Do I need to be a Washington State resident to apply for health insurance through Washington Healthplanfinder?

Yes, you must be a resident to purchase a Qualified Health Plan through Washington Healthplanfinder. However, living in Washington for school qualifies ‘residency’ for Exchange eligibility purposes. This is because residency means that you intend to live in Washington State on more than a transient basis. You must select one state to be a resident in, you cannot be a resident in more than one state. You must, also, use your Washington address while signing up- this means you may have to wait until you obtain your campus address from University Services.

Am I required to have health insurance?

Under the Affordable Care Act, starting January 1, 2014, most Americans will be required to have health insurance or pay a penalty. This is called the “individual mandate.” To avoid the penalty, you need insurance that qualifies as Minimum Essential Coverage. Certain exemptions are written into the law. For example, the mandate doesn’t apply to American Indians, to people who have religious objections or to people who earn too little to be required to file an income tax return. Also, there is a hardship exemptions if you’re homeless, have been evicted recently, have been though a recent natural disaster, had high medical bills you couldn’t pay or had a death in the family.

I am under 26 years old, but my parents live in another state. Can I use their insurance plan instead of Washington Healthplan?

Yes, as a dependent you may be on your parents’ plan until you are 26 years old. It does not matter which state you or your parents live in together or separately; however, you should verify you have access to health care providers should you live in another state or away from your parents.

If I am not a U.S. citizen, can I apply or buy for health insurance through Washington Healthplanfinder?

There are some programs that provide coverage regardless of your immigration status. However, to receive Health Insurance Premium Tax Credits you must be either a U.S. Citizen or lawfully present in the U.S. For Washington Apple Health, lawfully present non-citizens may not be eligible for certain programs five-years from their date of entry.

How do I enter income into Washington Healthplanfinder if I am receiving student loans for tuition or other school related fees?

School tuition costs and fees are tax deductible and are allowed as a deduction from your income when applying for health insurance. Select ‘Yes’ to the question: If you or someone in your household is a student attending a college of higher education, do you pay tuition or other school related fees if you pay or expect to pay school related expenses this year. If you do not know the amount, you can estimate.

When is the deadline to sign-up for insurance through Washington Healthplanfinder?

The deadline to enroll in the State’s Marketplace is one of the following:

(A) Open enrollment period between Nov. 1, 2016 and Jan. 31, 2017.

(B) After a qualifying life event, during a Special Enrollment Period (60 days from the date of the qualifying life event). Some of these life events include getting married, adding a baby, moving to Washington, or losing other health care coverage. (If you are approved for a special enrollment period, your insurance company may ask for records that prove you qualify.) For a full list of exceptions, visit: http://www.wahbexchange.org/new-customers/who-can-sign-up/special-enrollment-period/special-enrollment-qualifying-events/
I am new to shopping for Health Insurance. Which plan do I pick?

Unfortunately, SPU cannot pick your insurance for you. However, we can point you to helpful tips to assist in your selection process.

Plans through Washington Healthplanfinder come in categories, called metal levels. Metal levels differ based on how you and your plan share the costs of your care. You need to decide how much you want to pay monthly and how much you want to pay if you have a medical need. In other words, if your monthly premium payment is low, the cost of getting care when you go to the doctor will be higher. Higher premiums mean paying lower costs out of your own pocket for things such as drugs or hospital stays. If you get in a car accident or have appendicitis, can you afford a huge hospital bill?

Another way to look at it is:

- If you don’t go to the doctor or use prescriptions often, you may want to choose a Bronze plan. These plans cost you less per month, but pay less of your costs when you need care.

- If you expect a lot of doctor visits and qualify for lower costs, you may want to choose a Silver plan to get lower out-of-pocket costs on your health care.

- If you expect a lot of doctor visits or use prescription drugs regularly, you may want a Platinum or Gold plan. These plans often have higher monthly premiums but the health plan pays more of your costs when you need care.

To learn more about how health insurance works or health insurance key terms, visit knowyourplan.org.

I need more help signing up through Washington Healthplanfinder. Where can I go from here?

Healthplanfinder has a network of customer support across Washington so you can get help from someone that works in your community. A Navigator can help you search, apply and manage your coverage. The local contact for SPU area is Kaye Ramaekers, at Public Health- Seattle & King County, 206-205-1074.

If you have any questions related to your Healthplanfinder account you may call 1-855-WAFINDER (1-855-923-4633). The Customer Support Center is open Monday-Friday, 7:30 a.m. to 8 p.m.

Information for this handout taken from:
http://washpirgstudents.org/resources/wa/so-you-need-health-insurance-now-what
https://www.wahealthplanfinder.org