

Individual market health plans

Plan year 2025 December 30, 2024

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Table of contents

2024 individual market health plans	
Availability of coverage	
Coverage on the Exchange	
Coverage off the Exchange	5
Coverage by county	
Adams County	
Asotin County	
Benton County	7
Chelan County	7
Clallam County	
Clark County	
Columbia County	
Cowlitz County	9
Douglas County	9
Ferry County	
Franklin County	
Garfield County	
Grant County	11
Grays Harbor County	
Island County	
Jefferson County	
King County	
Kitsap County	
Kittitas County	14
Klickitat County	14
Lewis County	14
Lincoln County	15
Mason County	15
Okanogan County	
Pacific County	
Pend Oreille County	17
Pierce County	17
San Juan County	
Skagit County	
Skamania County	
Snohomish County	
Spokane County	
Stevens County	20

Thurston County	20
Wahkiakum County	
Walla Walla County	
Whatcom County	22
Whitman County	22
Yakima County	

2024 individual market health plans

In 2019, the Washington state Legislature passed <u>Engrossed Substitute Senate Bill (ESSB) 5526</u>, which increased the availability of quality, affordable health coverage in the individual market. That legislation requires the Office of the Insurance Commissioner (OIC) to report annually on the number of individual health plans approved for sale in each county. This includes plans both on and off the Washington Health Benefit Exchange.¹ This is the fifth report fulfilling that directive.

Availability of coverage

For plan year (PY) 2025, every county will have at least three insurers offering health plans for sale in Washington state's individual market. Plans are available in gold, silver, bronze and catastrophic tiers.

Insurers are not required to offer coverage in specific counties or statewide and may opt to sell on the Washington state Health Benefit Exchange (the Exchange), off the Exchange or both. In addition, if an insurer offers coverage for the Public Employees' Benefits Board (PEBB) or the School Employees' Benefits Board (SEBB), they must also offer plans on the Exchange in the same counties it serves for PEBB or SEBB. If a consumer requests it, all insurers that sell plans on the Exchange are required to offer their health plans off the Exchange.

Standardized health plans, called Cascade Care standard plans, and public option plans, called Cascade Select plans, were offered on the Exchange for the first time in 2021. For PY 2025, there are 33 standard plans and nine public option plans, with at least one public option plan in all 39 counties. Each county will have between nine and 30 plans available.

Coverage on the Exchange

The following insurers will sell health plans on the Exchange. Companies that will sell both on and off the Exchange are noted with an asterisk (*).

- BridgeSpan Health Company
- Community Health Plan of Washington
- Coordinated Care Corporation
- Kaiser Foundation Health Plan of the Northwest*
- Kaiser Foundation Health Plan of Washington*

¹ <u>RCW 48.43.770</u>.

- LifeWise Health Plan of Washington
- Molina Healthcare of Washington
- Premera Blue Cross
- Regence BlueCross BlueShield of Oregon*
- Regence BlueShield*
- UnitedHealthcare of Oregon*

Coverage off the Exchange

These companies offer coverage only off the Exchange:

- Asuris Northwest Health
- Providence Health Plan



Coverage by county

The tables below list the insurers and numbers of plans available in each county in each plan tier, both on and off the Exchange.

Health plan tiers are gold, silver, bronze or catastrophic, and vary depending on the coverage. Gold plans pay for a greater share of health care costs than silver plans do. Silver plans pay for more than bronze and catastrophic plans offer very limited coverage.

Adams County

	Ont	the Excha	ange		Off th	e Excha	nge		Total		
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	TOLAI
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		4	3	4							11
LifeWise Health Plan of Washington		2	2	2							6
UnitedHealthcare of Oregon								2	2	2	6
Community Health Plan of Washington		1	1	1							3

Asotin County

lssuer name	On t	the Excha	ange		Off th	e Excha	nge		Total		
issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		4	3	4							11

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LifeWise Health Plan of Washington	2	2	2				6
Community Health Plan of Washington	1	1	1				3

Benton County

lssuer name	On t	he Exch	ange		Off th	e Excha	nge		Total		
issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	rotai
Asuris Northwest Health					3	1	1				5
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		4	3	4							11
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		2	2	2							6
Molina Healthcare of Washington		1	2	1							4
Providence Health Plan					1	1	1				3
Community Health Plan of Washington		1	1	1							3

Chelan County

	On t	Off th	e Excha	nge		Total					
lssuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		3	2	3							8
LifeWise Health Plan of Washington		2	2	2							6
Community Health Plan of Washington		1	1	1							3

Clallam County

	On t	the Excha	ange		Off th	e Excha	nge		Totol		
lssuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Coordinated Care Corporation		4	3	4							11
Regence BlueShield		3	1	2	3	2	1				12
UnitedHealthcare of Oregon								2	2	2	6
Community Health Plan of Washington		1	1	1							3

Clark County

	On t	he Exch	ange		Off th	e Excha	nge		Total		
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Totai
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		3	2	3							8
Kaiser Foundation Health Plan of the Northwest		3	2	3	3	3	2				16
LifeWise Health Plan of Washington		2	2	2							6
Molina Healthcare of Washington		1	2	1							4
Providence Health Plan					1	1	1				3
Regence BlueCross BlueShield of Oregon		4	2	2	3	1	1				13

Columbia County

	On the Exchange	Off the Exchange	Both	
Individual market health plans December 30, 2024				Q

Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		3	2	3							8
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		2	2	2							6
Regence BlueShield		3	1	2	3	2	1				12
Community Health Plan of Washington		1	1	1							3

Cowlitz County

	On t	he Excha	ange		Off th	e Excha	nge			Total	
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Coordinated Care Corporation		3	2	3							8
Kaiser Foundation Health Plan of the Northwest		3	2	3	3	3	2				16
LifeWise Health Plan of Washington		2	2	2							6
Molina Healthcare of Washington		1	2	1							4
Regence BlueShield		3	1	2	3	2	1				12

Douglas County

	Ont	the Excha	ange		Off th	e Excha	nge		Both		Total
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total

Asuris Northwest Health				3	1	1		5
Coordinated Care Corporation	3	2	3					8
LifeWise Health Plan of Washington	2	2	2					6
Community Health Plan of Washington	1	1	1					3

Ferry County

	On t	the Excha	ange		Off th	e Excha	nge		Both		Total
lssuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	TOLAI
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		3	2	3							8
LifeWise Health Plan of Washington		2	2	2							6
Molina Healthcare of Washington		1	2	1							4
Community Health Plan of Washington		1	1	1							3

Franklin County

	On t	he Exch	ange		Off th	e Excha	nge		Both		Totol
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		4	3	4							11
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
Molina Healthcare of Washington		1	2	1							4

Individual market health plans | December 30, 2024

Premera Blue Cross	3	2	2					7
Providence Health Plan				1	1	1		3
Community Health Plan of Washington	1	1	1					3

Garfield County

	On	the Excha	ange		Off th	e Excha	nge		Both		Total
lssuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	TOLAI
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		4	3	4							11
LifeWise Health Plan of Washington		2	2	2							6

Grant County

	On t	he Excha	ange		Off th	e Excha	ange		Both		Totol
lssuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		3	2	3							8
LifeWise Health Plan of Washington		2	2	2							6
Community Health Plan of Washington		1	1	1							3

Grays Harbor County

On the Exchange	Off the Exchange	Both	

Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Coordinated Care Corporation		4	3	4							11
LifeWise Health Plan of Washington		1	1	1							3
Premera Blue Cross		3	2	2							7
Regence BlueShield		3	1	2	3	2	1				12

Island County

	On t	he Excha	ange		Off th	e Exch	ange		Both		Tatal
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Coordinated Care Corporation		4	3	4							11
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		2	2	2							6
Regence BlueShield		3	1	2	3	2	1				12

Jefferson County

	On t	he Excha	ange		Off th	e Excha	ange		Both		Total
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	TOLAI
Coordinated Care Corporation		4	3	4							11
Regence BlueShield		3	1	2	3	2	1				12
UnitedHealthcare of Oregon								2	2	2	6
Community Health Plan of Washington		1	1	1							3

Individual market health plans | December 30, 2024

King County

	On t	he Exch	ange		Off th	e Excha	nge		Both		Totol
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		4	3	4							11
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		2	2	2							6
Molina Healthcare of Washington		1	2	1							4
Premera Blue Cross		3	2	2							7
Regence BlueShield		3	1	2	3	2	1				12
UnitedHealthcare of Oregon								2	2	2	6
Community Health Plan of Washington		1	1	1							3

Kitsap County

	On t	he Excha	ange		Off th	e Excha	ange	Both			Totol
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		3	2	3							8
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
Molina Healthcare of Washington		1	2	1							4
Premera Blue Cross		3	2	2							7
Regence BlueShield		3	1	2	3	2	1				12
Community Health Plan of Washington		1	1	1							3

Individual market health plans | December 30, 2024

Kittitas County

	On t	he Excha	ange		Off th	e Excha	nge		Both		Tatal
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		3	2	3							8
LifeWise Health Plan of Washington		2	2	2							6
UnitedHealthcare of Oregon								2	2	2	6
Community Health Plan of Washington		1	1	1							3

Klickitat County

	On t	he Excha	ange		Off th	e Excha	nge		Both		Totol
lssuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		4	3	4							11
LifeWise Health Plan of Washington		2	2	2							6
Molina Healthcare of Washington		1	2	1							4
Regence BlueShield		3	1	2	3	2	1				12

Lewis County

	On the Exchange	Off the Exchange	Both	
Individual market health plans December 30, 2024				14

Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Coordinated Care Corporation		4	3	4							11
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		2	2	2							6
Molina Healthcare of Washington		1	2	1							4
Regence BlueShield		3	1	2	3	2	1				12
Community Health Plan of Washington		1	1	1							3

Lincoln County

	On t	he Excha	ange		Off th	e Excha	ange		Both		Totol
lssuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		3	2	3							8
LifeWise Health Plan of Washington		3	3	3							9
Molina Healthcare of Washington		1	2	1							4
UnitedHealthcare of Oregon								2	2	2	6
Community Health Plan of Washington		1	1	1							3

Mason County

	On t	he Excha	ange		Off th	e Excha	nge		Both		Total
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total

Coordinated Care Corporation		3	2	3							8
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
Molina Healthcare of Washington		1	2	1							4
Regence BlueShield		3	1	2	3	2	1				12
UnitedHealthcare of Oregon								2	2	2	6
Community Health Plan of Washington		1	1	1							3

Okanogan County

	On t	he Excha	ange		Off th	e Excha	ange		Both		Total
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		4	3	4							11
LifeWise Health Plan of Washington		2	2	2							6
Community Health Plan of Washington		1	1	1							3

Pacific County

	On	the Excha	inge		Off th	e Excha	nge		Both		Total
lssuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Coordinated Care Corporation		4	3	4							11
Premera Blue Cross		3	2	2							7
Regence BlueShield		3	1	2	3	2	1				12

Pend Oreille County

	On t	the Excha	ange		Off th	e Excha	nge		Both		Total
lssuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		3	2	3							8
LifeWise Health Plan of Washington		2	2	2							6
Molina Healthcare of Washington		1	2	1							4

Pierce County

	On t	he Exch	ange		Off th	e Excha	ange		Both		Total
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		3	2	3							8
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		3	3	3							9
Molina Healthcare of Washington		1	2	1							4
Premera Blue Cross		3	2	2							7
Regence BlueShield		3	1	2	3	2	1				12
UnitedHealthcare of Oregon								2	2	2	6
Community Health Plan of Washington		1	1	1							3

San Juan County

	On t	the Excha	ange		Off th	e Excha	nge			Total	
lssuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Coordinated Care Corporation		3	2	3							8
LifeWise Health Plan of Washington		2	2	2							6
Regence BlueShield		3	1	2	3	2	1				12

Skagit County

	On t	he Excha	ange		Off the Exchange			Both			Tatal
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		3	2	3							8
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		2	2	2							6
Regence BlueShield		3	1	2	3	2	1				12

Skamania County

I	On t	the Excha	ange		Off th	e Excha	nge		Both		Totol
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Coordinated Care Corporation		4	3	4							11

LifeWise Health Plan of Washington	2	2	2					6
Molina Healthcare of Washington	1	2	1					4
Regence BlueShield	3	1	2	3	2	1		12

Snohomish County

	On t	he Excha	ange		Off th	e Excha	nge			Totol	
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		4	3	4							11
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		2	2	2							6
Molina Healthcare of Washington		1	2	1							4
Regence BlueShield		3	1	2	3	2	1				12
Community Health Plan of Washington		1	1	1							3

Spokane County

	On t	he Exch	ange		Off th	e Excha	ange	Both			Totol
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		4	3	4							11
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12

LifeWise Health Plan of Washington	3	3	3					9
Molina Healthcare of Washington	1	2	1					4
Premera Blue Cross	3	2	2					7
Providence Health Plan				1	1	1		3
Community Health Plan of Washington	1	1	1					3

Stevens County

	On t	the Excha	ange		Off th	e Excha	nge			Totol	
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		4	3	4							11
LifeWise Health Plan of Washington		2	2	2							6
Molina Healthcare of Washington		1	2	1							4
Community Health Plan of Washington		1	1	1							3

Thurston County

	On t	he Excha	ange		Off th	e Excha	nge			Totol	
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		4	3	4							11
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		3	3	3							9

Molina Healthcare of Washington	1	2	1					4
Providence Health Plan				1	1	1		3
Regence BlueShield	3	1	2	3	2	1		12
Community Health Plan of Washington	1	1	1					3

Wahkiakum County

	On t	the Excha	nge	_	Off th	ne Excha	nge			Total	
lssuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	TOLAI
Coordinated Care Corporation		4	3	4							11
LifeWise Health Plan of Washington		2	2	2							6
Regence BlueShield		3	1	2	3	2	1				12

Walla Walla County

	On t	he Excha	ange		Off th	e Excha	nge			Totol	
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		4	3	4							11
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		2	2	2							6
Providence Health Plan					1	1	1				3
Regence BlueShield		3	1	2	3	2	1				12
Community Health Plan of Washington		1	1	1							3

Whatcom County

lssuer name	On the Exchange				Off the Exchange			Both			Totol
	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Coordinated Care Corporation		3	2	3							8
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		2	2	2							6
Regence BlueShield		3	1	2	3	2	1				12

Whitman County

lssuer name	On the Exchange				Off the Exchange			Both			Totol
	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		3	2	3							8
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		2	2	2							6
UnitedHealthcare of Oregon								2	2	2	6
Community Health Plan of Washington		1	1	1							3

Yakima County

Issuer name	On t	Off the Exchange			Both			Total			
	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		3	2	3							8
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		1	1	1							3
Premera Blue Cross		3	2	2							7
Regence BlueShield		3	1	2	3	2	1				12
UnitedHealthcare of Oregon								2	2	2	6
Community Health Plan of Washington		1	1	1							3