

# Free or low-cost health care coverage options



OFFICE of the  
**INSURANCE**  
**COMMISSIONER**  
WASHINGTON STATE



## Health reform and what it means for you

As of Jan. 1, 2014, health reform 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. To apply, go to the Washington Healthplanfinder at [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org). **Note:** Apple Health for Kids and Medicaid merged into Apple Health and serves all ages, not just kids.

**Healthcare 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/onlinecso/hwd.shtml](http://www.dshs.wa.gov/onlinecso/hwd.shtml) or call 1-800-871-9275.

**Pregnancy Medical** 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](http://www.wahealthplanfinder.org). **Note:** This program is now part of the Apple Health program.

**Washington Healthplanfinder** may offer you help paying your premiums for an individual health plan, if you qualify. The annual open enrollment occurs each year from Nov. 1 to Jan. 31. If open enrollment is closed, you might qualify for a special enrollment period. To find out more, go to: [www.insurance.wa.gov/your-insurance/health-insurance/individuals-families/when-can-i-buy/](http://www.insurance.wa.gov/your-insurance/health-insurance/individuals-families/when-can-i-buy/). If you qualify for Apple Health, you can enroll in Washington Apple Health all year long at [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org).

### Individual health plan open enrollment

The 2017 annual open enrollment period to buy an individual health plan starts Nov. 1, 2016, unless you qualify to enroll in Apple Health at [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org), or for a special enrollment period.

### Washington's Healthplanfinder:

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

## Active military and veterans

**TRICARE/TRICARE for Life** is the health care coverage program for active duty service members, National Guard and Reserve members, retirees, and their families. To find out more, go to [www.tricare.mil](http://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](http://www.dva.va.gov) or call 1-800-562-2308.

## 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](http://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/washington\\_member\\_tribes/](http://www.npaihb.org/member_tribes/washington_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 360-786-9722 or go to [www.wacmhc.org/](http://www.wacmhc.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/](http://www.wafreeclinics.org/) or call 360-705-0892.

**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](http://www.doh.wa.gov/ForPublicHealthandHealthcareProviders/RuralHealth/HealthcareFacilityResources/RuralHealthClinics).

## 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/community-services-offices/aged-blind-or-disabled-cash-assistance-program](http://www.dshs.wa.gov/esa/community-services-offices/aged-blind-or-disabled-cash-assistance-program) 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](http://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/your-insurance/health-insurance/cant-afford/health-plans/direct-health-care-practices](http://www.insurance.wa.gov/your-insurance/health-insurance/cant-afford/health-plans/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](http://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)** may provide financial help to people with HIV (Human Immunodeficiency Virus) for medical and dental coverage and prescription drugs. Find out more by calling 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](http://www.ehip.org) or call 1-800-945-4256.

**HELPHOPELIVE (formerly NTAF)** provides financial assistance to uninsured people who need help paying for transplant and catastrophic injury medical expenses. Find out more at [www.helphopelive.org](http://www.helphopelive.org) or call 1-800-642-8399.

**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](http://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: [wwin.org/apply/](http://wwin.org/apply/).

## 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:** Due to health reform, as of Jan. 1, 2014, all health plans must include pediatric dental.

### Technical college dental hygiene programs

#### **Clark College Dental Hygiene Clinic – Vancouver**

[www.clark.edu/academics/programs/dental/dental\\_hygiene.php](http://www.clark.edu/academics/programs/dental/dental_hygiene.php)  
360-992-2158

#### **Columbia Basin College Dental Hygiene Clinic - Pasco**

[www.columbiabasin.edu/index.aspx?page=1145](http://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](http://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/](http://www.lwtech.edu/campus-life/dental-clinic/)  
425-739-8130

#### **Pierce College Dental Hygiene Clinic - Tacoma**

[www.pierce.ctc.edu/studentlife/dental/](http://www.pierce.ctc.edu/studentlife/dental/)  
253-964-6694

#### **Seattle Central Community College Dental Hygiene Clinic- Seattle**

[www.seattlecentral.edu/learn/dentalhygiene/patientservices.htm](http://www.seattlecentral.edu/learn/dentalhygiene/patientservices.htm)  
206-934-4423

### **Shoreline Community College Dental Clinic - Seattle**

[www.shoreline.edu/dental/dental-services/](http://www.shoreline.edu/dental/dental-services/)  
206-546-4711

### Donated dental care programs

#### **Dental Lifeline Network - statewide**

[dentallifeline.org/washington/](http://dentallifeline.org/washington/)  
303-534-5290

#### **Free Clinics of SW Washington – Clark County**

[freeclinics.org/services/dental-services/](http://freeclinics.org/services/dental-services/)  
360-313-1387 or 360-313-1383

#### **IDEA Clinic – Spokane County**

[www.sddsfoundation.org/ideaclinic.html](http://www.sddsfoundation.org/ideaclinic.html)  
509-482-4332

#### **Project Access Northwest – King, Snohomish and Kitsap counties**

[www.projectaccessnw.org/patients.html](http://www.projectaccessnw.org/patients.html)  
206-788-4559 or 360-917-0018

#### **Union Gospel Mission – Seattle, Olympia and Yakima**

[www.ugm.org/site/PageServer?pagename=programs\\_dental](http://www.ugm.org/site/PageServer?pagename=programs_dental)  
206-621-7695

#### **Whatcom Alliance for Healthcare Access - Whatcom County**

[www.whatcomalliance.org/dental](http://www.whatcomalliance.org/dental)  
360-788-6594

### Other dental programs

#### **Community Health Centers – Statewide**

[www.wacmhc.org/](http://www.wacmhc.org/)  
360-786-9722

#### **Washington State Oral Health – Finding dental care – statewide**

[www.doh.wa.gov/YouandYourFamily/OralHealth/FindingDentalCare.aspx](http://www.doh.wa.gov/YouandYourFamily/OralHealth/FindingDentalCare.aspx)

## Need more help?

Visit us 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.



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

**Find us on Facebook at [facebook.com/WSOIC](https://facebook.com/WSOIC)**

