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Washington Health Benefit Exchange announces Cascade Care Savings

New state savings available for 2023 provide an unprecedented opportunity to get covered

OLYMPIA, Wash. – More than 40% of Washingtonians who get their health insurance through *Washington Healthplanfinder* could receive brand new state-funded premium subsidies when enrolling in coverage for 2023. To get these new savings — called Cascade Care Savings — customers can newly sign up for, or switch to, a qualifying plan during open enrollment starting Nov. 1.

Building upon high-quality Cascade Care plans introduced in 2021, Cascade Care Savings is for Washingtonians making up to 250% of the federal poverty level (FPL) — generally low-wage and part-time workers. These savings are available exclusively through Cascade Care Silver and Gold plans offered on *Washington Healthplanfinder*.

Cascade Care Savings enables most eligible customers to get a high-quality plan through *Washington Healthplanfinder* for less than \$10 a month. And for the first time in Exchange history, customers can find plans with \$0 monthly premiums.

“Cascade Care Savings provides financial help at a time when household expenses — including health care costs — are increasing,” Exchange interim CEO Jim Crawford said. “For customers who shop this year, Cascade Care Savings will help protect them from significant health insurance premium increases.”

In addition to saving on monthly premiums, eligible customers will benefit from being in high-quality Cascade Care plans — available through all carriers statewide to all *Washington Healthplanfinder* customers. These plans have deductibles an average of \$1,000 lower than non-Cascade plans and cover more services before the deductible is met — including primary care visits, mental health services, and generic prescriptions.

To get Cascade Care Savings, customers must be enrolled in a Cascade Care Silver or Gold Plan. Customers already enrolled in a qualifying plan will have the new savings automatically applied to their coverage when it is renewed for 2023. Nearly 66,000 customers not already in enrolled in a Cascade Care Silver or Gold plan will need to newly sign up for, or switch to, a Cascade Care Silver or Gold plan during open-enrollment (Nov. 1, 2022–Jan. 15, 2023). Cascade Care plans have “Cascade” in both the

Are you eligible for Cascade Care Savings?

Household income up to 250% of the federal poverty level ✓

Apply for and accept all available federal tax credits ✓

Not eligible for minimum essential coverage through federal or state programs, like Medicare or Washington Apple Health ✓

Enrolled in a high-quality Cascade Care Silver or Gold plan through *Washington Healthplanfinder* ✓

Qualified health plan (QHP)-eligible resident of Washington state ✓

American Indian/Alaska Native (AI/AN) individuals may enroll in any plan that allows them to take advantage of their \$0 cost-sharing reduction benefit.

plan name and the Cascade Care logo is displayed next to the plan's carrier in *Washington Healthplanfinder*.


"There are a number of valuable plans and savings opportunities available for consumers for 2023," Crawford said. "It is a great year to explore your options, and we are here to help — online, on the phone, and in-person through navigators, brokers and community partners."

Cascade Care Savings maximizes all available federal tax credits, and also helps customers who do not qualify for federal subsidies. The exact amount of savings received is based on where the person lives, their age and their income. In 2023, Cascade Care Savings can reduce premiums by up to \$155 a month.


The chart below demonstrates how Maria in Federal Way will benefit by switching from a non-Cascade plan in 2022 to a Cascade plan in 2023. By shopping and switching to a lower-cost Cascade Care plan in her area, Maria can receive the same level of coverage with lower cost sharing for a significantly reduced premium — including options for as low as \$0 a month.

The Value of Cascade Care Savings


Maria, 40, is a non-smoker in Federal Way whose annual income is \$30,578.



If Maria auto-enrolls into the same plan next year, which is not eligible for Cascade Care Savings, she'll pay nearly \$60 more every month than she did in 2022.



If she switches to a Cascade Care plan but wants to stay with her same carrier, she could save nearly half on her monthly premium.



By switching to the lowest-cost Cascade Care Silver plan in her area, she pays no monthly premium for the same high-quality benefits.

Plan Type	Non-Cascade Silver carrier		Cascade Silver current carrier	Cascade Silver switch to lowest-cost carrier
Plan Year	2022	2023	2023	2023
Premium	\$387	\$437	\$433	\$358
APTC	\$297	\$290	\$290	\$290
Cascade Care Savings	N/A	Not eligible for Cascade Care Savings	\$68	\$68
NET PREMIUM	\$90	\$147	\$75	\$0

Calculate your income at:
wahbexchange.org/current-customers/your-1095-a-statement/affordability-exemption/federal-poverty-level/

Cascade Care Savings was established by the Washington State Legislature during the 2021 legislative session. [Senate Bill 5377](#) directed the Exchange to establish a state premium assistance program, which has since been named Cascade Care Savings. In the 2021 State Operating Budget, \$50 million in funding was provided to extend premium assistance to Washington residents earning up to 250% FPL beginning January 2023. Cascade Care Savings aims to increase access to coverage on the Exchange by making health plan premiums as affordable as possible, and creates an unprecedented opportunity for uninsured, low-income Washington residents to get covered.

Customers can sign up for Cascade Care Savings by visiting wahealthplanfinder.org or by calling the Customer Support Center at 1-855-923-4633. Eligibility is determined by Washington Healthplanfinder and new savings will be applied when a customer's 2023 coverage begins.

Reminders: Enrollment is offered year-round to individuals and families through Washington Apple Health (Medicaid). Customers enrolled in Apple Health will receive a notice of 60 days before the month they enrolled in or renewed their coverage last year.

About Washington Healthplanfinder

Washington Healthplanfinder is an online marketplace for individuals and families in Washington to compare and enroll in health insurance coverage and gain access to tax credits, reduced cost sharing and public programs such as Medicaid. The next open enrollment period for Washington Healthplanfinder begins Nov. 1, 2022. Enrollment reports and data are available from the [Washington Health Benefit Exchange](#).

About Washington Apple Health

In Washington, Medicaid is called [Washington Apple Health](#). Free or low-cost coverage is available year-round for those who qualify. Since the Affordable Care Act launched in October 2013, more people have access to preventive care, like cancer screenings, treatment for diabetes and high blood pressure, and many other health care services they need to stay healthy. Apple Health clients enroll and renew online using Washington Healthplanfinder. Apple Health is administered by the Washington State Health Care Authority, www.hca.wa.gov.