



# Health Coverage for All Washingtonians

## Goals for immigrant health access & affordability



Today all Washingtonians can apply for health & dental coverage: [wahealthplanfinder.org](http://wahealthplanfinder.org)

### Undocumented Washingtonians now have access to [wahealthplanfinder.org](http://wahealthplanfinder.org)

- In 2024, the Legislature funded two programs to help undocumented people afford coverage
- Mixed-status families can enroll in one plan

#### Safe to Apply!

- The state will not share applicant information with immigration enforcement officials
- These programs will not count against applicants for public charge

#### What are HealthPlanFinder Health Plans?

- Today, all Washingtonians -- including those who are undocumented -- can shop for health and dental plans at Healthplanfinder.
- All Washingtonians can now access the same plans that meet state standards and include services like primary & specialty care, emergency visits, maternity services and prescriptions.
- With a health plan, your insurance pays a part of the cost of health care.

#### What are CASCADE CARE SAVINGS?

- Washington's legislature has invested state funds so that all Washingtonians up to 250% of the federal poverty level (FPL) -- including **undocumented individuals -- are eligible to receive up to \$250 a month** in Cascade Care Savings to lower their health coverage premiums.
- However, undocumented individuals cannot get federal assistance with monthly premiums though people with most immigration statuses including DACA recipients can get federal tax credits.

#### What is Apple Health Expansion / the Medicaid-like program?

- All undocumented immigrant adults in Washington with income up to **138% FPL** are eligible to apply to be considered for free health coverage when space becomes available.
- Covered services include: primary & specialty care, emergency visits, maternity services, dental services, prescription medications, and more.
- This program currently has limited funding so **the program is currently full with almost 12,000 people enrolled** of the 35,000 estimated to be eligible. Advocates are asking for additional funding this legislative session.



**During the 2025 Legislative Session**  
How can Washington do better?  
[See page 2!](#)



**Questions?**  
Visit [nohla.org](http://nohla.org)  
or email [Lee.Che@nohla.org](mailto:Lee.Che@nohla.org)

# IMMIGRANT HEALTH: WHAT'S AT STAKE?

Washington has made significant progress recovering from last recession's cuts to health

**However, a \$12 to \$14 billion state budget shortfall is predicted**  
Lawmakers are talking about cuts to essential services unless Washington can generate new progressive revenue

## The future of the Apple Health Expansion for immigrants is at risk

1

Inslee's budget proposed maintaining coverage for 12,000 people but moving them from current Managed Care coverage to Fee-For-Service to save \$29 million  
*We also know that over 16,000 eligible Washingtonians have already applied but do not have coverage due to 2024 funding limits.*

**Washington should provide equal access to the health coverage safety net.**

## Exchange programs for immigrants also face threats

2

Immigrants who don't qualify for AHE can get WA Healthplanfinder plans and state Cascade Care Savings subsidies for Washingtonians with income up to 250% FPL of up to \$250 a month help lower monthly premiums

Inslee's budget proposed only partial funding; funds were exhausted in December so customers trying to enroll today do not have access.  
*but limited funding means people signing up after mid-December didn't have access. Federal administration changes endanger Washington's "1332 waiver" which provides healthplanfinder access to health & dental coverage.*

**Continue to improve affordability for Washingtonians seeking health coverage & ensure a coverage pathway with robust privacy protections regardless of federal changes.**

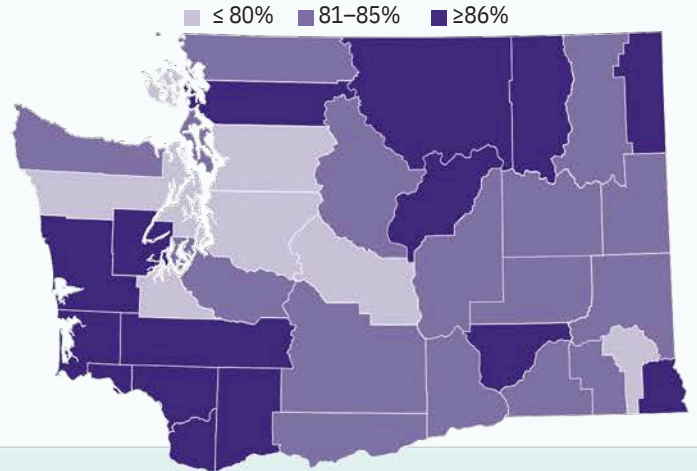
## HOW CAN YOU HELP?

- A) Support House Bill (HB) 1482
- B) Let us know of access challenges for Apple Health Fee-for-Service enrollees
- C) Encourage your community to connect with a navigator today.



**learn more: [nohla.org](https://nohla.org)**  
or email [Lee.Che@nohla.org](mailto:Lee.Che@nohla.org)

**Percent of qualified health plan enrollees who qualify for federal subsidies**



**Impact of Enhanced Federal Subsidies in Washington**

Improved Health Insurance Enrollment and Affordability for Washingtonians

**WITH ENHANCED FEDERAL SUBSIDIES**  
More Washingtonians were able to enroll in health coverage

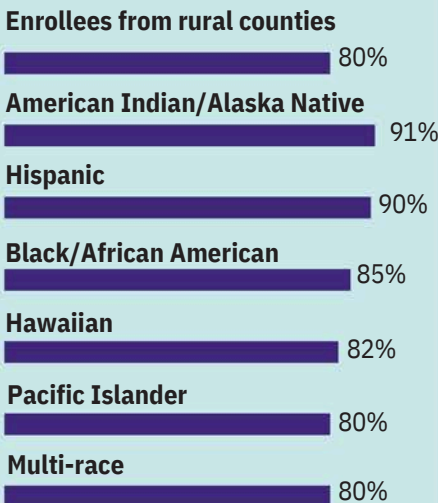


**Most saved hundreds on their premiums every month**



**WITHOUT ENHANCED FEDERAL SUBSIDIES many will lose coverage and premiums will skyrocket**

Enrollees who benefitted the most from tax credits will see the highest increase in their premiums:



**-\$275M** in annual federal funding would be lost in Washington

**-24,000** Washingtonians would lose their subsidies

**~80,000** Washingtonians would lose coverage

Loss of expanded tax credits would also disproportionately impact:

-  **Farmers**
-  **Child care employees**
-  **Construction workers**
-  **Self-employed workers**
-  **Small business owners**

**SCENARIO SPOTLIGHT**

**SCENARIO** A 60-year-old Yakima County resident makes \$41,700 per year (204% FPL for a family of 2) and is enrolled in the lowest cost silver plan in their county.

**IMPACT** If ARPA-enhanced subsidies expire, they would see a 10x increase in their premium – from \$14 to \$170 per month.

*Learn more at [nohla.org](http://nohla.org)*

*in partnership with*



# How can Washington do better?

## TO REACH PARITY IN AFFORDABLE HEALTH COVERAGE, WASHINGTON MUST:

### FULLY FUND THE APPLE HEALTH EXPANSION FOR IMMIGRANTS

1

The legislature has capped funding for the new Apple Health Expansion. Other Apple Health programs are open to anyone who meets eligibility requirements. However, the 2024 budget limited the new program: currently almost 12,000 people gained coverage, but **Washington estimates over 35,000 people are eligible**. At least 16,000 eligible people have applied for the program and were denied due to limited funds.

2

### MAKE PREMIUMS MORE AFFORDABLE

Lawfully present people can get federal subsidies to help with premiums if they meet income limits. However, undocumented individuals do not have this access.

While undocumented Washingtonians earning up to 250% FPL were able to access up to \$250 a month in Cascade Care premium assistance in for coverage starting January 2025, that amount does not make up for missing federal subsidies [ii]. **Premiums for the undocumented are often several hundred dollars a month and increase with age**, while many lawfully present people using federal assistance can access plans for less than \$10 a month.

**Fewer than 1 in 10 undocumented Washingtonians who shopped on Healthplanfinder purchased a qualified health plan as of February 2024.**

3

### ADDRESS COST-SHARING BURDENS

Today, citizens and lawfully present immigrants can get federal subsidies to help with cost-sharing (out-of-pocket costs like deductibles and co-pays) if they have income up to 250% FPL.[iii] Unfortunately, **the state Cascade Care program does not yet offer financial assistance with cost-sharing**. Though many undocumented immigrants are getting help with monthly premiums in 2025 from the state program, the state has not yet funded state cost-sharing help.

4

### PROVIDE PARITY FOR LAWFULLY PRESENT IMMIGRANTS WITH COST-SHARING

Some lawfully present immigrants with income under 138% FPL can buy health coverage on the Exchange with federal subsidies but are ineligible for the free Medicaid coverage citizens get at this income level due to federal restrictions like the “5-year bar” waiting period.

**These immigrants face monthly premiums and additional cost sharing that citizens do not.** [iv]

This has yet to change, because the state has not yet made plans to transition this group to the new Apple Health program.

*i Federal Poverty Level (FPL): measures your income based on your household size.*

*ii. Learn more: <https://www.wahbexchange.org/about-the-exchange/initiatives/daca/>*

*iii. Learn more about federal subsidies: <https://www.healthinsurance.org/obamacare/the-acas-cost-sharing-subsidies/#CSR>*

*iv. Cost-sharing: amount of health care costs that you pay including deductibles, co-insurance, copays & other out-of-pocket costs.*

## HOW CAN YOU HELP?

- Speak out about the need to **fund Apple Health for all eligible undocumented adult Washingtonians**
- Raise your voice about the need for a **plan addressing remaining affordability gaps** including:
  - More affordable premiums for those without federal assistance
  - Helping undocumented Washingtonians with incomes up to 250% FPL with cost-sharing
  - Providing parity for lawfully present immigrants up to 138% FPL
- Encourage your community to **connect with a navigator today via Healthplanfinder** to learn more about Cascade Care Savings or start the process to be considered for Apple Health Expansion.

