Public Health
Seattle & King County

Access & Outreach
Inclusive. Responsive. Equitable.

Enrollment & Qualified Health Plans

Public Health-Seattle & King County

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Apple Health changes

On **October 1, 2026**, only the following non-citizens will remain eligible for federally-funded Medicaid coverage:

Lawfully permanent residents (green card holder)

Must meet 5-year waiting period

Cuban/Haitian entrants

Compact of Free Association (COFA) Islanders

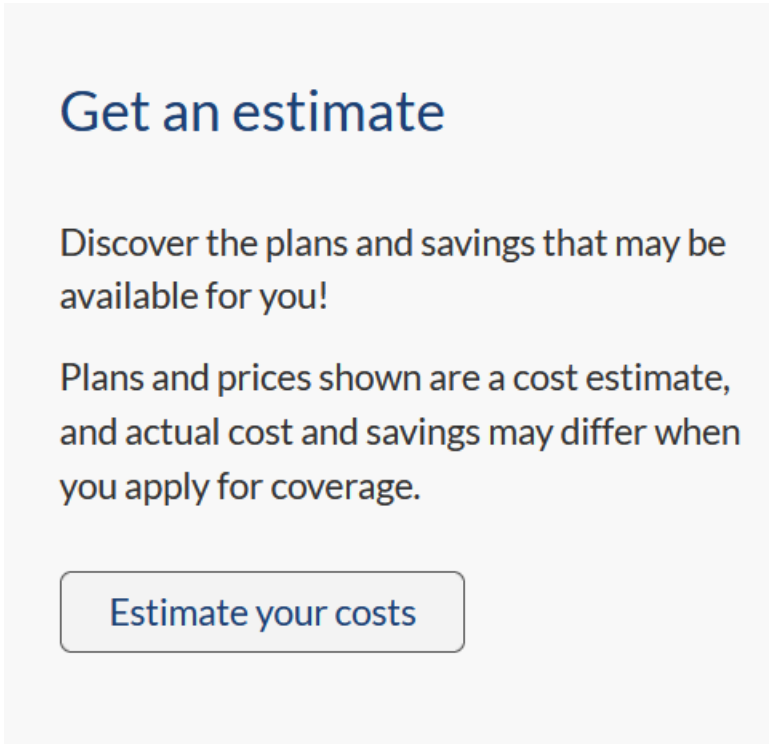
Pending CMS guidance, customers who meet all other eligibility requirements may qualify for: Medical Care Services (MCS), Emergency Medical (AEM), Apple Health Expansion, Pregnancy/Postpartum, and Family Planning Only programs.

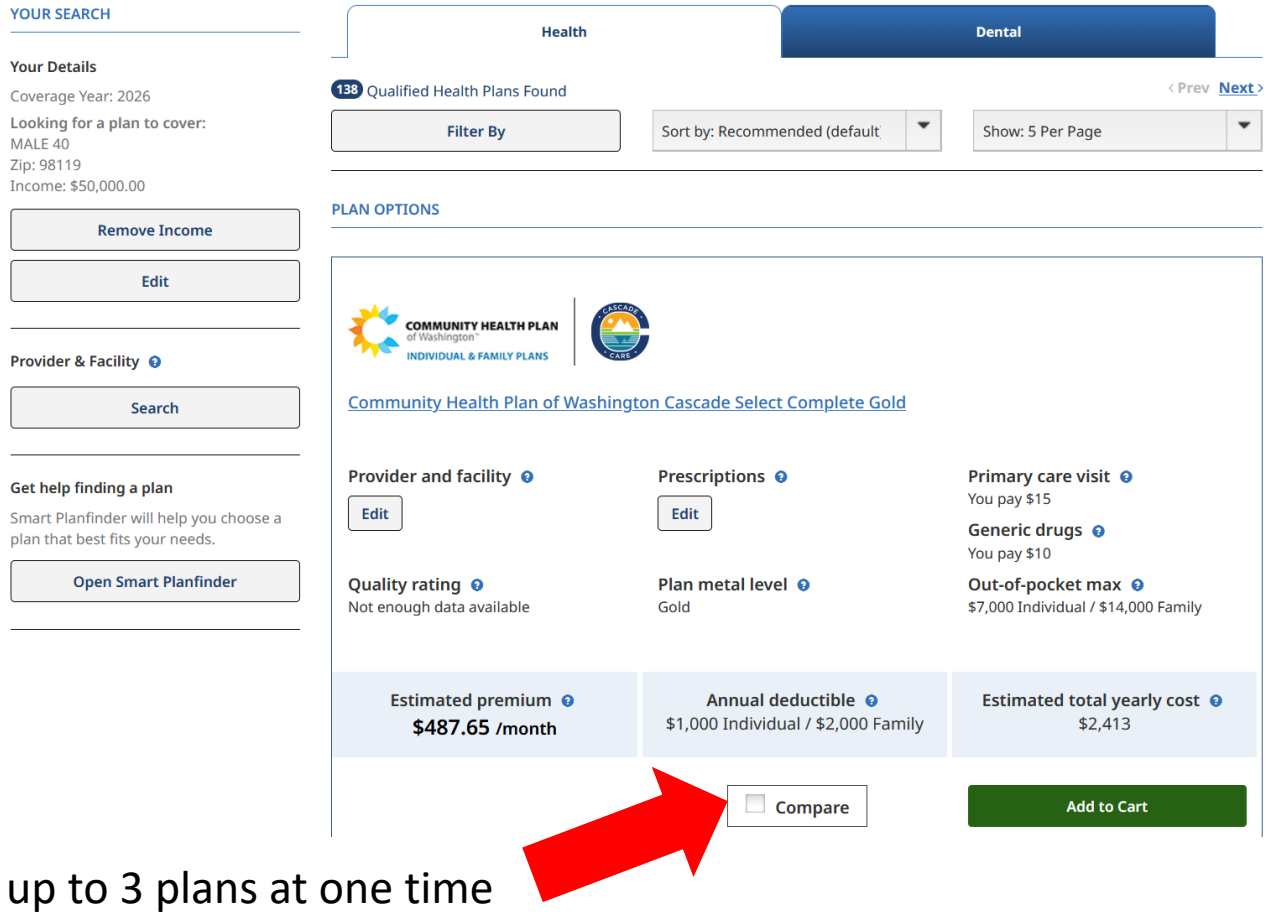
What should Navigators be doing to help?

- Make sure clients applications are up to date
- Upload clear copies
- Remember clients receive and SEP when they lose Apple Health. This gives them 60 days to enroll in new coverage
- Ask Specific questions, clients don’t always remember what’s in the application.
  - Avoid:
    - Has anything changed?
    - Is there anything new you need to report?
  - Ask Instead:
    - Has your immigration status changed?
    - Do you have a green card?
    - When is the last time you updated the documents in your application?

SHOP & Compare

- You can us the Estimate tool to help clients get an idea of what to expect:





You can compare up to 3 plans at one time

Lawfully present customers losing Apple Health for Adults coverage starting Oct. 1

2026 **October - December**

2027 **January**

- **Individuals over 100% FPL** may be eligible for a qualified health plan (QHP) with tax credits and Cascade Care Savings (CCS)
- **Individuals below 100% FPL** may be eligible for a qualified health plan (QHP) with Cascade Care Savings (CCS)
- **Beginning January 1, 2027**, subsidy options transition to Cascade Care Savings (CCS) only for non-citizens that do not qualify for tax credits and have income up to 250% FPL

Min-jun loses their Apple Health for Adults coverage when they renew in September due to their immigration status. Their income is 225% of the federal poverty level (FPL).

What financial savings will they qualify for?

October – December: Tax credits and Cascade Care Savings

January: Cascade Care Savings only

Qualified Health Plans-2026

12 Carriers

86 Plan Options

How do customers choose?

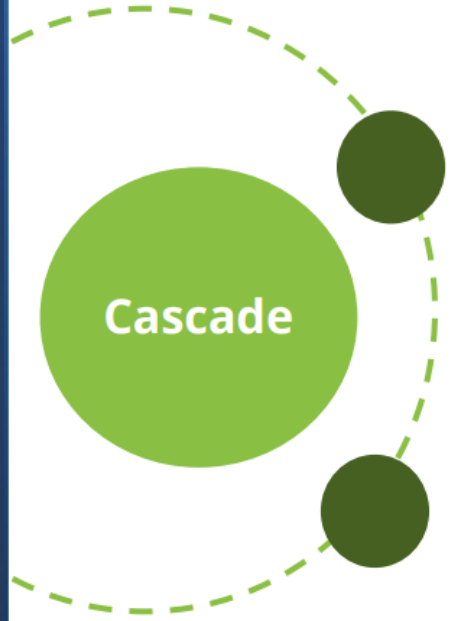
Cascade Care- Affordable Option

Cascade Care is Washington Health Benefit Exchange's largest effort to make health insurance accessible and affordable, increase the predictability and reduce the cost of out-of-pocket costs of health care services. Cascade Care legislation, Senate Bill 5526, passed by the Washington State Legislature in 2019. The bill created standard plans and public option plans offered through Washington Healthplanfinder for Washingtonians.

There are two components:

- Cascade (standard) plans
- Cascade Select (public option) plans

How are Cascade and Cascade Select plans different?



More insurance companies offer these plans, and they are available in every Washington county

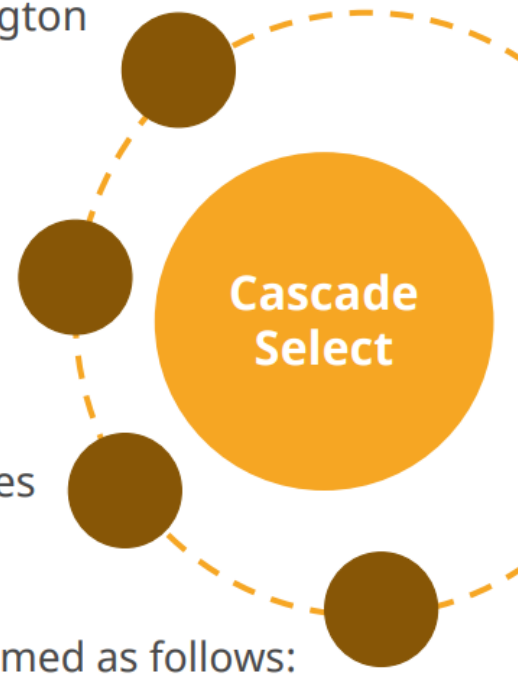
Cascade plans are named as follows: “Insurance company **Cascade** metal level”

VS

Lowest premiums available on Washington Healthplanfinder

Smaller provider networks, fewer doctors accept these plans

Fewer insurance companies offer these plans



Cascade Select plans are named as follows: “Insurance company **Cascade Select** metal level”. On the identification cards, the subscriber ID will begin with the letters “BT”

Cascade Savings-Helps lower monthly premiums

Cascade Care Savings Eligibility Household Income: You must have a household income up to 250% of the federal poverty level.

Federal Tax Credits: You must apply for and accept all available federal tax credits for health insurance.

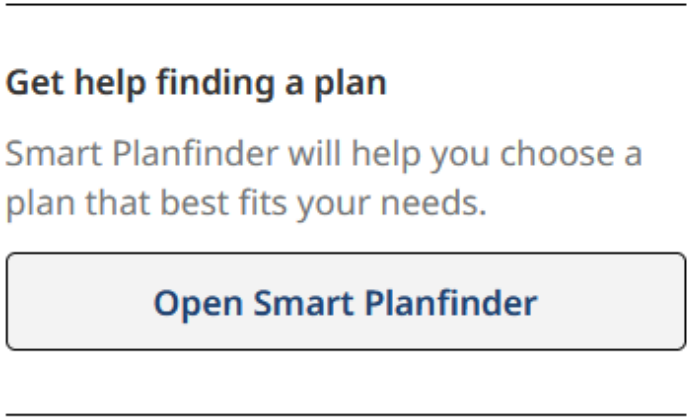
Minimum Essential Coverage: You cannot be eligible for coverage through federal or state programs like Medicare or Washington Apple Health (Medicaid).

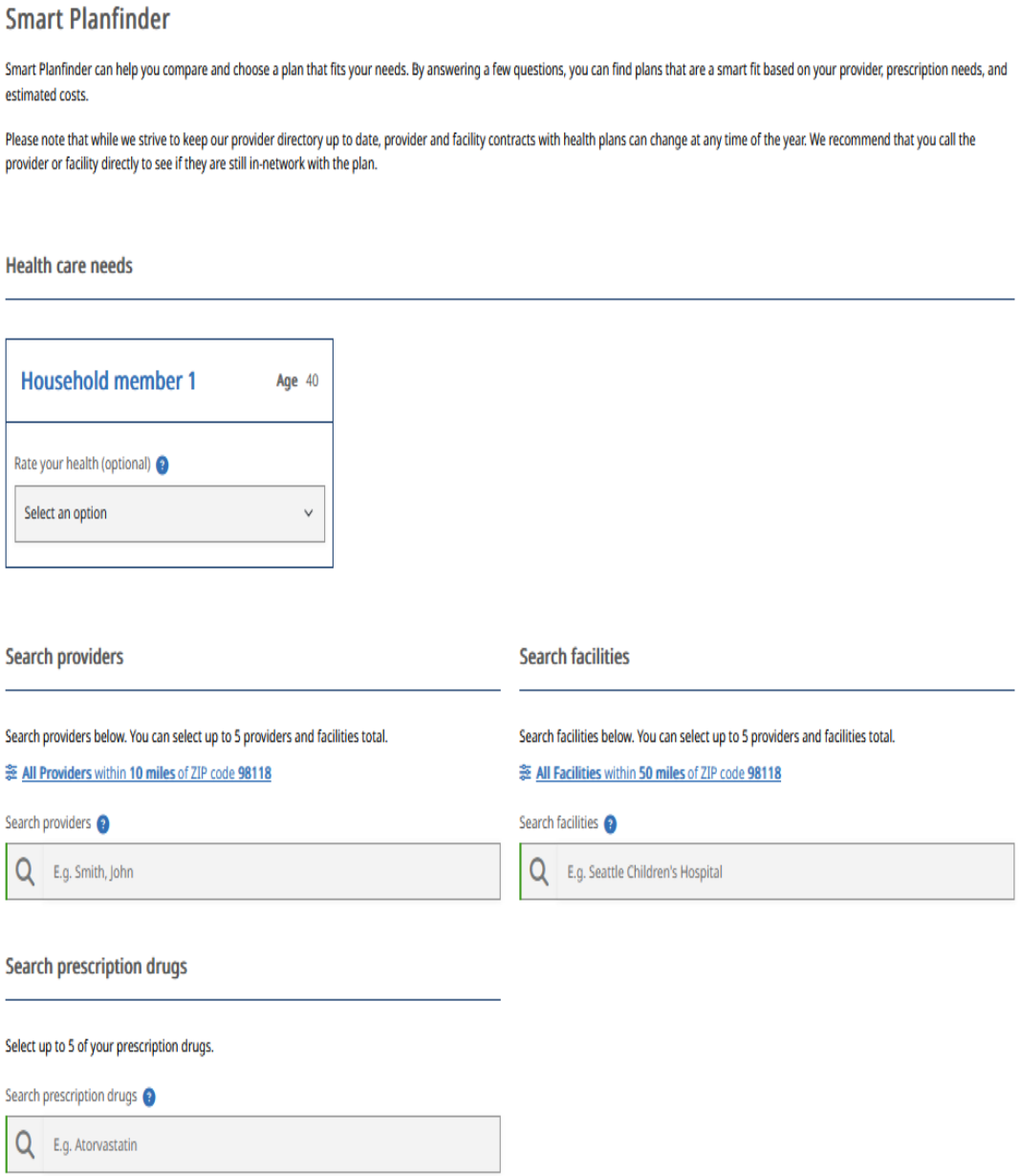
Plan Selection: You must be enrolled in a qualifying Cascade Care Silver or Gold plan through Washington Healthplanfinder*.

*May select Bronze in 2027

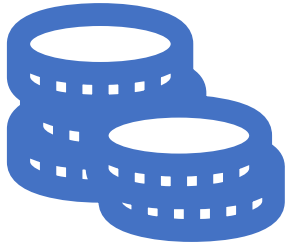
Narrow the search-Smart Planfinder

Smart Planfinder can help individuals narrow their search by helping them find which plans their doctors accept and cover their prescriptions





What would Min-Jun's Price look like?

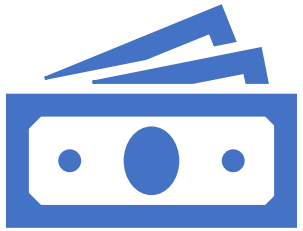


Oct-Dec with Tax Credit Assistance

Tax Credit $340

Cascade Care Savings $55

- Bronze $18.40
- Silver $221.60
- Vital Gold $82.50



Jan 2027-based on 2026 pricing

Tax Credit $0

Cascade Care Savings $250

- Bronze $108.40
- Silver $346.04
- Gold $206.01

*40yr old male, income 225% fpl, Community Health Plan of Washington

Premium Sponsorships

While limited, there are some premium sponsorships available to help individuals pay premiums:

- King County Public Health
  - King County Residents
  - Under 100% fpl
  - Cannot be a sponsored immigrant
- Lifelong
  - Reside in Washington State
  - At or below 500% fpl
  - Proof of positive HIV status
- Project Access Northwest
  - Be a Washington state resident who lives at or below 300% fpl
  - Be eligible to purchase a Qualified Health Plan in the Washington Health Benefits Exchange.
  - Be referred to Project Access Northwest by one of our Premium Assistance partners.
  - Agree to share information available to the Exchange as well as all copies of information sent by the
  - Exchange with Project Access Northwest.
  - Update your eligibility information, such as income and family size, on the Exchange throughout the policy year
  - File federal income taxes to qualify for a tax subsidy. (If married, file jointly.)

What about clients who still cannot afford to buy health insurance?

Programs that may help clients continue to get care

- Community Based Clinics
- Charity Care
- Family Planning Only
- Breast, Cervical and Colon Health Program
- King County Adult Dental Program
- Prescription Assistance Programs

Navigator help:

Contact the Enhanced Users:

- Ticket box: enroll@kingcounty.gov
- CHAP line 800-756-5437
  - Partnership x 3
  - Technical Assistance x4