

Free or low-cost health care coverage options



OFFICE of the
INSURANCE
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WASHINGTON STATE

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. Enrollment occurs each fall. The 2019 annual open enrollment period for coverage to start Jan. 1, 2019 is now closed. 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

The 2019 annual open enrollment period to buy an individual and family health plan is closed, unless you qualify for Apple Health (www.hca.wa.gov) or a special enrollment period.

The 2019 annual open enrollment period occurred Nov. 1, 2018 through Dec. 15, 2018 for health coverage to start Jan. 1, 2019.

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.va.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 about what options are available at www.wahbexchange.org/new-customers/who-can-sign-up/tribal-members/

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.

Local free clinics offer free health care and are often run by volunteers with donated supplies. To find a clinic in your area go to: www.wafreeclinics.org or call 267-713-9422.

Rural health clinics provide affordable access to health care services in most counties. For a listing of clinics by county, go to: www.doh.wa.gov/ForPublicHealthandHealthcareProviders/RuralHealth/HealthcareFacilityResources/RuralHealthClinics or email the program at: ruralhealth@doh.wa.gov.

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/direct-health-care-practices 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.rx.wa.gov 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. Check your local phone book or 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 www.doh.wa.gov/YouandYourFamily/IllnessandDisease/HIVAIDS/HIVCareClientServices/ADAPandEIP/CoveredServices 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 tafcares.org/ or call 855-845-3663 (Eastern Standard Time)

Tuberculosis Testing and Care may be available through your local health department. To find the nearest office, go to www.doh.wa.gov/AboutUs/PublicHealthSystem/LocalHealthJurisdictions.aspx, or look under “county” in the blue government listing pages of your phone book.

Washington Women in Need provides health care grants to qualified women in the area of mental counseling, health care insurance premiums for current health coverage, and physical, dental, vision and hearing exams and treatment. Find out more at: www.wwin.org/what-we-do/apply-for-a-health-care-grant/.

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

Bates Technical College Dental Clinic – Tacoma

batestech.edu/dental-clinic/
253-680-7000

Bellingham Technical College Dental Services - Bellingham

www.btc.edu/OurCommunity/PublicServices/indexPublicServices.aspx
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/index.aspx?page=1145
509-542-4571

Eastern Washington University Dental Hygiene Clinic- Cheney

www.ewu.edu/chsph/programs/dental-hygiene/ewu-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

svi.seattlecolleges.edu/dental-clinic
206-548-5850

Shoreline Community College Dental Clinic - Seattle

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

South Puget Sound Community College Dental Clinic - Olympia

spsc.edu/community/dental-clinic
360-596-5464

Donated dental care programs

Dental Lifeline Network - statewide

dentallifeline.org/washington/
King County: 206-441-8777 Outside King County: 888-623-2780

Free Clinics of SW Washington – Clark County

freeclinics.org/services/dental-services/
360-313-1390

IDEA Clinic – Spokane County

www.sddsfoundation.org/ideaclinic.html
509-482-4332

Project Access Northwest – King, Snohomish and Kitsap counties

www.projectaccessnw.org/
206-788-4559 or 360-917-0018

Whatcom Alliance for Healthcare Access - Whatcom County

www.whatcomalliance.org/dental
360-788-6594

Other dental programs

Washington Association for Community Health – Statewide

www.communityhealth.org
360-786-9722

Seattle King County Dental Society - Seattle

www.skcds.org
206-443-7607

Washington State Oral Health – Finding dental care – statewide

www.doh.wa.gov/YouandYourFamily/OralHealth/FindingDentalCare.aspx



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 enforce insurance law and can investigate complaints against insurance companies and agents on your behalf. We also offer individual counseling and group education on health care issues in your communities. Our highly trained Statewide Health Insurance Benefits Advisors (SHIBA) can help you understand your rights and options about health care coverage, prescription drugs, government programs and more.



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