

A Simple Guide to Health Insurance

How does health insurance work?

Health insurance is a plan (also known as a "policy") that helps pay for your doctors' visits, hospital bills, and drugs. In Washington State, there is a free or low-cost health insurance program called Apple Health, also known as Medicaid, for people who earn below a certain income level.

If you are on Apple Health, you typically don't have to pay for medical services. Great news! You can go see a doctor and take care of any health problems without worrying about how much it will cost.

With CHPW Apple Health, you choose from a list of doctors, clinics, hospitals, and pharmacies to get your care.



What does Apple Health (Medicaid) cover?

Some of the main things Apple Health insurance pays for:



Doctor visits



Hospital services



Emergency care



Mental health services



Prescription drugs



Maternity and newborn care



Preventive care, such as annual checkups, immunizations, and mammograms



Some dental and vision services

Are there other benefits available?

Yes! CHPW offers no-cost benefits and services that are in addition to what's included in basic Apple Health. These extra benefits include:



Gift cards for some health checkups



Free eyeglasses



A combined 20 free visits a year for acupuncture, chiropractic, and massage.

See more at chpw.org/benefitsplus.