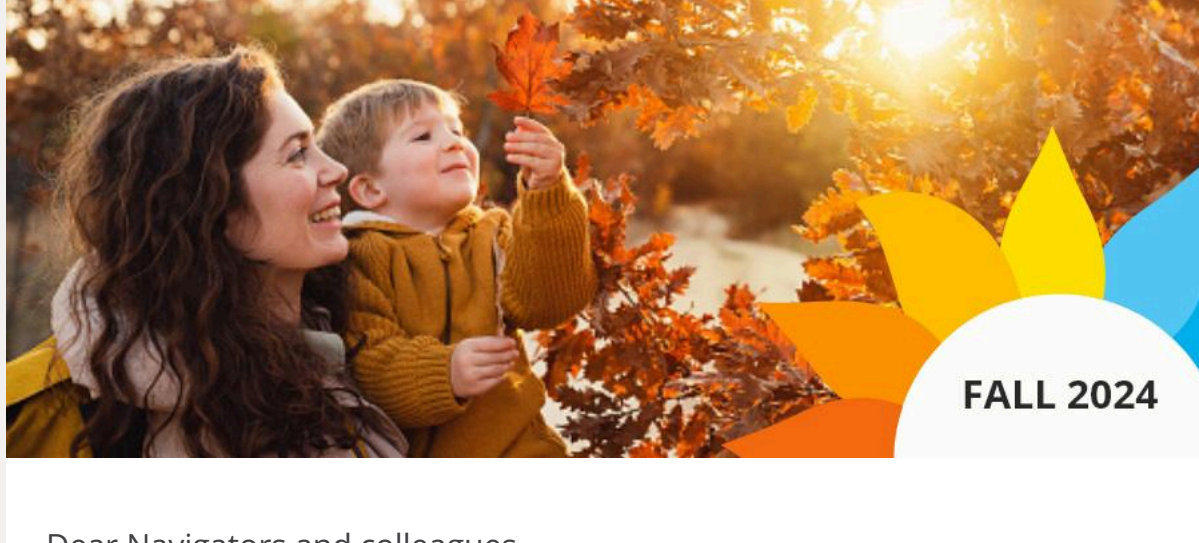


NAVIGATOR NEWS



FALL 2024

Dear Navigators and colleagues,

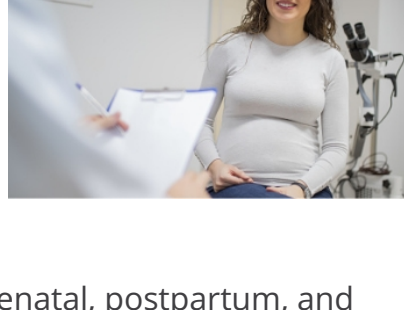
Oranges, yellows, and a touch of blue... fall is surely here! Like every year, this comes with new opportunities to connect our communities to health care through the Open Enrollment (OEP) and Annual Enrollment Period (AEP).

In this edition, we cover important dates to know for OEP and AEP. We also share a few new resources that may be helpful for both you and your clients. And we're excited to introduce Care Advocates, another level of personalized care management for CHPW Medicare Advantage members.

Let's get started.

Apple Health (Medicaid): New pregnancy care resources

We have a new online resource available on the CHPW Apple Health website. This could be helpful for anyone who is expecting, planning to be, or just found out they're pregnant.



Here you'll find general education about prenatal, postpartum, and newborn care, and reproductive health and family planning. There are also CHPW Apple Health resources to support members in accessing care, their benefits, and other helpful information about ways we can help:

- **One-on-one support** from specialized case managers
- **Personalized pregnancy plan** tailored to each member
- **Gift card rewards** for prenatal, postpartum, and well-child visits
- **Lactation coaching** and how to get a free breast pump
- **Connection to services** for help with transportation, food, or housing

We hope you'll take a look, share it with an expecting parent, and let us know your thoughts.

[Explore pregnancy care resources](#)

Cascade Select: OEP is coming soon!

Open Enrollment (OEP) for 2025 starts November 1 and goes through January 15 for Individual & Family Cascade Select plans through Washington Healthplanfinder™.



Those currently on an Individual & Family plan, may be automatically reenrolled or renewed. But if anything changed for a client in 2024 (income, household size, address), now is the time to [update their information in Healthplanfinder](#) if they haven't already. Some changes could qualify your clients for more savings or a different plan.

Key OEP dates

- **October 21:** Pre-shopping starts on Healthplanfinder
- **November 1:** Open enrollment begins (ends January 15)
- **December 15:** Last day to enroll for coverage to start January 1, 2025
- **January 15:** Last day to enroll for coverage to start February 1, 2025
- **January 23:** First premium bill due for CHPW members (for plans starting January 1)

CHPW Individual & Family Plans are in 26 counties in 2025

In 2025, CHPW Individual & Family Cascade Select Plans will be available in 26 counties and are some of the lowest-priced Cascade Select Silver plans in those areas.

For individuals with lower incomes (up to 250 percent of the federal poverty level) they can get financial help from the state through the Cascade Care Savings program. Most people who qualify for Cascade Care Savings can get a high-quality plan for less than \$10 a month, when combined with Federal assistance!

[Compare CHPW Individual & Family Plans](#)

Find us in Adams, Asotin, Benton, Chelan, Clallam, Columbia, Douglas, Ferry, Franklin, Grant, Jefferson, King, Kitsap, Kittitas, Lewis, Lincoln (new), Mason, Okanogan, Pierce, Snohomish, Spokane, Stevens, Thurston, Walla Walla, Whitman, and Yakima.



Medicare: AEP is underway!

For your clients who already have a Medicare plan, the Annual Enrollment Period (AEP) is when they can choose to add, drop, or change their plans from October 15 through December 7 each year, for coverage starting January 1.

Key AEP dates

- **October 15:** First day of AEP
- **December 7:** Last day of AEP
- **January 1:** Coverage begins



Did you know?

Some of your clients may be "dual eligible" for both Medicaid and Medicare depending on their age and income. Dual-eligible clients pay less (as low as \$0 monthly premiums) and get more benefits.

New in 2025 for CHPW Dual plans

Dual Complete (HMO D-SNP) is now statewide

For 2025, we'll continue with two Medicare Advantage Dual plans, Dual Select and Dual Complete (HMO D-SNP), with personalized support for all members. And, our Dual Complete Plan (HMO D-SNP) will now be offered in every county in Washington!

Added benefits for Dual Select (HMO D-SNP) members

In 2025, a transportation benefit will now be available for all CHPW Dual Select (HMO-DSNP) members. And dental coverage will be increased from \$500 yearly to \$750.

Care Management introduces Care Advocates

CHPW's Care Management team provides extra support to members to help them take care of their health. Our newest addition to the CHPW Care Team, Care Advocates, provide an extra level of support with dedicated, ongoing one-on-one connection.

Starting with a welcome call, Care Advocates work with members to understand their specific needs and help them access necessary care and resources. Care Advocates also check in throughout the year to provide important health reminders and make sure each member's health care needs are being met.

[See how our Care Team supports members](#)

Benefit highlights: CHPW Dual Complete (HMO D-SNP)

CHPW's \$0 premium 2025 Dual Complete Plan (HMO D-SNP) offers extra benefits you won't get from Original Medicare, all at no additional cost to the member:



Dental: \$5,000 a year for preventive and comprehensive services. Choose from a large network of dentists.



Vision: 1 routine eye exam plus **\$500** a year for eyewear.



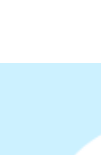
Hearing: \$2,250 every year for hearing aids, limit one per ear/ year (including exam and fitting).



Over-the-Counter (OTC) and Grocery: \$100 every month with the freedom to spend as you want between grocery and OTC items. All on one easy-to-use debit card, good at thousands of retailers such as Safeway, Rite Aid, Walmart, and more.

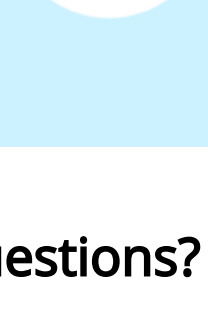


Health & Wellbeing: 25 combined visits a year for acupuncture, naturopathy, chiropractic, and massage.



Prescription Drugs: \$0 copay for generic and brand-name drugs.

[Find out more about CHPW Dual Complete](#)

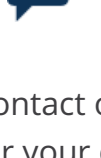


Do you know a Medicare client who needs additional financial help?

The Medicare Savings Program (MSP) can help pay for Medicare premiums for those who qualify.

Questions? We have answers!

CHPW's local, licensed Medicare Advantage enrollment specialists are available to answer Medicare questions and enroll clients throughout all of AEP (October 15 – December 7)!



If you're working with a client who's preferred language is not English, we may be able to help.

Contact our team at 1-800-944-1247 or schedule a 1-on-1 meeting online for your client. From our scheduling page online, you'll be able to see who is in your county and what languages they speak.

[Schedule with a local enrollment specialist](#)

Carrier Week Wrap Up: CHPW benefit resources

This year, a few key benefits were highlighted during Carrier Week. Curious how CHPW covers these topics for members and plan shoppers? Find it all on our website:

- **LGBTQ+ Health Care:** [Apple Health](#) | [Individual & Family](#)
- **Value Added Benefits (VAB):** [CHPW Apple Health Benefits+](#)
- **Mental and Behavioral Health:** [Apple Health](#) | [Individual & Family](#)
- **Pregnancy Health:** [Apple Health](#) | [Individual & Family](#)
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