

Qualified Health Plans



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Part 1. Introduction

What is a Qualified Health Plan (QHP)?

It is a state-approved private health insurance plan. You buy it through [Healthplanfinder](#).

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- ❖ If you do not have health insurance, or your insurance does not cover care your needs, you might have options. You may be able to get free insurance: Apple Health (Washington Apple Health). Read [Health Care Reform – General Information](#).
 - ❖ Read this only if you live in the state of Washington.
 - ❖ You can find all the fact sheets we link to here at [WashingtonLawHelp.org](#).

Can I get a QHP?

It depends. All these must be true:

- You are a U.S. citizen or have an eligible immigration status. Read [Health Care Reform – Immigrant Eligibility](#).
- You live in the state of Washington.
- You are not in jail or prison.
- You do not have other “minimum essential coverage.” See below.

Can I get help paying for a QHP?

It depends. All these must be true:

- You qualify to get coverage through a QHP. See above.
- Your job does not offer affordable coverage at a certain level (see below) **or** you are not eligible to get government health insurance such as Medicare or Tricare.

- You have limited household income, **or** you are a lawfully present immigrant who is not eligible to get Apple Health and you have limited income.
- You file taxes.
- You are married. You file taxes jointly with your spouse.

I can get health insurance through my job. Can I get help paying for a QHP?

Maybe. If the insurance is not minimum value, affordable health coverage, you might qualify to get help paying for a QHP. If you do, a QHP might cost less than the insurance through your job.

Minimum value means the coverage is like a Bronze level QHP. See below.

Affordable means your share of the monthly premium is 9.78% or less of your household income.

❖ **Household income** is the incomes of the person filing taxes for your household and their tax dependents.

Does getting insurance through my job affect my family?

If you have minimum value, affordable coverage through your job **and** you can buy health insurance from your job for your spouse and dependents, then the coverage is “affordable” for them, too. This is true even if the cost for their insurance plus yours is more than 9.78% of your household income. Your spouse and dependents can buy a QHP instead. They cannot get help paying for it.

I qualify to get help paying for a QHP. How does this work?

There are 2 kinds of help: subsidies or cost-sharing reductions.

How do subsidies work?

Subsidies are also called health insurance premium tax credits. They help pay for your premium. Your **premium** is what you pay every month to have health insurance.

You can get the subsidy monthly so your premium costs less each month. Or you can get it in a 1-time tax refund payment at the end of the year.

Enrolled members of **federally recognized Indian Tribes** or **Alaska Natives** who are shareholders in an Alaska Native Corporation with limited household income can get a special subsidy. You pay no out-of-pocket costs after your monthly premium payment.

How do cost-sharing reductions work?

They help pay out-of-pocket expenses like co-payments and deductibles. You can get cost-sharing reductions if you qualify financially **and** you choose a Silver plan. (See “Can I choose my QHP,” below.)

There is a limit on your out-of-pocket payments each year. After you reach that limit, you will not have to pay any more co-pays or deductibles.

I am an immigrant with lawful status. Is it okay for me to apply for a QHP?

To learn if you can use Washington Healthplanfinder to sign up for market coverage or Apple Health (Medicaid) now that federal “public charge” rules are in effect, visit <https://faq.wahealthplanfinder.org/immigrants.html>.

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- ❖ **COVID-19 alert:** You can get help with Healthplanfinder Open Enrollment from a certified [Navigator](#). To keep everyone safe during the pandemic, Healthplanfinder and Navigators will hold socially distanced in-person events, virtual enrollment events, and use phone and online video.
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Part 2. Applying

How do I apply for a QHP?

You can apply and get subsidies through [Healthplanfinder](#). It is run by the Washington Health Benefit Exchange. To apply, you can do any of these:

- Go online at www.wahealthplanfinder.org. Make sure you use www.wahealthplanfinder.org. Similar sites are copycat scams.
- Call 1-855-923-4633.
- Get a paper application from DSHS or Healthplanfinder.

Can I get help applying?

If you need help applying, call the number above, email customersupport@wahbexchange.org, or ask your local DSHS office for help. They can help you find an In-Person Assister. This is someone in your community trained to help you. Find your local DSHS office at www.dshs.wa.gov/esa/community-services-find-an-office.

Can I apply anytime?

Generally, no. However, you might qualify for Apple Health **or** a “special enrollment period” (exception) might apply to you. See below.

Healthplanfinder generally only takes applications during an **open enrollment** period. The next open enrollment should be November 1, 2020 – January 15, 2021. **Apply by December 15 for coverage starting January 1.**

Part 3. After you are approved

When does coverage start?

For your coverage to start the next month, you must enroll by the 15th of the current month.

The next Open Enrollment period should be November 1, 2020 – January 15, 2021. **Apply by December 15 for coverage starting January 1.**

I did not finish my application before January 15. I had problems with the website or contacting the call center.

Report this as soon as possible. Call 1-855-923-4633 or email customersupport@wahbexchange.org.

You could fit into a Special Enrollment Period. (See below.) You have 60 days to report problems with your application and ask for a special enrollment period.

Can I choose my QHP?

Yes. Different companies offer different “metal” levels of plans (Bronze, Silver, Gold, or Platinum). You must decide which plan is right for your budget and health needs.

Bronze plans generally have the lowest monthly premiums but highest out-of-pocket expenses. You might choose it for the low premiums, but have high out-of-pocket costs and you do **not** qualify for cost-sharing reductions. See above.

The **Silver plan** may be better for you. Out-of-pocket expenses are lower. You can get tax credits and cost-sharing reductions. Generally, Silver’s monthly premiums are higher than Bronze’s, but you could end up paying less overall.

Gold plans have higher monthly premiums but lower out-of-pocket expenses.

Platinum plans have the lowest out-of-pocket costs and highest monthly premiums. These only make sense if your total medical spending will be more than your monthly premiums, or you need very specific treatments.

If you are under age 30 **or** do not have to get health coverage (read [Requirement to Get Health Coverage](#)), you can get a **catastrophic plan**. These cost less. Their benefits are limited.

What will my QHP cover?

It must include these benefits:

- Doctor visits
- ER (emergency room) care
- Hospitalization
- Prescription drugs
- Maternity and newborn care
- Mental health and substance use disorder services
- Rehab and habilitation if you are hurt or have a disability or chronic condition
- Lab services, like X-rays
- Preventive care and chronic disease management
- Pediatric care, including dental and vision care

Some health plans may also offer other benefits under Washington state law.

What will a QHP not cover?

Your QHP does not include

- Adult dental or vision care
- Most hearing care
- Some long-term care

A QHP provider can decide to cover more medical services. When you apply through Healthplanfinder, you can compare what each plan offers.

Can I get a dental plan?

Yes. Anyone who enrolls in a QHP can enroll in a dental plan. You can search for and enroll in dental plans on Healthplanfinder. They can cover

- Just adults
- Adults and children
- Children only

Any tax credits you are eligible for apply to the health plan only. They do not apply to the dental plan.

Can I keep my current doctors?

Maybe. You can check when searching plans at www.wahealthplanfinder.org. You can also call customer support at 1-855-923-4633 to ask them, or ask your doctors which plans they accept.

How much will a QHP cost?

It depends which one you choose. You may be able to get help paying for it. See above.

Do I need to report changes?

Yes. You should report immediately if you or someone in your household

- Has a change in income.
- Moves.
- Gets married or divorced.
- Gets pregnant or a pregnancy ends.

- Gives birth or adopts a child.
- A child on your plan is turning or has turned 26 years old.
- Dies.
- Adds or removes a dependent.
- Goes to or gets out of jail or prison.
- Enters a nursing home.
- Has a change in immigration or citizenship status.
- Has a change in health care coverage.
- Has a change in tax filing situation.
- Is American Indian or an Alaskan Native tribal member.

These changes during the year could cause you to lose your coverage. They can change the cost of your QHP.

If you do not report changes and you should have been paying more for the QHP, you could owe the IRS. If you should have been paying less, you will get credit for the difference on your tax return.

How do I report changes?

Go to your account at www.wahealthplanfinder.org or call customer support at 1-855-923-4633.

How do I pay for my QHP?

You get bills directly from your health or dental insurance company. You pay the premium directly to the QHP. Payment deadlines vary. If 2 different companies provide your health and dental insurance, you must pay each.



www.WashingtonLawHelp.org

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- ❖ Ask your health or dental insurance company about billing, payment deadlines, or grace periods.
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Part 4. If you have problems

I cannot make a payment.

Contact the Healthplanfinder. Ask about an In-Person Assister in your area. They might be able to help you pay in a different way, such as cash or money order. They might be able to find a sponsor to pay for you. You should also talk to a lawyer right away.

After your first payment, you can pay for your QHP in other ways. You can write a personal check or set up an automatic debit.

What if I miss a payment?

You must make your full monthly premium payment on time every month.

If you do not get subsidies, you might lose your health coverage after the first missed payment. **If you get subsidies**, you have a 3-month “grace period.” If you do not pay the premiums by the end of the grace period, you lose coverage. They might bill you directly for medical services you used during those months. If your income has dropped since they calculated your premiums, you might qualify for a lower payment.

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- ❖ If you lose coverage, you cannot get a QHP again until the next open enrollment period, unless a special enrollment period applies. You may also have an IRS penalty if you lost coverage in 2018 and earlier.
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I lost my job.

Tell Healthplanfinder right away. You may be able to start paying less for your QHP, or you may now qualify for Apple Health.

They denied my QHP application.

You should appeal with Healthplanfinder within 90 days of getting your “Eligibility Decision” packet in the mail from them. Ask for an appeal by

- Going online at www.wahbexchange.org/appeals.
- Calling customer support at 1-855-923-4633.
- Other ways listed in the “Eligibility Decision” packet.

Talk to a lawyer right away.

My QHP does not cover a medical service I need.

Contact your QHP provider right away to file a grievance or appeal. Ask the plan’s customer support how.

If that does not take care of it, you can ask for a review by a neutral, independent organization. Read [Office of Insurance Commissioner Guide to Appeals](#). Talk to a lawyer right away.

Do I have to apply for a QHP every year?

Yes. You must renew your coverage during open enrollment each year. The next open enrollment period is November 1, 2020, to January 15, 2021. **Apply by December 15 for coverage starting January 1.** If you do not apply during open enrollment and do not qualify to apply during a special enrollment period, you cannot get a QHP until the next year.

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- ❖ If you lost coverage because you did not pay premiums, the same insurer may deny you coverage until you pay up.
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What is a “special enrollment” period?

You can apply for a QHP within 60 calendar days of one of these **special enrollment** events:

- Losing your job and the affordable health insurance you got through it.
- Your income goes up. You lose Apple Health.
- You lose your health insurance in a divorce.

- Getting citizenship or lawfully present immigration status.
- Gaining a new dependent, such as a new baby.
- Getting married.
- Moving into Washington from another state.
- Your Medicaid application is denied.
- Moving away to a new area offering different health plan options.
- Getting out of jail or prison.
- An error in your enrollment process or other special circumstances or complex cases. See below.

❖ Becoming ill is **not** a special enrollment event.

There may be extra requirements. Call Healthplanfinder at 1-855-923-4633 for more.

Enrolled members of a **federally recognized Indian Tribe or Alaska Natives** who are shareholders in an Alaska Native Corporation can switch plans monthly. Open and special enrollment periods do not apply to you.

I missed open enrollment.

Talk to a lawyer right away. You might be able to apply during a special enrollment period. If you qualify for Apple Health, you can apply any time.

Special Circumstances Special Enrollment: If you have a complex case, call 1-855-923-4633 or email customersupport@wahbexchange.org right away. The deadline is generally 60 days from the event. Complex cases include:

- Natural disaster.
- Unexpected hospitalization.
- Misinformation, misrepresentation, or inaction by anyone helping you enroll.

- The insurance company did not get your information due to a technical issue.
- System errors related to immigration status.
- Display errors on the Healthplanfinder website.
- Error messages kept you from finishing your application on Healthplanfinder.
- You could not apply because you could not verify your income.
- You are a domestic violence survivor. You are trying to enroll in a plan separate from your abuser.
- You bought coverage that you discovered was fraudulent after open enrollment.

❖ Read [Can I Still Enroll in Health Coverage?](#)

My premium is too high or my subsidy is too low.

You should appeal with Healthplanfinder within 90 days of getting your “Eligibility Decision” packet in the mail. Ask for an appeal by

- Going online at www.wahbexchange.org/appeals.
- Calling Healthplanfinder at 1-855-923-4633.
- Other ways listed in the “Eligibility Decision” packet.

Talk to a lawyer right away.