



OUTREACH & NAVIGATION

## Guide to Health Insurance Coverage

Health insurance helps cover your medical bills when you seek care. Knowing what your options are can help save you time, money, and frustration. Detailed information about issues related to health insurance coverage can be found on the Washington State Office of the Insurance Commissioner (OIC) website:

[www.insurance.wa.gov/insurance-resources/health-insurance/how-health-insurance-works/learn-how-health-insurance-works](http://www.insurance.wa.gov/insurance-resources/health-insurance/how-health-insurance-works/learn-how-health-insurance-works)

If you are not currently enrolled in some type of healthcare coverage, there are a few options:

### 1) Employer-Sponsored Plans

Almost half of Americans receive health insurance through their employer-sponsored plan. If you are employed in the US and unsure whether health insurance is a benefit available to you, the first step is to contact your employer and ask. If your employer has a Human Resources department, start by asking there.

### 2) Open Enrollment

The open enrollment period for most health coverage runs from November 1 to January 15 each year.

Open enrollment for Medicare plans runs from October 15 to December 7. This is the time when you can sign up for or cancel your Medicare plan. If you miss it, you may have to wait until the next open enrollment period to make any changes. January 1 to March 31 is considered a grace period to change your selected Medicare plan if you have chosen one by the December cutoff.

### 3) Special Enrollment

If you were unable to sign up for health coverage during an open enrollment period, you may be able to qualify for a special enrollment period based on whether you have had a “qualifying life event”.

#### Examples of Qualifying Life Events:

- Marriage or entering a domestic partnership
- Birth
- Adoption or foster care
- Receipt of a court order (including child support)
- Loss of a dependent or dependent status due to death, divorce, or legal separation
- A change in income (eligibility change)
- Loss of other health coverage (because of job loss, divorce, eligibility change, etc.)
- Moving to Washington or a new county in Washington
- A change in citizenship or lawful presence status
- Release from prison
- Loss of free COBRA coverage

#### **4) Medicaid (Apple Health)**

If you meet the eligibility requirements for Medicaid (Apple Health), you can sign up or change your coverage at any time, regardless of scheduled open enrollment periods. Your Medicaid coverage will take effect either on the first of the following month or retroactively to the first of the current month, depending on your circumstances. The easiest way to enroll yourself or a member of your family in Medicaid is to contact one of the Navigators at North Olympic Healthcare Network (NOHN) at (360) 452-7891 ext. 2894 or ext. 2912. In some cases, patients enrolling in Medicaid will need to go through the Department of Social and Health Services. In which case, you can visit:

[www.washingtonconnection.org](http://www.washingtonconnection.org)

*Port Angeles DSHS Office at 201 W 1st Street*

NOHN accepts the following Medicaid MCO's:

- *Community Health Plan of Washington: 1-800-440-1561*
- *Molina: 800-869-7165 (General questions: 877-385-3884)*
- *Coordinated Care: 1-877-644-4613*
- *UnitedHealthcare\*: 1-877-542-8997*
- *Wellpoint\*: 833-731-2167*

\*Please note: UnitedHealthcare and Wellpoint are considered out-of-network for NOHN. Patients with UnitedHealthcare or Wellpoint Medicaid can still be seen by their NOHN provider, but they may be subject to higher costs.

## Types of Healthcare Coverage

### 1) Medicaid

Medicaid is a government-funded healthcare program in the United States designed to provide medical coverage to low-income individuals and families. It is jointly funded by the federal government and individual states, each of which administers its own Medicaid program within federal guidelines. Medicaid offers eligible beneficiaries access to essential health services, including doctor's visits, hospital care, prescription medications, and more. The specific eligibility criteria, benefits, and coverage may vary by state, but the program primarily serves as a safety net for those who cannot afford private health insurance. It helps ensure that anyone meeting specific income and other requirements will have access to necessary medical care. The eligibility criteria are as follows:



#### Modified Adjusted Gross Income (MAGI) Standards

Program	Single Person	2-person Household	3-person Household	4-person Household	5-person Household	6-person Household	7-person Household	8-person Household	9-person Household	10-person Household	11-person Household
Family (N01)	\$511	\$658	\$820	\$972	\$1,127	\$1,284	\$1,471	\$1,631	\$1,792	\$1,951	N/A
138% FPL - New Adult (N05)	\$1,800	\$2,433	\$3,065	\$3,697	\$4,330	\$4,962	\$5,595	\$6,228	\$6,860	\$7,492	\$632
215% FPL - Pregnancy (N03/N23) and *APC (N07/N27)	\$2,804	\$3,790	\$4,775	\$5,760	\$6,747	\$7,731	\$8,716	\$9,703	\$10,688	\$11,672	\$985
215% FPL - Children (N11/N31)	\$2,804	\$3,790	\$4,775	\$5,760	\$6,747	\$7,731	\$8,716	\$9,703	\$10,688	\$11,672	\$985
265% FPL - Family Planning Only	\$3,456	\$4,672	\$5,886	\$7,099	\$8,316	\$9,529	\$10,743	\$11,959	\$13,173	\$14,387	\$1,214
265% FPL - CHIP T1 (N13/N33) \$20 premium	\$3,456	\$4,672	\$5,886	\$7,099	\$8,316	\$9,529	\$10,743	\$11,959	\$13,173	\$14,387	\$1,214
317% FPL - CHIP T2 (N13/N33) \$30 premium	\$4,134	\$5,589	\$7,041	\$8,492	\$9,947	\$11,399	\$12,851	\$14,306	\$15,758	\$17,210	\$1,452

**Note:** Include the unborn child(s) in the household size for family and pregnancy medical AU's.  
 \*After Pregnancy Coverage  
 Above MAGI limits include 5% income disregard except for Family-related N01.

For the most up-to-date information, visit: [www.hca.wa.gov/assets/free-or-low-cost/income-standards.pdf](http://www.hca.wa.gov/assets/free-or-low-cost/income-standards.pdf)

### 2) Qualified Health Plans (QHP's)

In Washington State, Qualified Health Plans (QHPs) are private health insurance policies offered through the state's health insurance marketplace, known as Washington

Healthplanfinder. These plans meet certain federal standards and provide essential health benefits, including preventive care, hospitalization, prescription drugs, and more. Individuals and families can purchase QHPs through the marketplace, and financial assistance may be available to lower-income residents, helping make coverage more affordable. QHPs were established by the Affordable Care Act (Obamacare) to provide accessible, comprehensive healthcare coverage for those who do not qualify for public programs like Medicaid or have access to employer-sponsored insurance. The availability of QHPs, as well as the specific plans and prices, can vary from year to year, so it's important to review the marketplace options during the annual open enrollment period to find the best plan for your needs.

### **3) Medicare**

Medicare is for people who are 65 years of age or older, or who have received Social Security Disability Insurance (SSDI) benefits for at least 24 months. Original Medicare includes Medicare Part A (Hospital Insurance) and Medicare Part B (Medical Insurance). You pay for services as you receive them. When you receive services, you'll pay a deductible at the start of each year, and you usually pay 20% of the cost of the Medicare-approved service, called coinsurance. If you want drug coverage, you can add a separate drug plan. There are also many other supplemental options for those on Medicare.

If you are exploring your options for Medicare-based health insurance, you should first contact the Statewide Health Insurance Benefits Advisors (SHIBA) at 1-800-562-6900. The Navigators at NOHN are not currently able to assist you directly with Medicare coverage, but we may be able to direct you to an appropriate resource.

## **Options for Uninsured Patients**

### **1) Patient Financial Assistance Programs**

Patients experiencing financial hardship may apply for assistance to cover the cost of medical care or other essential needs. This application typically involves submitting detailed information about one's financial situation. For information about patient financial assistance programs, contact your healthcare provider's Billing/Financial Department.

NOHN offers a Sliding Fee Discount program for medical, behavioral health, dental, and vision services. If approved, your discount will also apply to your prescriptions at the NOHN Pharmacy. Sliding Fee Program applications are available upon request. For more information, visit [www.nohn-pa.org/how-to-faq/sliding-fee-program](http://www.nohn-pa.org/how-to-faq/sliding-fee-program). For help in applying:

NOHN Fiscal Program Coordinator  
(360) 452-7891 ext. 3014

All labs in Clallam County are currently handled by Olympic Medical Center (OMC), and therefore, are not included in NOHN's Sliding Fee Discount program. However, OMC offers its own program that patients can apply for separately. For more information, visit [www.olympicmedical.org/patients-visitors/billing-and-financial-services/financial-assistance](http://www.olympicmedical.org/patients-visitors/billing-and-financial-services/financial-assistance). For help in applying:

OMC Patient Financial Services Office  
519 S. Peabody St. Port Angeles, WA 98362  
(360) 417-7111

Forks Community Hospital also offers its own financial assistance application for medically necessary care. For more information:

[www.forkshospital.org/patient-financial-services](http://www.forkshospital.org/patient-financial-services)  
530 Bogachiel Way, Forks, WA 98331  
(360) 374-4391 or toll-free at 1-866-286-4955

## **2) Prescription Savings Programs**

The NOHN Pharmacy Department can assist patients with applications for drug manufacturer financial assistance programs. If there is a particular medication that you feel is unaffordable, and you have already investigated your other options, please bring it to the attention of your care team at NOHN so you can be connected with our Pharmacy Department.

### **How NOHN Patient Navigators Can Help**

We understand that health insurance is complex. Navigators can set up appointments upon request to educate NOHN patients on these resources. If further guidance is needed, you may call or leave a voice message with one of NOHN's Navigators:

(360) 452-7891 ext. 2894 or ext. 2912