

# Understanding your health insurance options

*For people under age 65*



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# Understanding your health insurance options

What kind of health insurance you need depends on your circumstances and finances. This publication is designed to help you know your coverage options.

## Employment-related coverage

The most common way to get health insurance is through an employer. If you, your spouse, domestic partner or parent (with adult children up to age 26) are currently employed, you might qualify for the following types of health insurance plans:

### Group plans

Your employer may offer health benefits for you, your spouse or domestic partner, and your dependents. **Group plans cannot reject you based on health problems.** For coverage or information, check with your employer's human resources department.

### Self-employed

If you're self-employed, you may qualify for a small group plan if your business has at least one employee that isn't you or your spouse. You must submit certain documents, like tax information, to show you have a bona fide business. For more information, call our Insurance Consumer Hotline at 1-800-562-6900, or contact an insurance agent, broker, or health insurer who sells in your area at [www.insurance.wa.gov/health-insurance-companies-sell-small-businesses](http://www.insurance.wa.gov/health-insurance-companies-sell-small-businesses).

### Professional organizations and association plans

Some professional organizations offer group health plans to members. You also may qualify for health insurance through a religious or fraternal organization. Keep in mind that coverage may be limited. Review the plan carefully to make sure it meets your needs.

### COBRA (Consolidated Omnibus Budget Reconciliation Act)

This law requires employers with 20 or more full-time employees to extend health plan benefits to their employees (including spouses, domestic partners and dependents) who lose coverage under certain circumstances, such as if an employee quits or loses his or her job. To find out more, call the U.S. Department of Labor at 1-866-444-3272 or go to [www.dol.gov/general/topic/health-plans/cobra](http://www.dol.gov/general/topic/health-plans/cobra).

Smaller employers with fewer than 20 full-time employees, church-related organizations and federal government plans are not required to offer COBRA coverage, but they may offer continuation coverage. Check your health plan's benefit book to see if you have a continuation coverage benefit.



#### Important tip: The "free look" period

When you receive your new policy, read it carefully. Every individual health care insurance policy sold has a 10-day "free look" period. If you are not satisfied for any reason, you may return the policy to the company within 10 days after you receive it. They will cancel the policy and provide a full refund.

**Note:** *To ensure continuous coverage, don't cancel your policy until you've reviewed your new policy.*

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# Buying a health plan on your own

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 it, 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.

## When you can buy individual health insurance

You can buy individual health plans during the following specific time periods (also called open enrollment periods):

### Buy through the Exchange, Washington Healthplanfinder

- **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 even if you don't qualify for premium and cost-sharing subsidies.

### Buy directly from an insurance company (outside of Washington Healthplanfinder)

- **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. So don't delay enrolling!

### Special enrollment period

- If you missed the deadline to get coverage for the year, you may qualify for a special enrollment period to get coverage through the end of the year (see page 3).

### Apple Health

- Apple Health (Medicaid) enrollment is open all year long. Find out if you qualify or renew your coverage through Washington Healthplanfinder ([www.wahealthplanfinder.org](http://www.wahealthplanfinder.org)) or call 1-855-923-4633.

## Where to buy individual health insurance

- **Through Washington Healthplanfinder** ([www.wahealthplanfinder.org](http://www.wahealthplanfinder.org)) – An online marketplace (also called the Exchange) where you can compare plans and get help paying your premiums, depending on your household's income. Even if you don't qualify for help paying your premiums, you can still buy health coverage through Washington Healthplanfinder.
  - **Directly from a health insurance company, agent or broker** ([www.insurance.wa.gov](http://www.insurance.wa.gov)) – Additional health plans are available outside of Washington Healthplanfinder, but if you buy directly from an insurance company, you won't get help paying your premium.
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## What determines how much you'll pay in premiums

- Your age and the age of any family member on your plan
- Whether or not you smoke
- The size of your family (how many people you want to cover)
- Where you live
- The deductible amount
- The benefits in your health plan
- The amount of your IRS premium tax credit subsidy to help pay for your coverage if you apply through Washington Healthplanfinder ([www.wahealthplanfinder.org](http://www.wahealthplanfinder.org))

## Health care coverage for your adult children up to age 26

Health reform requires your non-grandfathered group or individual health insurance plan to allow you the option to keep or add your adult children, up to age 26, to your health insurance.

## Individual health plan special enrollment periods

If you have a qualifying event, you may get a special enrollment period to buy an individual health plan. This means you can enroll in or change your health insurance plan outside the standard open enrollment period. Most special enrollment periods last 60 days from the date of the qualifying event (see below).

## Individual health plans - inside and outside the Exchange

Qualifying events for special enrollment periods include, but aren't limited to:

- Losing health coverage, including an employer plan or an individual policy.
  - Losing Apple Health (Medicaid) because you no longer qualify.
  - Giving birth to or adopting a child.
  - Permanently moving to a new area where your current plan doesn't provide coverage.
  - Employer not paying your COBRA premiums on time.
  - COBRA coverage period ending (usually 18 months) reaching the lifetime limit.
  - Your dependent turning age 26 and losing their coverage on your health insurance plan.
  - Getting married or entering into a domestic partnership.
  - You're recently divorced or legally separated and you lost your health insurance.
  - Canceling your Washington State Health Insurance Pool coverage ([www.insurance.wa.gov/washington-state-health-insurance-pool-wship](http://www.insurance.wa.gov/washington-state-health-insurance-pool-wship)).
  - Your health plan is no longer offered for sale in Washington state.
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## Individual health plans - only inside the Exchange

In addition to the above qualifying events for special enrollment periods, if you buy a health plan through the Exchange ([www.wahealthplanfinder.org](http://www.wahealthplanfinder.org)), one of the following may apply:

- You're a member of a federally recognized Indian Tribe or Alaska Native, then you may sign up or change plans within the Exchange once a month.
- You can show the Exchange that your health insurer violated an important provision of its contract with you.
- You're denied or lose coverage due to errors or inaction by the Exchange.
- You're denied or lose coverage due to errors, inaction or misconduct by enrollment assisters, such as an insurance company, agent or navigator.
- You have exceptional circumstances that prevented you from enrolling, such as an illness, a natural disaster or you're a victim of domestic abuse or spousal abandonment.
- You or your dependent become a citizen, national, or obtain legal immigration status.
- You or your dependents have a change in income or household status that affects your eligibility for tax credits or cost-sharing reductions.
- You permanently move into a new coverage area where you have access to additional health plans.
- You experience other changes in circumstances that affect your eligibility, such as you have a change in your employer health plan that makes it unaffordable or inadequate, or you're released from prison.

**Note:** The Exchange and the U.S. Department of Health and Human Services have the authority to create additional qualifying events for special enrollment periods. Contact the Exchange ([www.wahealthplanfinder.org](http://www.wahealthplanfinder.org)) for more information.

You can also check out [HealthCare.gov](http://HealthCare.gov) ([www.healthcare.gov](http://www.healthcare.gov)) for more information about special enrollment periods.

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## Need more help?

Visit our website at:

**[www.insurance.wa.gov](http://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.



The Insurance Consumer Hotline and [www.insurance.wa.gov](http://www.insurance.wa.gov) are free services provided by the Washington State Office of the Insurance Commissioner.

