

NAVIGATOR NEWS



Dear Navigators,

Happy Fall! We hope you've been enjoying all the cozy things that come with the season, like we have at Community Health Plan of Washington (CHPW). We're excited to share some upcoming changes for 2024 and other resources to help you, help your clients get affordable, quality health care.

Open Enrollment for Cascade Select

Open Enrollment for 2024 individual and family health insurance plans through Washington Healthplanfinder starts November 1 and goes through January 15.

New this year: Anyone living in Washington, regardless of immigration status, can enroll in a health plan through Healthplanfinder.

And if their income is low (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!

- Our CHPW Individual & Family Cascade Select Plans are now available in 25 counties: Adams (**new**), Asotin (**new**), Benton, Chelan, Clallam (**new**), Columbia (**new**), Douglas, Ferry, Franklin, Grant, Jefferson, King, Kitsap, Kittitas, Lewis, Mason, Okanogan, Pierce, Snohomish, Spokane, Stevens (**new**), Thurston, Walla Walla, Whitman, and Yakima.
- CHPW has the lowest-cost Silver Cascade Care plan in 2024 in 19 of 25 counties!



- We've expanded our network of providers to include several new major Specialty and Hospital partners. For 2024 we've added:

*East Adams Rural Healthcare
Forks Community Hospital
Olympic Medical Center
Othello Community Hospital
Tri-State Health (previously Tri-State Memorial Hospital)*



Questions? We have answers!

Learn all about [CHPW's Individual & Family Cascade Select Plans](#) and watch for our 2024 plan updates to go live next week.

You can also connect your clients directly to one of our licensed, local CHPW experts. We are available to help in-person at a local clinic or over the phone – in their language when it's best for them.

Find a local expert or schedule an appointment for your client in just a few clicks:

[Find an expert](#)

It's Annual Enrollment Period (AEP) for Medicare!

Did you know? Some of your clients seeking health coverage 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 for 2024: We have split our Dual product into two separate plans - the Dual Complete Plan for Medicare enrollees who also qualify for full Medicaid (Apple Health) benefits, and the Dual Select Plan for those who are "partial dual-eligible" (only eligible for partial Medicaid benefits). With our popular Dual Complete Plan, we continue to serve the most vulnerable members of our communities.

CHPW's \$0 premium 2024 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 a hearing aid (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.



Family on Demand: 60 hours a year of personalized support and assistance. Use for home visits, travel to errands and appointments, help with household chores, or just a friend to spend time with.



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

Find out more and compare plans on our [Dual Plan webpage](#).

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)!

Contact our team at **1-800-944-1247** or use our Find an Expert tool to [schedule a 1-on-1 meeting](#) with them for your client.

[Find an expert](#)

Apple Health Redetermination

The Washington State Health Care Authority (HCA)'s ongoing verification process (Apple Health Redetermination), is back for good. The state continues to send notifications to Apple Health members who need to provide updated information to keep their health coverage, when their renewal period comes up.

Unfortunately, we are continuing to see more and more people lose their insurance because they did not complete their renewal application, or they left out information on their application. It is not too late for them to get health insurance. Apple Health recipients can complete their renewal up to 90 days after it's terminated or reenroll if more time has passed.

If a client no longer qualifies for Apple Health, they may still have affordable options. In 19 out of 25 counties, CHPW is offering the lowest-cost Silver Cascade Care plan – many plans are under \$10 per month for those that meet eligibility requirements.

You can direct Apple Health members with questions to our renewal help guide. Here they'll find more information and specific steps they can take to get their health insurance back or find a new plan.

If you have questions or need help, we're here to support you. Call CHPW's renewal team at **1-866-907-1904** (TTY: 711), 8 a.m. to 5:30 p.m., Monday to Friday.

Thanks for doing your part to make sure your clients stay covered!

Be Well: Connecting members to their benefits

Earlier this year, we launched the CHPW Be Well series to remind CHPW Apple Health members about their benefits and empower them to use the services available to them. It's also full of health tips, reminders, and resources.



In our latest article, we share a powerful story about how a Community Health Worker, CHPW Case Manager and Community-Based Organizations (CBOs) partnered to support a CHPW member who reached out for help. We love to see the impact that can be made when people who care - work together.

[Read Elena's story](#)

And lastly...



Don't forget to bookmark our [Navigator Center](#). It's a hub of useful tools and information designed just for you.



Keep up to date on health tips and topics via our [CHPWConnections blog](#).

Once again, our heartfelt thanks for all you do to help keep our communities healthy.

Until next time,

Caitlin Duffy

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