

Individual Market Health Plans

Plan Year 2021

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2021 Individual Market Health Plans

In 2019, as part of [Engrossed Substitute Senate Bill \(ESSB\) 5526](#) (Increasing the availability of quality, affordable health coverage in the individual market), the Washington State Legislature directed the Office of the Insurance Commissioner (OIC) to report annually on the number of individual health plans approved for sale in each county, both on and off the Washington State Health Benefit Exchange (RCW 48.43.770). This is the second report fulfilling that directive.

Availability of coverage

For Plan Year 2021, every county has at least two insurers offering health plans for sale in Washington State's individual market. Plans are available in gold, silver, bronze and catastrophic tiers. Two new insurers are joining the market in 2021.

Insurance companies are not required to offer coverage in specific counties or statewide. A company may opt to sell inside the Washington State Health Benefit Exchange (the Exchange), outside the Exchange or both. In addition, if a carrier offers coverage for the Public Employees' Benefits Board (PEBB) or the School Employees' Benefits Board (SEBB), the carrier must also offer plans on the Exchange in the same counties it serves for PEBB or SEBB. All insurers that sell plans on the Exchange are required to offer their health plans off the Exchange if a consumer requests it.

Standardized health plans, called Cascade Care standard plans, and public option plans will be offered on the Exchange for the first time in 2021. A total of 36 standard plans will be offered across all counties. Each county will have between 6 and 27 available. Additionally, at least 15 public option plans will be offered, with at least one option available in 19 counties.

Coverage inside the Exchange

The following insurers sell health plans inside the Exchange. Companies that sell both inside and outside the Exchange are noted with an asterisk (*).

- BridgeSpan Health Co.*
- Community Health Network of Washington
- Coordinated Care Corp.
- Kaiser Foundation Health Plan of the Northwest*
- Kaiser Foundation Health Plan of Washington*
- LifeWise Health Plan of Washington*
- Molina Healthcare
- PacificSource Health Plans*
- Premera Blue Cross

- Providence Health Plan*
- Regence BlueCross BlueShield of Oregon*
- Regence BlueShield*
- UnitedHealthcare of Oregon

Coverage outside the Exchange

These companies offer coverage only outside the Exchange:

- Asuris Northwest Health
- Health Alliance Northwest Health Plan, Inc.

Coverage by County

The tables below lists the carriers and number of plans available in each county in each plan tier, both inside and outside the Exchange.

Health plan tiers are gold, silver, bronze or catastrophic, and vary depending on the coverage. Gold plans pay for a greater share of health care costs than silver plans do; bronze plans pay for less than silver; catastrophic plans offer very limited coverage.

Adams County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Asuris Northwest Health					1	3	3				7
Coordinated CareCorp.	5	7	7								19
LifeWise Health Plan of Washington	3	4	5								12
UnitedHealthcare of Oregon	1	1	1								3

Asotin County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Asuris Northwest Health					1	3	3				7
Coordinated CareCorp.	6	8	8								22
LifeWise Health Plan of Washington	2	3	4								9

Benton County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Asuris Northwest Health					1	3	3				7
BridgeSpan Health Co.	1	2	4			1	3				11
Coordinated Care Corp.	5	7	7								19
Kaiser Foundation Health Plan of Washington	1	2	1	1		2		1		3	11
LifeWise Health Plan of Washington	3	4	5								12
Providence Health Plan	1	1	1		1	1	1				6

Chelan County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Asuris Northwest Health					1	3	3				7
Community Health Network of Washington	1	1	1								3
Coordinated Care Corp.	5	7	7								19
Health Alliance Northwest Health Plan					1	1	1				3
LifeWise Health Plan of Washington	2	3	4								9

Clallam County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
LifeWise Health Plan of Washington	2	3	4								9
Regence BlueShield	1	2	4			2	3				12
UnitedHealthcare of Oregon	1	1	1								3

Clark County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
BridgeSpan Health Co.	3	3	4								10
Kaiser Foundation Health Plan of the Northwest	1	1	1		2	3	3	2	1	3	17
LifeWise Health Plan of Washington	2	3	4								9
Molina Healthcare of Washington	2	2	2								6
PacificSource Health Plans	1	1	1	1		1		1	1	2	9
Providence Health Plan	1	1	1		1	1	1				6
Regence BlueCross BlueShield of Oregon	1	2	4		1	3	6				17

Columbia County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Asuris Northwest Health					1	3	3				7
BridgeSpan Health Co.	1	2	4			1	3				11
Coordinated Care Corp.	5	7	7								19
Kaiser Foundation Health Plan of Washington	1	2	1	1		2		1		3	11
LifeWise Health Plan of Washington	2	3	4								9

Cowlitz County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
LifeWise Health Plan of Washington	2	3	4								9
Regence BlueShield	1	2	4			2	3				12

UnitedHealthcare of Oregon	1	1	1								3
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Douglas County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Asuris Northwest Health					1	3	3				7
Community Health Network of Washington	1	1	1								3
Coordinated Care Corp.	5	7	7								19
Health Alliance Northwest Health Plan					1	1	1				3
LifeWise Health Plan of Washington	2	3	4								9

Ferry County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Asuris Northwest Health					1	3	3				7
Coordinated Care Corp.	5	7	7								19
LifeWise Health Plan of Washington	2	3	4								9
Molina Healthcare of Washington	2	2	2								6

Franklin County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Asuris Northwest Health					1	3	3				7
BridgeSpan Health Co.	1	2	4			1	3				11
Coordinated Care Corp.	5	7	7								19
Kaiser Foundation Health Plan of Washington	1	2	1	1		2		1		3	11

Premera Blue Cross	2	2	3								7
Providence Health Plan	1	1	1		1	1	1				6

Garfield County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
LifeWise Health Plan of Washington	2	3	4								9
Regence BlueShield	1	2	4			2	3				12
UnitedHealthcare of Oregon	1	1	1								3

Grant County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Asuris Northwest Health					1	3	3				7
Community Health Network of Washington	1	1	1								3
Coordinated Care Corp.	5	7	7								19
Health Alliance Northwest Health Plan					1	1	1				3
LifeWise Health Plan of Washington	2	3	4								9

Grays Harbor County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Premera Blue Cross	2	2	3								7
Regence BlueShield	1	2	4			2	3				12

Island County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Kaiser Foundation Health Plan of Washington	1	2	1	1		2		1		3	11
LifeWise Health Plan of Washington	2	3	4								9
Regence BlueShield	1	2	4			2	3				12

Jefferson County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Coordinated Care Corp.	5	7	7								19
LifeWise Health Plan of Washington	2	3	4								9
Regence BlueShield	1	2	4			2	3				12
UnitedHealthcare of Oregon	1	1	1								3
Coordinated Care Corp.	5	7	7								19

King County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
BridgeSpan Health Co.	1	2	4			1	3				11
Coordinated Care Corp.	5	7	7								19
Kaiser Foundation Health Plan of Washington	1	3	1	1		2		1		4	13
LifeWise Health Plan of Washington	2	3	4								9
Molina Healthcare of Washington	2	2	2								6
Premera Blue Cross	2	2	3								7

Regence BlueShield	1	2	4			2	3				12
UnitedHealthcare of Oregon	1	1	1								3

Kitsap County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
BridgeSpan Health Co.	1	2	4			1	3				11
Community Health Network of Washington	1	1	1								3
Coordinated Care Corp.	5	7	7								19
Kaiser Foundation Health Plan of Washington	1	3	1	1		2		1		4	13
Molina Healthcare of Washington	2	2	2								6
Premera Blue Cross	2	2	3								7
Regence BlueShield	1	2	4			2	3				12

Kittitas County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Asuris Northwest Health					1	3	3				7
BridgeSpan Health Co.	1	1	1								3
Community Health Network of Washington	1	1	1								3
Coordinated Care Corp.	5	7	7								19
Kaiser Foundation Health Plan of Washington	1	2	1	1		2		1		3	11
LifeWise Health Plan of Washington	2	3	4								9
UnitedHealthcare of Oregon	1	1	1								3

Klickitat County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
BridgeSpan Health Co.	1	2	4			1	3				11
LifeWise Health Plan of Washington	3	4	5								12
Molina Healthcare of Washington	2	2	2								6
Regence BlueShield	1	2	4			2	3				12

Lewis County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Coordinated Care Corp.	5	7	7								19
Kaiser Foundation Health Plan of Washington	1	2	1	1		2		1		3	11
LifeWise Health Plan of Washington	2	3	4								9
Regence BlueShield	1	2	4			2	3				12

Lincoln County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Asuris Northwest Health					1	3	3				7
Coordinated Care Corp.	5	7	7								19
LifeWise Health Plan of Washington	2	3	4								9
Molina Healthcare of Washington	2	2	2								6
UnitedHealthcare of Oregon	1	1	1								3

Mason County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Coordinated Care Corp.	5	7	7								19
Kaiser Foundation Health Plan of Washington	1	2	1	1		2		1		3	11
LifeWise Health Plan of Washington	2	3	4								9
Molina Healthcare of Washington	2	2	2								6
Regence BlueShield	1	2	4			2	3				12
UnitedHealthcare of Oregon	1	1	1								3

Okanogan County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Asuris Northwest Health					1	3	3				7
Community Health Network of Washington	1	1	1								3
Coordinated Care Corp.	5	7	7								19
LifeWise Health Plan of Washington	2	3	4								9

Pacific County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Premera Blue Cross	2	2	3								7
Regence BlueShield	1	2	4			2	3				12

Pend Oreille County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Asuris Northwest Health					1	3	3				7
Coordinated Care Corp.	5	7	7								19
LifeWise Health Plan of Washington	2	3	4								9
Molina Healthcare of Washington	2	2	2								6

Pierce County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
BridgeSpan Health Co.	1	2	4			1	3				11
Community Health Network of Washington	1	1	1								3
Coordinated Care Corp.	5	7	7								19
Kaiser Foundation Health Plan of Washington	1	3	1	1		2		1		4	13
LifeWise Health Plan of Washington	2	3	4		1	1					11
Molina Healthcare of Washington	2	2	2								6
PacificSource Health Plans	1	1	1	1		1		1	1	2	9
Regence BlueShield	1	2	4			2	3				12
UnitedHealthcare of Oregon	1	1	1								3

San Juan County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
LifeWise Health Plan of Washington	2	3	4								9

Regence BlueShield	1	2	4			2	3				12
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Skagit County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
BridgeSpan Health Co.	1	2	4			1	3				11
Kaiser Foundation Health Plan of Washington	1	2	1	1		2		1		3	11
LifeWise Health Plan of Washington	2	3	4								9
Regence BlueShield	1	2	4			2	3				12

Skamania County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Molina Healthcare of Washington	2	2	2								6
Premera Blue Cross	2	2	3								7
Regence BlueShield	1	2	4			2	3				12

Snohomish County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
BridgeSpan Health Co.	1	2	4			1	3				11
Coordinated Care Corp.	5	7	7								19
Kaiser Foundation Health Plan of Washington	1	3	1	1		2		1		4	13
LifeWise Health Plan of Washington	2	3	4		1	1					11
Molina Healthcare of Washington	2	2	2								6
Regence BlueShield	1	2	4			2	3				12

Spokane County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Asuris Northwest Health					1	3	3				7
BridgeSpan Health Co.	1	2	4			1	3				11
Community Health Network of Washington	1	1	1								3
Coordinated Care Corp.	5	7	7								19
Kaiser Foundation Health Plan of Washington	1	3	1	1		2		1		4	13
LifeWise Health Plan of Washington	2	3	4		1	1					11
Molina Healthcare of Washington	2	2	2								6
PacificSource Health Plans	1	1	1	1		1		1	1	2	9
Providence Health Plan	1	1	1		1	1	1				6

Stevens County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Asuris Northwest Health					1	3	3				7
Coordinated Care Corp.	5	7	7								19
LifeWise Health Plan of Washington	2	3	4								9
Molina Healthcare of Washington	2	2	2								6

Thurston County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
BridgeSpan Health Co.	1	2	4			1	3				11
Coordinated Care Corp.	5	7	7								19

Kaiser Foundation Health Plan of Washington	1	3	1	1		2		1		4	13
LifeWise Health Plan of Washington	2	3	4								9
Molina Healthcare of Washington	2	2	2								6
PacificSource Health Plans	1	1	1	1		1		1	1	2	9
Providence Health Plan	1	1	1		1	1	1				6
Regence BlueShield	1	2	4			2	3				12

Wahkiakum County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Premera Blue Cross	2	2	3								7
Regence BlueShield	1	2	4			2	3				12

Walla Walla County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
BridgeSpan Health Co.	1	2	4			1	3				11
Coordinated Care Corp.	5	7	7								19
Kaiser Foundation Health Plan of Washington	1	3	1	1		2		1		4	13
LifeWise Health Plan of Washington	2	3	4		1	1					11
Molina Healthcare of Washington	2	2	2								6
Regence BlueShield	1	2	4			2	3				12

Whatcom County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	

Kaiser Foundation Health Plan of Washington	1	2	1	1		2		1		3	11
LifeWise Health Plan of Washington	2	3	4								9
Regence BlueShield	1	2	4			2	3				12

Whitman County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
Asuris Northwest Health					1	3	3				7
Coordinated Care Corp.	5	7	7								19
Kaiser Foundation Health Plan of Washington	1	2	1	1		2		1		3	11
LifeWise Health Plan of Washington	2	3	4								9
UnitedHealthcare of Oregon	1	1	1								3

Yakima County

Issuer Name	On the Exchange				Off the Exchange			Both			Total
	Gold	Silver	Bronze	Catastrophic	Gold	Silver	Bronze	Gold	Silver	Bronze	
BridgeSpan Health Co.	1	2	4			1	3				11
Community Health Network of Washington	1	1	1								3
Coordinated Care Corp.	5	7	7								19
Kaiser Foundation Health Plan of Washington	1	2	1	1		2		1		3	11
LifeWise Health Plan of Washington	2	3	4								9
Regence BlueShield	1	2	4			2	3				12
UnitedHealthcare of Oregon	1	1	1								3