

Essential Gold and Silver Plans



Health Plan of Washington

Monthly rates for individuals and families

Start date: Jan. 1, 2023

Area 4

These rates apply if you live in any of the following counties: **Ferry, Lincoln, Pend Oreille, Spokane, Stevens**

If you are eligible for a subsidy, rates will be adjusted.

Determine your monthly rate

Step 1: Choose a plan and a deductible amount from the chart. The chart shows the deductible for an individual. The deductible for a family is 2 times the individual deductible. A deductible is the amount you pay each year before the health plan starts to pay for certain services. Copayments do not count toward meeting your deductible.

Step 2: Find your age and circle the rate that applies to your use or non-use of tobacco.

Tobacco use means use of any tobacco product on average 4 or more times per week within the past 6 months. Tobacco use does not include religious or ceremonial use. E-cigarettes are not considered tobacco.

Step 3: Repeat step 2 for each eligible family member you wish to add to your health care plan. Eligible family members include you, your spouse or domestic partner, and your legal dependents and children under age 26. Monthly rates are charged for all dependents and children age 21 and older and for the first 3 oldest dependents and children under age 21. Additional dependents and children age 20 and younger are not charged.

Step 4: Add up the circled amounts. The total will be the dollar amount of your monthly health plan bill.

| | |
|---------------------------|-----------|
| You | \$ |
| + Spouse/Domestic partner | \$ |
| + Dependent | \$ |
| + Dependent | \$ |
| + Dependent | \$ |
| Total monthly rate | \$ |

| Deductible | Gold | | Silver Low Deductible | |
|------------|-------------|---------|-----------------------|---------|
| | \$1,000 | | \$2,875 | |
| AGE | Non-tobacco | Tobacco | Non-tobacco | Tobacco |
| 0-14 | 314.72 | 314.72 | 289.65 | 289.65 |
| 15 | 342.69 | 342.69 | 315.40 | 315.40 |
| 16 | 353.39 | 353.39 | 325.24 | 325.24 |
| 17 | 364.09 | 364.09 | 335.09 | 335.09 |
| 18 | 375.61 | 375.61 | 345.69 | 345.69 |
| 19 | 387.12 | 387.12 | 356.29 | 356.29 |
| 20 | 399.06 | 399.06 | 367.27 | 367.27 |
| 21 | 411.40 | 442.25 | 378.63 | 407.03 |
| 22 | 411.40 | 442.25 | 378.63 | 407.03 |
| 23 | 411.40 | 442.25 | 378.63 | 407.03 |
| 24 | 411.40 | 442.25 | 378.63 | 407.03 |
| 25 | 413.04 | 444.02 | 380.15 | 408.66 |
| 26 | 421.27 | 452.87 | 387.72 | 416.80 |
| 27 | 431.14 | 463.48 | 396.81 | 426.57 |
| 28 | 447.19 | 480.73 | 411.57 | 442.44 |
| 29 | 460.35 | 494.88 | 423.69 | 455.47 |
| 30 | 466.94 | 501.96 | 429.75 | 461.98 |
| 31 | 476.81 | 512.57 | 438.83 | 471.75 |
| 32 | 486.68 | 523.18 | 447.92 | 481.52 |
| 33 | 492.85 | 529.82 | 453.60 | 487.62 |
| 34 | 499.44 | 536.89 | 459.66 | 494.13 |
| 35 | 502.73 | 540.43 | 462.69 | 497.39 |
| 36 | 506.02 | 543.97 | 465.72 | 500.65 |
| 37 | 509.31 | 547.51 | 468.75 | 503.90 |
| 38 | 512.60 | 551.05 | 471.77 | 507.16 |
| 39 | 519.18 | 558.12 | 477.83 | 513.67 |
| 40 | 525.77 | 565.20 | 483.89 | 520.18 |
| 41 | 535.64 | 575.81 | 492.98 | 529.95 |
| 42 | 545.10 | 585.98 | 501.69 | 539.31 |
| 43 | 558.27 | 600.14 | 513.80 | 552.34 |
| 44 | 574.72 | 617.83 | 528.95 | 568.62 |
| 45 | 594.06 | 638.61 | 546.74 | 587.75 |
| 46 | 617.10 | 663.38 | 567.95 | 610.54 |
| 47 | 643.01 | 691.24 | 591.80 | 636.19 |
| 48 | 672.63 | 723.08 | 619.06 | 665.49 |
| 49 | 701.84 | 754.48 | 645.95 | 694.39 |
| 50 | 734.76 | 789.86 | 676.24 | 726.95 |
| 51 | 767.26 | 824.80 | 706.15 | 759.11 |
| 52 | 803.05 | 863.28 | 739.09 | 794.52 |
| 53 | 839.25 | 902.19 | 772.41 | 830.34 |
| 54 | 878.33 | 944.21 | 808.38 | 869.01 |
| 55 | 917.42 | 986.22 | 844.35 | 907.67 |
| 56 | 959.79 | 1031.77 | 883.35 | 949.60 |
| 57 | 1002.58 | 1077.77 | 922.73 | 991.93 |
| 58 | 1048.24 | 1126.86 | 964.75 | 1037.11 |
| 59 | 1070.87 | 1151.18 | 985.58 | 1059.50 |
| 60 | 1116.53 | 1200.27 | 1027.61 | 1104.68 |
| 61 | 1156.03 | 1242.73 | 1063.95 | 1143.75 |
| 62 | 1181.94 | 1270.59 | 1087.81 | 1169.39 |
| 63 | 1214.44 | 1305.53 | 1117.72 | 1201.55 |
| 64+ | 1234.19 | 1326.75 | 1135.89 | 1221.09 |

We want to make it simple and easy for you to understand your health plan.

Important notes

- Individual health plans are available to permanent Washington residents who are not enrolled in Medicare Part A or Part B.
- Rates are based on your current age. When your age changes during the year, your rate will not change until the next time you enroll in a health plan.
- The deductible amount listed for each rate category is the individual deductible. The family deductible is 2 times the individual deductible.

Contact us

For enrollment information or if you have questions about LifeWise Health Plan of Washington:

- Visit [lifewise.com](https://www.lifewise.com)
- Call **844-666-WISE (844-666-9473)**.
- Talk to a **producer**, a licensed professional also known as an agent.



Discrimination is Against the Law

LifeWise Health Plan of Washington (LifeWise) complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. LifeWise does not exclude people or treat them differently because of race, color, national origin, age, disability, sex, gender identity, or sexual orientation. LifeWise provides free aids and services to people with disabilities to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). LifeWise provides free language services to people whose primary language is not English, such as qualified interpreters and information written in other languages. If you need these services, contact the Civil Rights Coordinator. If you believe that LifeWise has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, gender identity, or sexual orientation, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-6396, Fax: 425-918-5592, TTY: 711, Email AppealsDepartmentInquiries@LifeWiseHealth.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, the Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at <https://ocrportal.hhs.gov/ocr/portal/lobby.jsf>, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at <http://www.hhs.gov/ocr/office/file/index.html>. You can also file a civil rights complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint Portal available at <https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status>, or by phone at 800-562-6900, 360-586-0241 (TDD). Complaint forms are available at <https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx>.

Language Assistance

ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 800-817-3056 (TTY: 711).

注意: 如果您使用繁體中文，您可以免費獲得語言援助服務。請致電 800-817-3056 (TTY: 711)。

CHÚ Ý: Nếu bạn nói Tiếng Việt, có các dịch vụ hỗ trợ ngôn ngữ miễn phí dành cho bạn. Gọi số 800-817-3056 (TTY: 711).

주의: 한국어를 사용하시는 경우, 언어 지원 서비스를 무료로 이용하실 수 있습니다. 800-817-3056 (TTY: 711) 번으로 전화해 주십시오.

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 800-817-3056 (телетайп: 711).

PAUNAWA: Kung nagsasalita ka ng Tagalog, maaari kang gumamit ng mga serbisyo ng tulong sa wika nang walang bayad. Tumawag sa 800-817-3056 (TTY: 711).

УВАГА! Якщо ви розмовляєте українською мовою, ви можете звернутися до безкоштовної служби мовної підтримки.

Телефонуйте за номером 800-817-3056 (телетайп: 711).

ប្រយ័ត្ន: បើសិនជាអ្នកនិយាយ ភាសាខ្មែរ, សេវាជំនួយផ្នែកភាសា ដោយមិនគិតល្អល្អ គឺអាចមានសំរាប់អ្នក។ ចូរ ទូរស័ព្ទ 800-817-3056 (TTY: 711)។

注意事項: 日本語を話される場合、無料の言語支援をご利用いただけます。800-817-3056 (TTY:711) まで、お電話にてご連絡ください。

ማስታወሻ: የሚናገሩት ቋንቋ አማርኛ ከሆነ የትርጉም እርዳታ ድርጅቶች፣ በነጻ ሊያገለግሉት ተዘጋጅተዋል። ወደ ሚከተለው ቁጥር ይደውሉ 800-817-3056 (መስማት ለተሳናቸው: 711)።

XIYYEEFFANNA: Afaan dubbattu Oroomiffa, tajaajila gargaarsa afaanii, kanfaltiidhaan ala, ni argama. Bilbilaa 800-817-3056 (TTY: 711).

ملحوظة: إذا كنت تتحدث اذكر اللغة، فإن خدمات المساعدة اللغوية تتوافر لك بالمجان. اتصل برقم 800-817-3056 (رقم هاتف الصم والبكم: 711).

ਧਿਆਨ ਦਿਓ: ਜੇ ਤੁਸੀਂ ਪੰਜਾਬੀ ਬੋਲਦੇ ਹੋ, ਤਾਂ ਭਾਸ਼ਾ ਵਿੱਚ ਸਹਾਇਤਾ ਸੇਵਾ ਤੁਹਾਡੇ ਲਈ ਮੁਫਤ ਉਪਲਬਧ ਹੈ। 800-817-3056 (TTY: 711) 'ਤੇ ਕਾਲ ਕਰੋ।

ACHTUNG: Wenn Sie Deutsch sprechen, stehen Ihnen kostenlos sprachliche Hilfsdienstleistungen zur Verfügung. Rufnummer: 800-817-3056 (TTY: 711).

ໄປດອຸບ: ຖ້າວ່າ ທ່ານເວົ້າພາສາ ລາວ, ການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ, ໂດຍບໍ່ຄ່າສ່ຽງຄ່າ, ຄວນມີພ້ອມໃຫ້ທ່ານ. ໂທ 800-817-3056 (TTY: 711).

ATANSYON: Si w pale Kreyòl Ayisyen, gen sévis èd pou lang ki disponib gratis pou ou. Rele 800-817-3056 (TTY: 711).

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le 800-817-3056 (ATS : 711).

UWAGA: Jezeli mówisz po polsku, możesz skorzystać z bezpłatnej pomocy językowej. Zadzwoń pod numer 800-817-3056 (TTY: 711).

ATENÇÃO: Se fala português, encontram-se disponíveis serviços linguísticos, grátis. Ligue para 800-817-3056 (TTY: 711).

ATTENZIONE: In caso la lingua parlata sia l'italiano, sono disponibili servizi di assistenza linguistica gratuiti. Chiamare il numero 800-817-3056 (TTY: 711).

توجہ: اگر بہ زبان فارسی گفتگو می کنید، تسهیلات زبانی بصورت رایگان برای شما فراهم می باشد. با 800-817-3056 (TTY: 711) تماس بگیرید.