

# Losing your Health Coverage?

## Washington Affordability Resources

January 2026

### Congress Reduces Health Care Access For Many Washingtonians

The federal [One Big Beautiful Bill Act](#) ("OBBA" or HR 1) changes eligibility for Medicaid, CHIP, Medicare, and the Affordable Care Act (ACA) Marketplace in ways that newly exclude many Washingtonians who have previously received care from these programs.

**Washingtonians can access the following regardless of immigration status:**

### Free and Reduced Cost Care in Washington

#### Charity Care at Hospitals

Did you know HALF of all Washingtonians can get free or discounted care at most hospitals? Fill out [an application at the hospital](#) to see if you can get help with:

- Hospital bills
- Copayments
- Deductibles



#### Community Health Clinics

Federally qualified health centers provide care on a sliding scale which means you pay based on your income. Washington also has free clinics staffed by volunteers. Find a free or low cost clinic near you: [wahealthcareaccessalliance.org](http://wahealthcareaccessalliance.org)

#### Drug Discounts

ArrayRx is state-sponsored prescription drug discount card for Washingtonians. It also provides discounts on over the counter medications without a prescription.



Learn more or enroll at [arrayrxcards.com](http://arrayrxcards.com)

#### Medical Condition Programs

Washingtonians with cancer, kidney disease and HIV may be eligible with help with costs: [tinyurl.com/med-conditions](http://tinyurl.com/med-conditions)

#### Dental Referrals

A free referral service to oral health providers [DentistLink.org](http://DentistLink.org)



#### Cascade Care Savings

Washingtonians up to 250% FPL may be able access up to \$250/ month in state help with the cost of monthly health insurance premiums.

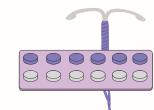
You need to sign up by January 15 for February 1 coverage.

To find out if you qualify, visit [wahealthplanfinder.org](http://wahealthplanfinder.org)

#### Family Planning Only

Washingtonians up to 260% FPL can sign up for free access services including:

- Contraception
- STI screening
- HPV & Hep B vaccination



For more information or to enroll, ring:

1-800-562-3022 ext. 12533

**Questions? Talk to a Navigator: 1-855-923-4633**

### Buyer Beware! Avoid Health Insurance Scams

Some medical coverage options you see may look like health insurance and appear more affordable, but may not cover [essential health benefits](#) or include consumer protections. Learn more from OIC:

<https://www.insurance.wa.gov/insurance-resources/health-insurance/health-insurance-coverage/aca-vs-non-aca-health-coverage-options>



This is not legal advice. Changes are happening rapidly; [check back](#) often for updates.