



RE: Health Insurance Open enrollment for 2022 ***Updated December 2, 2021

Dear Client,

Open enrollment begins November 1 and will end January 15th. You need to make changes by December 15th for a January 1 effective date. You will have until January 15th to make changes to be effective February 1. I am writing to provide you with important information you will need in order to make the best decision in choosing your insurance plan for 2022. **If you are happy with your current plan, I would recommend you stay with your plan and follow the checklist below.**

If you want to consider another insurance company, your options are listed below:

Options when enrolling in the exchange:

Ambetter (Coordinated Care)

BridgeSpan

Kaiser Permanente (HMO)

LifeWise

Molina

PacificSource (Pierce County)

Premera (King & Kitsap County)

Regence

United Health Care

Options when enrolling outside the exchange:

Kaiser Permanente (HMO)

Regence

Detailed information regarding all of your options can be found under the **Resources tab** on our website. To enroll in one of the insurance companies available outside the exchange, **please be sure to use my agent link found on the Individual tab.** www.wahealthplan.com.

Checklist of Action to Take for those who are enrolled in the exchange:

Log in to your exchange account at www.wahealthplanfinder.org

- **Read your renewal message from the exchange.**
- **Review your current plan and new monthly premium amount starting in January. You may want to consider other plan options or even a different insurance company.**
- **IMPORTANT: If you are making any changes to your reported income, do NOT make those changes until AFTER November 15th. If you make changes before that it will impact your insurance plan and tax credit for December.**

Please e-mail me with any questions you may have. If you would like to **schedule a phone conference**, e-mail me (becky@wahealthplan.com) and I will reply with the link for you to schedule a time for us to talk.

Thank you for allowing me to serve as your health insurance agent.

Becky Hart

E-mail: Becky@wahealthplan.com

Provider networks / plans / rate information

Good News! Most of the insurance companies are having a just a slight rate increase, with the exception of Molina and Premera. If you are interested in a silver level plan, and do not qualify for a tax credit, please note that direct silver plan rates (outside of the exchange) may be lower.

Please note that you will not be eligible to receive tax credits unless you enroll for coverage in the Washington Health Plan Finder (Exchange).

For those of you enrolling in the Exchange – you are able to enroll members of your family on different plans and/or insurance companies. There is a tool on their website which allows you to do this when you are signed in to your account.

This open enrollment WA state residents who apply in the Exchange will have three types of plan offerings:

Regular carrier-provided individual plans-

When looking at the bronze level plans, I am seeing that Molina has the lowest deductible of \$3,000 with great up-front benefits. The bronze level plans have an out of pocket range of \$5,500 to \$8,000 with the HSA plans having the lowest.

In order to receive the benefit of a Cost share reduction (CSR) plan, (lower deductible, co-pays and out of pocket) you will need to enroll on a silver level plan and your income needs to qualify for a CSR. If your income needs to be updated, do that after Nov 15th and check the silver level plans to see if you are receiving that benefit.

Cascade Care standard carrier-provided individual plans. These plans have pre-set benefits across all carriers, so only the rates and provider network will vary. These plans have richer benefits so it may be worth comparing the benefits and premiums of your regular plan to a Cascade Care standard plan

Cascade Select which are carrier-sponsored Public Option plans. These plans also have pre-set benefits across all carriers, so only the rates and provider network will vary. These plans reimburse providers at medicare rates and have very limited provider networks.

Ambetter (Coordinated Care) – Offered in the Exchange only. Rate increase is 2.6%. Their rates are in the low range. **Includes CHI Franciscan, Virginia Mason, MultiCare** and more. When checking to see if your doctor is in network, you need to mention Ambetter. (The Coordinated Care network is for Apple Health/Medicaid only). Primary Care Physician (PCP) will be assigned. They have in-network benefits in 20 states, including Arizona, so this may be an option for snow birds.

BridgeSpan – Offered in the Exchange only. Rate increase is 3.8%. Regence and BridgeSpan are both under the parent company of Cambia Health Solutions. The BridgeSpan network for 2022 is be the **RealValue Network**. This network includes **MultiCare, Tacoma General, Mary Bridge, Valley Medical Center, Highline Medical Center, Auburn Medical Center** and more. CHI Franciscan is NOT included in the network. The service area will include in network providers in Washington, Idaho, Oregon and Utah. Outside of these four states members will have access to all MultiPlan contracted ER's, ambulance and urgent care facilities across the country with no balance billing. Telehealth and pharmacy are also available nationwide.

Kaiser Permanente – Offered both in and outside the Exchange. Rate increase is less than one percent. Compared to the other insurance companies, their rates are second to the lowest in King County and mid to low range in other counties. You must see a provider with Kaiser in their **CoreSelect Network**. A primary care doctor will be assigned to you. Referrals to Kaiser specialists are required. You may obtain emergency care at the nearest hospital even if the facility is not part of the Kaiser CoreSelect HMO network. Kaiser is offering **Virtual Plus plans** which use the Connect network. These plans require that you have a virtual consultation prior to seeing a provider in person. A referral for in person visits will be required. Please note that Kaiser does not include “on the job coverage” for business owners who are exempt from L&I. When applying for a Kaiser plan outside the Exchange, please be sure to use the Kaiser enrollment link on my website (under the Individual tab) so I can continue to serve as your agent.

LifeWise - Offered in the Exchange only. Their rates increased just over 1%. Their network is the **LifeWise Primary Network**. In Snohomish, Pierce and King counties, **the major network providers will be Providence, Swedish and CHI Franciscan**. Please note that Virginia Mason is NOT in their network. LifeWise will ensure every member has a designated Primary Care Physician.

Molina – Offered in the Exchange only. Their rates increased just over 8%. Even with the rate increase, they have an excellent bronze level plan with only a \$3,000 deductible. Their silver level plan has a ZERO deductible. Solid network for our area. **Includes both MultiCare and CHI Franciscan**. Seattle Cancer Care Alliance was added 07/2021. No referral required for specialist visits. When checking with your doctor you need to mention “Molina Marketplace” (not Molina Apple Health/Medicaid). Another option to consider: If your doctors are with MultiCare, also take a look at the Regence plans when logged in to your exchange account.

Premera - Offered in the Exchange only. Their rates decreased an average of 17.9%, and they have the highest priced plans. Available to King County residents (also Kitsap, Grays Harbor, Pacific, Skamania and Franklin counties). The **Premera Individual Signature Network** includes **Virginia Mason, UW Medicine, Swedish, Seattle Cancer Care Alliance, Overlake, Seattle Children’s** and many other facilities. Be sure to do a search from the link on the Resources page on my website to confirm your providers are in network. Premera will ensure every member has a designated Primary Care Physician.

Regence – Offered both in and outside the Exchange. Monthly premiums are low to mid range. They are adding additional counties to their service area, including Kitsap and Snohomish County. More info on the Resources tab on my website. The Regence network for 2021 will be the **Individual and Family network**. **This network includes MultiCare, Tacoma General, Mary Bridge, Valley Medical Center, Highline Medical Center, Auburn Medical Center, UW Medicine, Seattle Cancer Care Alliance, Evergreen, Overlake, Seattle Children’s, Harborview, Virginia Mason, Franciscan** and more. Excellent network for those who travel outside of Washington State. The Regence service area will include in network providers in Washington, Idaho, Oregon and Utah. Outside of these four states members will have access to all Blue-contracted ER's, ambulance and urgent care facilities across the country with no balance billing. Telehealth and pharmacy are also available nationwide. **When applying for a Regence plan outside of the exchange (direct), please be sure to use the Regence enrollment link** on my website (under the Individual tab) so I can continue to serve as your agent. Pediatric dental is automatically included on all Regence direct plans.

Out of Network Care - The Washington State Balance Billing Protection Act took effect January 1, 2020. This prevents people from receiving a surprise medical bill when they receive emergency care from a hospital or get care at an in-network facility but are treated by an out-of-network provider. This applies to care in **Washington State** only. **What this means is that medical emergencies are covered as in-network, even if the hospital is not in your insurance company's network.**

There are no longer any insurance companies offering a PPO plan (preferred provider) or access to national networks where you would not have balance billing, with the exception of:

- Regence emergency care with national Blue Card network,
- BridgeSpan emergency care with the MultiPlan network,
- Ambetter's 20 state network
- Kaiser's 9 state service area

What is available are smaller network plans. There is no coverage outside your network unless it is an emergency. In that situation with an out of network hospital, in addition to your deductible and co-insurance, you could be responsible for the amount that is normally written off (balance billing). For those of you who travel, I recommend purchasing travel insurance.

American Rescue Plan Act

Many of my clients have seen their insurance premiums go down, thanks to the American Rescue Act of 2021. This act expanded the existing tax credit program and provided additional assistance in 2021 for those receiving unemployment income.

The Exchange automatically applied the new ARPA savings to eligible current customers so they could receive lower premiums without needing to take additional action.

New and expanded savings available through the American Rescue Plan Act (ARPA) will continue to be available to customers during this open enrollment period. Be sure and update your family size and income in your exchange account.

Referring your friends? My voice mail says I am not accepting new clients. However, if you have a friend who needs help with their insurance, have them e-mail me, mention your name and I will be happy to help.