanfinder* in 2014, with 60 percent of those individuals previously uninsured. Brokers may also work with existing clients to offer health insurance through *Washington Healthplanfinder*. The site will offer brokers:

- A password-protected login and dashboard to track their client database, client contact information and application status
- A unique profile for each broker in the *Washington Healthplanfinder* system, which will allow consumers and small businesses to easily locate brokers by name or ZIP code
- Customer service to answer questions and provide support to brokers as they work with clients

What is Washington Healthplanfinder Business?

Washington Healthplanfinder Business is a new way for employers to find insurance for their employees. It will let small businesses (up to 50 employees) offer a choice of QHPs to employees. Employers can choose their level of contribution toward employees' coverage. Employers will be able to make a single monthly payment to Washington Healthplanfinder Business rather than to multiple plans. The Exchange provides exclusive access to a 35 percent tax credit for health premiums for most small businesses — a benefit that increases to 50 percent in 2014.

For 2014, only Kaiser Foundation Health Plan of the Northwest, serving Clark and Cowlitz counties, was approved to offer health plans on Washington Healthplanfinder Business. The Exchange is committed to working with the other insurance companies to help them get ready to sell health plans for 2015. Health plans for individuals and families are available statewide through Washington Healthplanfinder in 2014. The marketplace for individuals and families is separate from the marketplace for small businesses.

What are the requirements for small businesses participation?

To participate, businesses may have up to 50 employees, be based in or have an employee worksite in Washington state and achieve minimum group participation rates. Participation rates are 100 percent for businesses with up to three employees and 75 percent for businesses with four to 50 employees.

Who is eligible for the small business tax credit?

Starting in 2014, Washington Healthplanfinder Business will provide exclusive access to the small business tax credit, offered by the IRS. To be eligible, employers must have up to 25 employees and contribute at least 50 percent of the total premium cost for employee health coverage. In 2014 and beyond, the maximum tax credit available is 50 percent of employer premium payments for small businesses (or 35 percent for tax-exempt businesses, like charities). The amount of the tax credit depends on the number of employees and average full-time employee annual income. The maximum credit is available for employers with 10 or fewer employees with average annual wages of \$25,000 or less.



How can I enroll my current clients through Washington Healthplanfinder?

If you have been appointed by insurance carriers to sell QHPs and have completed required training courses through the Exchange, you may enroll existing clients through Washington Healthplanfinder. Clients will need to select you as their broker through the Washington Healthplanfinder system. Once they have completed this step, you will be notified on your broker dashboard and can guide them through the application process.

What types of health insurance plans will be offered on Washington Healthplanfinder?

Washington Healthplanfinder will offer QHPs that are guaranteed to provide essential health benefits, such as regular check-ups and maternity care, as required by the Affordable Care Act. These plans will be offered in categories based on the percentage of expenses covered by the health plan. Washington Healthplanfinder QHPs will be the same as similar plans sold on the open market, even if consumers are not eligible for a subsidy. Health insurance companies must charge the same price for a health plan, no matter whether it is offered on Washington Healthplanfinder or on the private market.

How can I get involved?

Brokers can attend our monthly Brokers Technical Advisory Committee calls for more information. Meeting information can be found at wahbexchange.org.

For additional questions, please call 1-855-WAFINDER (1-855-923-4633) or email us at customersupport@wahbexchange.org

