

Free or low-cost health care coverage options



Affordable Care Act and what it means for you

The Affordable Care Act (ACA) requires most people to have health insurance. If your employer doesn't provide health insurance, you'll need to buy your own individual health plan during the annual open enrollment period. The good news is that if you're under age 65 and don't have insurance or you're struggling to pay for your insurance, you may qualify for help to pay for some or all of your premium. In addition, health insurers cannot limit or deny you coverage if you have a pre-existing condition.

Free or low-cost health care coverage options

Apple Health provides medical, dental, vision and mental health coverage to people of all ages who qualify. There's no open enrollment period, so you can apply throughout the year through Washington Healthplanfinder at www.wahealthplanfinder.org.

Apple Health for Workers with Disabilities Program is for people with disabilities age 16 through 64 who meet federal disability requirements and are employed. You must meet income limits. You can buy medical coverage on a sliding-fee scale. Find out more at www.dshs.wa.gov/esa/community-services-offices/apple-health-workers-disabilities-hwd-program or call 1-800-871-9275 (in Seattle call 1-206-272-2169).

Apple Health for Pregnant Women offers medical coverage for pregnant women who meet income limits, and full medical benefits for the newborn baby for the first year. To apply, go to www.wahealthplanfinder.org.

Washington Healthplanfinder may offer you help paying your premiums for an individual health plan, if you qualify. Open enrollment occurs each year Nov. 1 - Jan. 15. For coverage to start Jan. 1, you must buy a plan Nov. 1 through Dec. 15. For coverage to start Feb. 1, you must buy a plan from Dec. 16 through Jan. 15. Remember, premium and cost-sharing subsidies are only available through the Exchange. You can buy a plan through the Exchange during open enrollment even if you don't qualify for premium and cost-sharing subsidies. Always check with your insurance company to make sure you know when your coverage starts.

If you qualify for Apple Health, you can enroll in Washington Apple Health all year long at www.wahealthplanfinder.org.

Individual health plan open enrollment

Open enrollment occurs each year Nov. 1 - Jan. 15. For coverage to start Jan. 1, you must buy a plan Nov. 1 through Dec. 15. For coverage to start Feb. 1, you must buy a plan from Dec. 16 through Jan. 15.

If you miss the annual open enrollment period, you can still enroll if you qualify for Apple Health (www.hca.wa.gov) or a special enrollment period (www.insurance.wa.gov).

Military and veterans

TRICARE for Life provides health insurance for qualified service members, National Guard and Reserve members. To find out more, go to www.tricare.mil or call 1-888-874-9378.

Veterans Affairs (VA) benefits may be available to veterans who qualify for care and prescription drug coverage through a Department of Veterans Affairs medical facility. To find out if you qualify, go to www.dva.wa.gov or call 1-800-562-2308.

Tribal members

Washington Healthplanfinder may offer you free or low-cost health insurance if you're under age 65, not on Medicare, and you're a tribal member of a federally-recognized tribe or a shareholder in an Alaska Native Corporation. Learn more at www.wahealthplanfinder.org/us/en/home-page.html.

Indian Health Service is a federal program for American Indians and Alaska natives. It also may provide health services to Indians of Canadian or Mexican origin or to non-Indian women pregnant with an eligible American Indian child. For more information or to find the nearest clinic, go to www.ihs.gov/portland or call the Portland office, which services Washington, Oregon and Idaho at 1-503-414-5555.

Tribal clinics offer health care to tribal members and their families. In some smaller communities, tribal clinics may serve the entire community. For more information, contact your local tribal government or go to www.npaihb.org/member-tribes/.

Other programs that may help with costs

Health clinics

Community clinics offer health care services in most counties and charge based on a sliding-fee scale. For more information, call the Washington Association for Community Health at 360-786-9722 or go to www.wacommunityhealth.org.

Washington Healthcare Access Alliance offers access to free and low cost health care often run by volunteers with donated supplies. To find a clinic in your area go to: www.wahealthcareaccessalliance.org/ or call 267-713-9422.

Health care programs

Aged, Blind or Disabled Cash Assistance Program provides a monthly cash grant to people age 65 or older, blind or who have a long-term medical condition that's likely to meet federal disability criteria. Find out more at: www.dshs.wa.gov/esa/program-summary/aged-blind-or-disabled-abd-cash or call 1-877-501-2233.

Breast, Cervical and Colon Health Program provides screening, diagnosis, and access to treatment for people who meet income and asset limits. Find out more at: www.doh.wa.gov/YouandYourFamily/IllnessandDisease/Cancer/BreastCervicalandColonHealth or call 1-888-438-2247.

Direct health care practices do not use insurance. The health care providers charge a set monthly fee for all primary care delivered in their offices, regardless of the number of visits. For a list of these practices go to www.insurance.wa.gov/insurance-resources/health-insurance/health-insurance-coverage/direct-health-care-practice or call 1-800-562-6900.

Discount prescription plans are membership groups that may charge a fee for a list of products.

To learn about the free **Washington Prescription Drug Discount Program**, go to www.hca.wa.gov/about-hca/prescription-drug-program or call 1-800-913-4146.

Disease specific support groups, such as the Kidney Foundation, the Multiple Sclerosis Society and the American Cancer Society may be able to provide help with costs. Go online for contact information.

Early Intervention Program (EIP) provides services to help eligible people with HIV get the medications and assistance with insurance premiums. Find out more at <https://doh.wa.gov/you-and-your-family/illness-and-disease-z/hiv/hiv-care-client-services/early-intervention-program> or call 1-877-376-9316.

Evergreen Health Insurance Program (EHIP) may help pay for insurance premiums for people with AIDS (Acquired Immune Deficiency Syndrome). Find out more at www.ehip.org or call 1-800-945-4256.

HELPHOPELIVE provides financial assistance to uninsured people who need help paying for transplant and catastrophic injury medical expenses. Find out more at www.helphopelive.org or call 1-800-642-8399.

The Assistance Fund helps some people with insurance copays and deductibles. To learn more go to <https://tafcares.org/> or call 855-845-3663 (Eastern Time).

Tuberculosis Testing and Care may be available through your local health department. To find the nearest office, go to doh.wa.gov/you-and-your-family/illness-and-disease-z/tuberculosis-tb/clients-and-public/where-do-i-get-tb-test, or look it up under your county government webpages.

Hospital care

Hospital charity care is provided by all hospitals in Washington state to people who have limited income. Care is provided free or at reduced prices to people who qualify. For more information, talk to your hospital's billing department.

Dental exams and treatment

Following are some low-cost programs that offer dental care to people of all ages.
Note: All health plans must include pediatric dental.

College dental care programs

Bellingham Technical College Dental Services - Bellingham

www.btc.edu/CommunityAndBusiness/PublicServices.html#DentalServices
360-752-8349

Clark College Dental Hygiene Clinic - Vancouver

www.clark.edu/academics/programs/health-care-and-biosciences/dental/clinic/index.php
360-992-2158

Columbia Basin College Dental Hygiene Clinic - Pasco

www.columbiabasin.edu/learn/discover-your-path/health-sciences/dental-hygiene-clinic/index.html
509-542-4571

Eastern Washington University Dental Hygiene Clinic - Cheney

www.ewu.edu/chsph/dental-hygiene/clinic/
509-828-1300

Lake Washington Institute of Technology Dental Clinic - Kirkland

www.lwtech.edu/campus-life/dental-clinic/
425-739-8130

Pierce College Dental Hygiene Clinic - Tacoma

www.pierce.ctc.edu/dental-clinic
253-964-6694



Seattle Central Community College Dental Hygiene Clinic - Seattle

<https://healthcare.seattlecentral.edu/dental-education-clinic>
206-548-5850

Shoreline Community College Dental Clinic - Seattle

www.shoreline.edu/dental-hygiene-dept/dental-services/
206-546-4711

South Puget Sound Community College Dental Clinic - Olympia

<https://spscc.edu/community-business/clinics-services/dental>
360-596-5464

Other dental programs

Free Clinics of SW Washington - Clark County

<https://freeclinics.org/services/dental-services/>
360-313-1390

Seattle King County Dental Society - Seattle

www.skcds.org
206-443-7607

Washington State Oral Health - Finding dental care - statewide

<https://doh.wa.gov/you-and-your-family/oral-health/finding-dental-care>

Need more help?

Visit us at:

www.insurance.wa.gov

or call our Insurance Consumer Hotline at:

1-800-562-6900

Our professional consumer advocates educate the public about insurance laws and can receive complaints against insurance companies and agents.

We also offer individual counseling and group education on health care issues in your communities. Our highly trained Statewide Health Insurance Benefits Advisors (SHIBA) volunteers can help you understand your rights and options about Medicare, health care coverage, prescription drugs, government programs, and more.



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