

FALL 2026

As another enrollment season approaches, we are grateful for the trusted support you provide to our Washington communities. With the roll out of federal changes to Medicaid happening alongside enrollment periods, many of our neighbors will be looking for clear information and your trusted guidance.

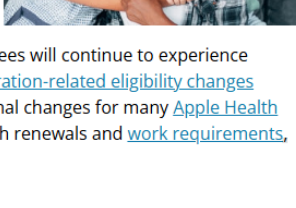
This Navigator Newsletter is one way we, Community Health Plan of Washington (CHPW), share important updates and resources to support you in connecting your clients to affordable, quality health care.

In this Fall edition, we talk about federal changes to Medicaid eligibility (H.R. 1), Open Enrollment (OEP), and Annual Enrollment (AEP). Plus, we spotlight a blog article about the impact of local, one-on-one support. Here's what you'll find:

- **H.R. 1: Keeping our communities connected to care together**
Preparing for changes, what you can do now, and resources
- **OEP: 3 things to know**
Starts November 1, financial assistance available, CHPW is ready to help
- **AEP: Medicare Advantage Dual Plans**
Starts October 15, CHPW to offer Dual Plans, OTC returning
- **CHPW Connections blog article spotlight**
Get to know the impact of our Community Health Workers

Keeping our communities connected to care together

Across Washington, Navigators, Community Health Centers (CHC), health plans, and community organizations are working together to help people stay connected to health coverage and care.



Over the next year, Apple Health enrollees will continue to experience changes related to H.R. 1. Some [immigration-related eligibility changes](#) began this October 2026, while additional changes for many [Apple Health for Adults](#) enrollees, including six-month renewals and [work requirements](#), are expected to begin in January 2027.

Preparing for changes

Over the last few months, CHPW has hosted webinars, delivered presentations across the state, shared toolkits, distributed multilingual educational materials, and provided resources to help Navigators like you answer client questions and prepare for upcoming changes.

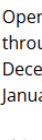
We have also worked closely with CHCs, providers, community-based organizations, and the Washington State Health Care Authority (HCA) to align messaging and build a shared foundation of knowledge before the 2027 H.R. 1 implementation period begins.

As we move closer to 2027, our focus remains on supporting both Navigators and the communities we serve. We will continue to offer trainings, update educational materials, provide renewal resources, and share tools to support you in helping your clients understand their options and avoid unnecessary gaps in coverage.

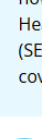
Thank you to everyone who has participated and been engaged so far. If you're still learning about these changes or would like a refresher, the resources below can help you continue to build your knowledge. Together, we can help people feel informed, prepared, and supported during an uncertain time.

What we can do now

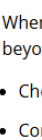
Over the coming months, please join us in encouraging *all* Apple Health members to:



Keep their mailing address, phone number, and email up to date in their Washington Healthplanfinder™ account and with their health plan.



Watch for notices from Washington state. Both Washington Healthplanfinder and the Department of Social and Health Services (DSHS) send notices, depending on an individual's Apple Health program.



Become familiar with available resources before new requirements take effect.

We can also help reduce confusion by sharing trusted information early and connecting people with support when questions arise. Here are several resources for you to reference and share:

Stay informed: H.R. 1 resources

- CHPW Shareable Flyer: [Federal Changes to Apple Health \(Medicaid\)](#)
- CHPW Blog: [Upcoming changes to Apple Health \(Medicaid\) eligibility for immigrants](#)
- CHPW Blog: [3 things to know about upcoming changes to Apple Health \(Medicaid\)](#)
- HCA: [H.R. 1 Information and Apple Health Updates](#)
- HCA: [How to meet work requirements, who needs to, and exemptions](#)

Small conversations today can make a big difference in helping clients successfully navigate these changes in the new year.

OEP: 3 things to know

1

Starts November 1, 2026

Open Enrollment (OEP) for 2027 coverage runs from November 1, 2026, through January 15, 2027. While those dates are the same, this year December 31, 2026, will be the last day to enroll for coverage to begin January 1, 2027.

This OEP may be especially important for individuals who are no longer eligible for Apple Health and need to explore their coverage options.

Tip: Encourage your clients to get familiar with Healthplanfinder now, before OEP begins. Those who are no longer eligible for Apple Health due to H.R. 1., may qualify for a Special Enrollment Period (SEP) to buy coverage now for the rest of 2026, to avoid gaps in coverage.

2

Many may be eligible for financial help

For Washington residents who qualify for financial help, federal premium tax credits and state [Cascade Care Savings](#) can significantly lower their monthly insurance bill. Healthplanfinder has tools to compare plans, estimate costs, and check eligibility for these savings.

When reviewing options, it's important to consider the full picture, beyond monthly premiums:

- Check if clients are eligible for financial help, also called savings.
- Compare out-of-pocket costs to health needs.
- Explore what's offered by health plans in addition to medical coverage.

Remember, looking at both your clients' budgets and health needs, like upcoming doctor visits or treatments and ongoing prescriptions, can help with decision making.

Tip: Costs and available financial help can change each year. If you have clients who enroll during an SEP for 2026 coverage, they should review their options again during OEP and re-select a plan for 2027. Pre-shopping begins on October 21!

3

CHPW is here to help

We are continuing to create Navigator resources, educational materials, and updating plan information to support your enrollment conversations. As we approach November, we'll continue to share these tools and materials with you.

Whether your clients are transitioning from Apple Health, shopping for coverage for the first time, or exploring more affordable options, you can count on our people and the resources we share to provide timely, helpful information.

- [Washington Healthplanfinder](#): Compare plans and check eligibility for financial assistance
- [CHPW Individual & Family Plans](#): Learn about our Cascade Select plan options
- [Cascade Care Savings](#): Information about state financial assistance programs

AEP: Medicare Advantage Dual Plans

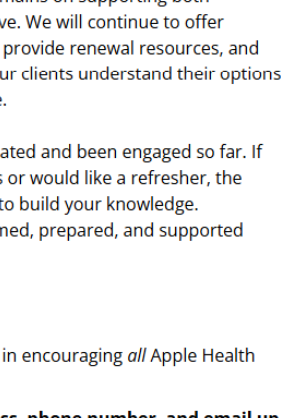
It's that time of year again. AEP will run from October 15th through December 7th, 2026 for coverage starting January 1, 2027.

In 2027, CHPW will continue to offer both [Dual Complete and Dual Select plans \(HMO D-SNP\)](#) across Washington state. Dual plans are available to Washingtonians who qualify for both Medicare and full or partial Apple Health coverage. Our plans offer services and benefits beyond Original Medicare with personalized support to help CHPW members feel their best.

Next year, in addition to many of the same great benefits we offered in 2026, we are also bringing back our Over-the-Counter (OTC) benefit. This will provide \$50 a month to all CHPW Dual Complete members to spend on qualifying OTC items.

Spotlight: CHPW Connections Blog

Community Health Workers support our members at home and in their neighborhood to help with the everyday challenges of life, like finding food or getting a ride to the pharmacy.



Get to know the impact of Community Health Workers and check out other recent articles on our CHPW Connections Blog site.

[Community Health Workers: Supporting you beyond the doctor's office](#)

And lastly...

We were glad to see many of you during Carrier Week. If you could not join or want to revisit the content, you can find the presentation in our Navigator Center, along with other great resources to support you this enrollment season.

[Visit CHPW's Navigator Center](#)

Thank you for all the important work you do every day to connect our communities to the information they need to stay connected to health care.

Any time you have questions or need resources, we are here to support you. Reach out to your local CHPW contact— or stop by and say hello if you see us at your clinic!

Until next time,

Your CHPW Team

Navigator News features important news, updates, and resources to help you and your clients get affordable, quality health care. Like what you see? Share this newsletter with your colleagues! You can subscribe (or unsubscribe) to this newsletter by emailing your request to navigatormail@chpw.org.

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