COMMUNITY HEALTH PLAN
of Washington™
The power of community

NAVIGATOR NEWS

As we head into Fall, we know it's a busy time for you and the community members you serve. CHPW is here to support you with the tools and updates you need, so you can focus on guiding your clients through important decisions about their health coverage.

In this edition of our Navigator Newsletter, you'll find information on CHPW member rewards, key things to know for Cascade Select Open Enrollment, and important resources to support your Medicare clients who will need to change plans this Annual Enrollment Period.

CHPW MemberFirst™ Rewards Program

Have you heard? Our CHPW MemberFirst Rewards Program is live! This program offers gift card incentives to eligible members for three preventive cancer screenings: breast cancer, colorectal cancer (including at-home and in-office tests), and cervical cancer.

Our goal with MemberFirst is to encourage timely care and foster meaningful conversations between members and their providers. Recommended preventive cancer screenings are provided at no cost to all CHPW members.

CHPW members can now submit an online form for each eligible cancer screening or test they receive to claim their reward.

Follow the links below for reward details for each of our plans:

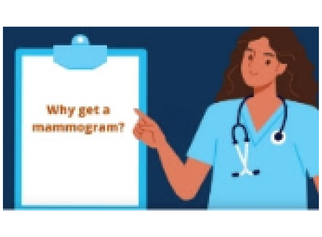
- CHPW Apple Health (Medicaid) members can earn gift cards for breast cancer ($50) and colorectal cancer ($25) screenings. In addition to gift card rewards for prenatal, postpartum, and well-child checkups through our ChildrenFirst™ Rewards Program.
- CHPW Medicare Advantage members can earn gift cards for breast cancer ($50) and colorectal cancer ($25) screenings.
- CHPW Individual & Family Cascade Select members can earn gift cards for breast cancer ($50), colorectal cancer ($25), and cervical cancer ($50) screenings.

Preventive care resources

In an effort to help members understand the value of getting these screenings and what to expect when they do, we've also launched a new educational series about preventive cancer screenings. We encourage you to share these with your clients and patients:

Article: Colorectal Cancer Screening: Why it's important and what you should know

Article: Age 40 or older? It's time to get screened for Breast Cancer



Short video: Let's talk about mammograms or in Spanish Hablemos de las mamografías

Thank you for supporting our members and the community in accessing preventive care. If you have questions or would like additional materials to share, please don't hesitate to reach out.

Cascade Select: Open Enrollment Period

There is a lot changing this year for Open Enrollment (OEP) that may cause some confusion as your clients revisit their health coverage for plan year 2026. This year, it's especially important for individuals and families with Cascade Select plans to know their options ahead of renewal.

Here are three takeaways to prepare for OEP:

1

OEP key dates and deadlines

In Washington State, our key dates for OEP will remain the same:

- **Oct. 21:** Plan Preview begins on Washington Healthplanfinder™. The CHPW Individual & Family website will also be updated with our 2026 plan information.
- **Nov. 1:** First day of OEP. People can now shop for, select, or renew their health and dental plans for the upcoming year.
- **Dec. 15:** Last day to enroll for health coverage to begin on January 1, 2026. Those who enroll on or after Dec. 16, coverage begins on February 1.
- **Jan. 15:** Last day to enroll during OEP, coverage begins on February 1, 2026.

2

New in 2026: Vital Gold plus added benefits

Here's the short of it. Vital Gold is the new Cascade Select plan-to-get, 2026 is bringing added essential benefits across all Cascade Select offerings, and for CHPW Individual & Family members— there's a new virtual care perk starting January 1.

- **Introducing, Vital Gold**, a lower cost Gold-level plan available alongside the 2025 Gold plan, renamed Complete Gold.

  Vital Gold may be more affordable than Silver plans for many people, due in part to changes in federal subsidy calculations.

Tip: For those currently on a Silver Plan, make sure to compare plans to see if they can save more by switching to Vital Gold.

- **Expanded hearing benefit on all 2026 plans** (Gold, Silver, and Bronze). Hearing aids and hearing exams are covered before the deductible.
- **CHPW members pay $0 copays for Urgent Care telehealth** visits through CHPW Virtual Care, starting plan year 2026.

3

Subsidies and savings

- Good news: **Cascade Care Savings are back!** For those with an income at or below 250% of the Federal Poverty Level (FPL), they may qualify for state subsidies on Gold or Silver plans that lower their monthly premium.

  Not-so-good news: **Federal enhanced premium tax credits*** that reduced the cost of many health plans are **set to expire at the end of 2025**. That means higher premiums for many plans in 2026.

*Federal enhanced premium tax credits are not the same as advanced premium tax credits, which will remain available for those eligible in 2026.

What your Cascade Select clients should know and do:

- **Keep details up-to-date**. Encourage all of your clients who are on a Cascade Select plan to update their information on **wahealthplanfinder.org**.
- **Check the "verify tax refund" box** to maximize savings in 2026. This allows Washington Healthplanfinder™ to calculate available savings for your clients.
- **Vital Gold may be the most affordable plan in 2026**. Unlike past years, Silver Plans will likely not be the most affordable option. Vital Gold Plans may offer more value for many of your clients, with the same great benefits.

Medicare: Annual Enrollment Period

As in previous years, the Annual Enrollment Period (AEP) will be happening **October 15** until **December 7**. For those impacted by changes in terminated CHPW Medicare plans, a Special Enrollment Period (SEP) will extend their time to decide on a new Medicare plan to February 28.

CHPW to offer Dual Plans only in 2026

In 2026 CHPW will be focusing on our Medicare Advantage Dual (HMO D-SNP) plans to provide these members, and our most vulnerable populations, with our full commitment and attention. Unfortunately, that also means we will not be offering Medicare Advantage Plans 2, 4, or the Freedom Plan (HMO) in the new year.

Resources for switching Medicare plans

The following resources are available to CHPW members, and any of your clients who may be looking for a new Medicare plan for 2026:

- Contact their local **State Health Insurance Benefits Advisors (SHIBA) at 1-800-562-6900** or TTY: 360-586-0241. Available 8 a.m. to 5 p.m., Monday through Friday. Counselors can answer questions, discuss needs, and give your clients information about their Medicare options. All counseling is free.
- **Call 1-800-MEDICARE (1-800-633-4227) or TTY: 1-877-486-2048**
  Available 24 hours a day 7 days a week. Clients should let the representative know they got a letter saying their plan isn't going to be offered next year and want help to choose a new plan.
- **Online, visit Medicare.gov to compare plans**
  Under the "Health & Drug Plans" tab, find tools that can help your client search and compare available plans in their area, including drug coverage.
- **Connect your client to a broker** to find a plan that fits their needs and is similar to their current plan.

CHPW members losing their Medicare plan will get a Special Enrollment Period following AEP, allowing more time to decide on their new Medicare plan.

Actions CHPW Medicare members losing their plan need to take:

- ✔ **If they do nothing by December 31**, they will automatically be enrolled in Original Medicare on January 1. They can still choose a new Medicare Advantage plan through their SEP.
- ✔ **If choosing an Original Medicare plan** (Part A and Part B), they will need to find a Part D supplement (drug coverage) by February 28 to avoid paying late fees.
- ✔ **If they wish to stay on a Medicare Advantage Plan**, contact SHIBA at 1-800-562-6900, call 1-800-MEDICARE, visit Medicare.gov, or speak with a broker. See resources listed above for details.

Help paying for Medicare:

Medicare Savings Program: If your client has limited income and resources, they may qualify for help paying Medicare costs. The Medicare Savings Program helps pay for Medicare Part A and B costs, depending on eligibility.

Extra Help: "Extra Help" helps pay for Medicare prescription drug coverage (Part D). Some people automatically receive Extra Help.

Apply for savings online through the Social Security office at **secure.ssa.gov/i1020/start**, contact Medicare at 1-800-MEDICARE, or SHIBA at **1-800-562-6900** for help applying.

CHPW Connections Blog

Be sure to check out our CHPW Connections Blog site for our recent articles, including:

CHPW Connections

- Colorectal Cancer Screening -- Why it's important and what you should know
- Shoo, flu! Protect your health with your yearly flu vaccine
- Age 40 or Older? It's time to get screened for Breast Cancer

We value your partnership and look forward to supporting your efforts this season. If you have questions, concerns, or need any resources, don't hesitate to reach out to your local CHPW representative or stop by if you see us at your clinic. We are happy to support you in any way we can.

Until next time,

Melissa

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