

WASHINGTON'S IMPROVED HEALTH INSURANCE MARKET

**Mike Kreidler, Washington State Insurance
Commissioner**

Number of carriers – individual market

2

2013	2014
1. Group Health Cooperative	1. Group Health Cooperative*
2. Group Health Options	2. Group Health Options
3. Lifewise Health Plan of Washington	3. Lifewise Health Plan of Washington*
4. MODA Health	4. MODA Health
5. Premera Blue Cross	5. Premera Blue Cross*
6. Regence BlueShield	6. Regence BlueShield
7. Regence BlueShield of Oregon	7. Regence BlueShield of Oregon
8. Asuris Northwest Health	8. Asuris Northwest Health
9. Kaiser Foundation Health Plan of NW	9. Kaiser Foundation Health Plan of NW*
10. Time Insurance Company	10. Time Insurance Company
	11. Molina Healthcare of Washington*
* = <i>In Exchange</i>	12. Community Health Plan of Washington*
	13. Coordinated Care Company*
	14. Bridgespan*

Benefits – individual market

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2013	2014
Typical out of pocket costs, including deductible = \$10,000- \$15,000	Maximum out of pocket costs, including deductible = \$6,250
No Rx or maternity coverage	10 essential health benefits – including Rx and maternity coverage
Plans covered 25-48% of your medical costs	Plans <i>must</i> cover at least 60% of your medical costs
Annual limits = \$2 million	No annual limits
Could be denied for pre-existing condition	Cannot be denied for pre-existing condition
	Four metal tiers based on cost-sharing
	Subsidies, depending on income

Resources –

www.insurance.wa.gov

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Health care reform - new coverage options

New coverage options started Oct. 1. Find out how they affect you.

Individuals and families
Small business
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Seniors

SEE ALSO

- Visit Washington's Exchange (wahealthplanfinder.org)
- Search health insurance rate requests
- Invite Commissioner Kreidler to speak at

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2014 health plans and rates

If your employer doesn't provide health insurance, you'll need to buy your own individual health plan. Under health reform, starting Oct. 1, 2013, you'll have two ways to buy an individual health plan, with coverage starting Jan. 1, 2014:

Washington Healthplanfinder (www.wahealthplanfinder.org) - A new online marketplace, also called the "Exchange," where you can compare health plans apples-to-apples and [get help paying your premium](#), depending on your income.

Buy a plan directly from a health insurance company - Additional health plans will be available outside of the Exchange, but if you buy a health plan outside the Exchange, you won't get help paying your premium.

Below you'll find the 2014 health plans and rates for both plans inside and outside the Exchange.

Select a region from the map or list below



NOTE: Check back often as we will add more companies before Oct. 1 to sell outside the Exchange.