

Losing your Health Coverage?

Washington Affordability Resources

January 2026

Congress Reduces Health Care Access For Many Washingtonians

The federal [One Big Beautiful Bill Act](#) (“OBBBA” 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

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

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 arrayrxcard.com

Medical Condition Programs

Washingtonians with cancer, kidney disease and HIV may be eligible with help with costs:

tinyurl.com/med-conditions

Dental Referrals

A free referral service to oral health providers

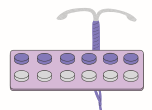
DentistLink.org



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>

NoHLA
Northwest Health Law Advocates

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