



# What Is Health Insurance and Why Do I Need It?



# What Is Health Insurance and Why Do I Need It?



**Health insurance**, also called a **Health Plan**, is an agreement you make with an insurance company. This insurance company agrees to pay for some or all of your medical expenses in exchange for a **monthly payment** (also called a premium, see page 9 for a full glossary).

Having health insurance helps cover medical costs for you and your family. You never know when you may need a doctor. You can think of this monthly payment as the cost for using the service in the future. Having a health plan will help you afford medical care when you need it.



In Washington, we believe everyone has a right to health insurance, regardless of citizenship status. See page 5 for more details.



In Washington state, if you have health insurance, many services are covered by law and available to you. These can include:

- ✦ Doctor visits
- ✦ Visits to the emergency room for life-threatening emergencies
- ✦ Care before and after your baby is born
- ✦ Mental health and substance use treatment
- ✦ Prescription drugs
- ✦ Services and devices to treat injuries, disabilities, or chronic conditions
- ✦ Lab tests
- ✦ Prevention services like screenings for conditions like type 2 diabetes
- ✦ Management of a chronic disease
- ✦ Pediatric care

\*Depending on your Health Plan and provider, you might have expenses, such as co-pays.



**Most health plans include care that can keep you healthy, such as shots and screenings, at no cost. With health insurance, you're *guaranteed*:**

### **SCREENINGS AND COUNSELING SERVICES**

- ✦ Depression
- ✦ Diabetes (type 2)
- ✦ Drug and tobacco
- ✦ Cholesterol
- ✦ Colorectal cancer
- ✦ Diet
- ✦ STD and HIV
- ✦ Wellness

### **SCREENINGS AND COUNSELING SERVICES**

- ✦ Behavioral and developmental assessments
- ✦ Iron and fluoride supplements
- ✦ Screenings and counseling
- ✦ Vaccines
- ✦ Vision screening

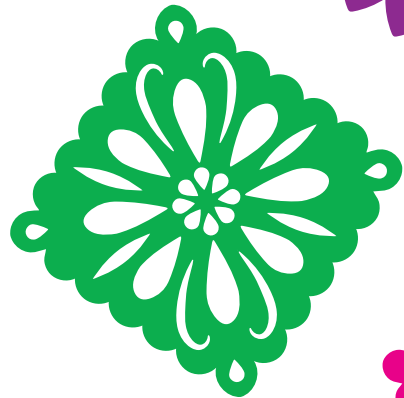
### **OTHER SERVICES**

- ✦ Birth control
- ✦ Mammograms
- ✦ Breastfeeding support
- ✦ Domestic violence screening



## VACCINATIONS

- ✦ Flu
- ✦ Measles, Mumps, and Rubella
- ✦ COVID-19
- ✦ Hepatitis A and B
- ✦ Herpes Zoster
- ✦ Meningitis
- ✦ Pneumonia
- ✦ Chickenpox
- ✦ Shingles
- ✦ Whooping cough
- ✦ Tetanus
- ✦ Diphtheria



**Being able to see a doctor or go to the hospital is very important to keep you and your family healthy. While there might be upfront costs like co-pays, having a health plan helps avoid expensive payments for every visit.**



# FAQ

## **I am an undocumented citizen or don't have citizenship papers. Can I apply for health insurance?**

Yes! If you live in Washington, you can buy health insurance through Washington Healthplanfinder. You do not need U.S. citizenship, a green card, or other immigration papers.

Visit [WAHealthPlanFinder.org](http://WAHealthPlanFinder.org) or more information.



## **I am an undocumented citizen. Is my information safe?**

Your information **will not** be used for immigration enforcement. In the state of Washington, there are laws protecting your privacy when applying for health insurance. Information about your immigration status will be used only to determine your eligibility for health insurance and **not** for immigration enforcement.



## **I am a documented immigrant or a naturalized citizen. Can I still apply for health insurance through Washington State?**

Yes! There are several health insurance options available, including full and limited coverage. Go to [WAHealthPlanFinder.org](http://WAHealthPlanFinder.org) or check out our list of local navigators on page 8 to find out which health plan works for you.



## **What information do I need to submit to apply for health insurance?**

You'll need information about your income; citizen, non-citizen, or Tribal status; and one or more of the documents listed on the next page.

## What documents do I need to submit?

If you can provide **one document from List A with a photograph**, you can apply for health insurance. If you cannot provide a document from List A, you can submit **two documents from List B**.

### LIST A:

- ✦ U.S. passport book or card
- ✦ Foreign passport book or card, or identification card issued by a foreign embassy or consulate that contains a photograph
- ✦ Driver's license
- ✦ Certificate of naturalization or citizenship
- ✦ Employment authorization document (form 1-766) that contains a photograph
- ✦ U.S. B1/B2 visa/Border Crossing Card
- ✦ U.S. visa
- ✦ 1-327 U.S re-entry permit
- ✦ 1-551 Permanent Resident Card

### LIST B:

- ✦ A birth certificate or card
- ✦ Social Security card
- ✦ Marriage certificate
- ✦ Employer identification card
- ✦ High school or college diploma (includes high school equivalency diplomas)
- ✦ NEXUS, SENTRI, or FAST Border Crossing Card

There are several documents you can choose from when applying for health insurance. For a complete list, scan the QR Code.



# FAQ

## How much does health insurance cost?

The cost of health insurance depends on your income, family size, and where you live.

## What health insurance can I qualify for?

There are several options for people living in Washington State!  
Scan this QR Code for a complete list.



## When can I enroll for health insurance?

Open Enrollment is when you can apply for health insurance. This begins November 1 and ends January 15 every year. If you need health insurance at a different time of year, you might be eligible for special enrollment periods.

Scan the QR Code to learn more about open and special enrollment!



## What if I don't have health insurance and need medical help?

There are several options depending on where you live. Check out [TogetherInCommunity.org/health-resources](https://www.togetherincommunity.org/health-resources) for a list primary and urgent care clinics that offer low-cost or free options.

If you are an undocumented citizen, you can still receive medical services at these locations!

## How do I apply for health insurance if I do not feel comfortable doing it myself?

See the next page for a list of local, bilingual navigators near you who can help you find the perfect Health Plan.

## I signed up for a health plan. What's next?

If you're working with a local navigator (see page 8), they will help you establish care with a local doctor's office. If you signed up for a health plan on your own, you will need to reach out to clinics that are in-network to see if or when they're accepting new patients. The process of becoming a patient may vary between clinics.



# Bilingual navigators in Yakima & Kittitas counties:



## ✦ Unidos Nueva Alianza Foundation

- 204 12th Ave SW Ephrata, WA 98823  
PO Box: PO Box 1272, Ephrata, WA 98823

## ✦ Columbia Basin Health Association

- 1515 Columbia Street, Othello, WA 99344
- 140 East Main Street, Othello, WA 99344  
509-488-5256
- 601 Government Road, Mattawa, WA 99349  
509-932-2525

## ✦ Samaritan Healthcare

- 801 E Wheeler Road, Moses Lake, WA 98837  
509-793-9715

## ✦ Renew

- 840 E Plum Street, Moses Lake, WA 98937  
509-765-9239

## ✦ Confluence Health

- 840 E Hill Ave, Moses Lake, WA 98937  
509-435-4072

## ✦ Moses Lake Community Health Center

- 1450 1st Ave SW, Quincy, WA 98848  
509--787-6423

## ✦ Quincy Valley Medical Center

- 908 10th Ave SW, Quincy, WA 98848  
509-787-3531

***Can't find a navigator near you?  
Call 2-1-1 for help!***



# Glossary

## **5-year bar**

Someone who is past the 5-year bar has lived in the U.S. for 5 years or more.

## **Co-insurance**

Co-insurance is your share of the cost of a covered healthcare service. You start to pay co-insurance after you have paid your health plan's deductible.

## **Co-pay**

Co-pays are the amount you pay for a covered healthcare service. A healthcare screening for diabetes might include a co-pay for example. Your co-pay is due when you receive the service. How much your co-pay is depends on the level of coverage in your health plan.

## **Deductible**

This is the amount of money you must spend before your health plan starts to cover some of the cost. Your deductible amount starts over at the beginning of each year.

## **Health Plan**

A health plan is your agreement with a health insurance company. Your health plan will explain what your premium, deductible, out-of-pocket, co-pays, and co-insurance costs are. Your health plan will also help you find out what doctors and offices are covered by your health plan. Many people use "health plan" and "health insurance" interchangeably.



## **Lawfully present**

Immigrants who were legally admitted to the U.S. and have not stayed longer than the time they were given permission to stay.

## **Network**

Your network is the list of doctors and offices covered by your health plan. In-network providers are approved by your health plan and insurance will help cover the costs. Out-of-network providers are not approved by your health plan, and you might pay more or the entire bill. It's always worth checking with your insurance provider who is in and out of your plan's network.

## **Out-of-Pocket Costs**

These are any costs you pay for health care. These include your deductible, co-insurance, and co-pays. Any amount not covered by your health plan is an out-of-pocket cost.

## **Premium**

Your premium is how much you pay each month for your health plan. You must pay your premium even if you do not go to the doctor or receive care.

Need more information? Talk with a local navigator today and they'll help you throughout the entire process. See page 8 for a complete list or scan the QR Code!





For more information, please visit [wahealthplanfinder.org](http://wahealthplanfinder.org) ([wahealthplanfinder.org/us/en](http://wahealthplanfinder.org/us/en)) and reference the information used in this booklet.

Made possible in part by the Washington State Department of Health through a grant from the Centers for Disease Control and Prevention. This information does not necessarily reflect the official policies of the Washington State Department of Health and Human Services.



**TOGETHER IN  
COMMUNITY**

[TogetherInCommunity.org](http://TogetherInCommunity.org)