

Individual Market Health Plans

Plan Year 2020

December 23, 2019

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www.insurance.wa.gov

2020 individual market health plans

In 2019, as part of Senate Bill 5526 (increasing the availability of quality, affordable, health coverage in the individual market), the Washington Legislature directed the Insurance Commissioner to report annually on the number of individual health plans approved for sale in each county, both on and off the Exchange (RCW 48.43.770). This is the first report fulfilling that directive.

Availability of coverage

For plan year 2020, at least one insurer is offering health plans for sale in every county in Washington state's individual market. Plans are available in gold, silver, bronze and catastrophic tiers. Two new insurers joined the market.

Insurance companies are not required to offer coverage in specific counties or statewide. A company may opt to sell inside the Washington State Health Benefit Exchange (Exchange), outside the Exchange or both. In addition, if a carrier offers coverage for the State Employee Benefits Board, the carrier must also offer plans on the Exchange in the same counties it serves for SEBB. However, all insurers that sell plans inside the Exchange are required to offer their health plans outside of the Exchange if a consumer requests it.

Coverage inside the Exchange

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

1. BridgeSpan Health Company*
2. Coordinated Care Corp.
3. Kaiser Foundation Health Plan of the Northwest*
4. Kaiser Foundation Health Plan of Washington*
5. Lifewise Health Plan of Washington*
6. Molina Healthcare
7. PacificSource Health Plans*
8. Premera Blue Cross
9. Providence Health Plan

Coverage outside the Exchange

These companies offer coverage only outside the Exchange:

1. Asuris Northwest Health
2. Health Alliance Northwest Health Plan, Inc.

- 3. Regence Blue Cross BlueShield of Oregon
- 4. Regence BlueShield

Coverage by county

The table below lists the carriers and number of plans available in each county in each plan tier, both inside and outside the Exchange.

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

Legend: G = gold plan; S= silver plan; B= bronze plan; C = catastrophic plan

County	Company	On-G	On-S	On-B	On-C	Off-G	Off-S	Off-B	Both-G	Both-S	Both-B	Both-C
Adams	Asuris NW Health: 7					1	3	3				
	Coordinated Care: 9	2	7									
	LifeWise Health Plan of WA (LifeWise): 6	1	2	2	1							
Asotin	Asuris NW Health: 7					1	3	3				
	LifeWise: 6	1	2	2	1							
Benton	Asuris NW Health: 7					1	3	3				
	BridgeSpan Health Company (Bridgespan): 6					1	2	3				
	Coordinated Care: 9	2	7									
	Kaiser Foundation Health Plan of WA (Kaiser WA): 8		2		1		2		1		2	
	LifeWise: 6	1	2	2								

County	Company	On-G	On-S	On-B	On-C	Off-G	Off-S	Off-B	Both-G	Both-S	Both-B	Both-C
	LifeWise: 6	1	2	2	1							
Grays Harbor	Premera: 4	1	1	2								
Island	Kaiser WA: 8		2		1		2		1		2	
	LifeWise: 6	1	2	2	1							
Jefferson	Coordinated Care: 9	2	7									
	LifeWise: 6	1	2	2	1							
King	BridgeSpan: 5	1	1	3								
	Coordinated Care: 10	2	7	1								
	Kaiser WA: 8		2		1		2		1		2	
	LifeWise: 6	1	2	2	1							
	Molina: 3	1	1	1								
	Premera: 5	1	1	2								
	Regence BlueShield: 7						1	3	3			
Kitsap	Coordinated Care: 9	2	7									
	Kaiser WA: 8		2		1		2		1		2	
	Molina: 3	1	1	1								
	Premera: 4	1	1	2								
Kittitas	Asuris NW: 7					1	3	3				
	Coordinated Care: 9	2	7									
	Kaiser WA: 8		2		1		2		1		2	
	LifeWise: 6	1	2	2	1							
Klickitat	BridgeSpan: 11	1	1	2		1	2	3				
	LifeWise: 6	1	2	2	1							

County	Company	On-G	On-S	On-B	On-C	Off-G	Off-S	Off-B	Both-G	Both-S	Both-B	Both-C
	Molina: 3	1	1	1								
Lewis	Coordinated Care: 9	2	7									
	Kaiser WA: 8		2		1		2		1		2	
	LifeWise: 6	1	2	2	1							
Lincoln	Coordinated Care: 9	2	7									
	LifeWise: 6	1	2	2	1							
	Molina: 3	1	1	1								
Mason	Kaiser WA: 8		2		1		2		1		2	
	LifeWise: 6	1	2	2	1							
	Molina: 3	1	1	1								
Okanogan	Asuris NW: 7					1	3	3				
	LifeWise: 6	1	2	2	1							
Pacific	Premera: 4	1	1	2								
Pend Oreille	LifeWise: 6	1	2	2	1							
	Molina: 3	1	1	1								
Pierce	BridgeSpan: 5	1	1	3								
	Coordinated Care: 10	2	7	1								
	Kaiser WA: 8		2		1		2		1		2	
	LifeWise: 8	1	2	2	1	1	1					
	Molina: 3	1	1	1								
	PacificSource: 6				1		1		1	1	2	
	Regence BlueShield: 7					1	3	3				
San Juan	LifeWise: 6	1	2	2	1							

County	Company	On-G	On-S	On-B	On-C	Off-G	Off-S	Off-B	Both-G	Both-S	Both-B	Both-C
Skagit	Kaiser WA: 8		2		1		2		1		2	
	LifeWise: 6	1	2	2	1							
Skamania	Molina: 3	1	1	1								
	Premera: 4	1	1	2								
Snohomish	Coordinated Care: 9	2	7									
	Kaiser WA: 8		2		1		2		1		2	
	LifeWise: 8	1	2	2	1	1	1					
	Molina: 3	1	1	1								
Spokane	Coordinated Care: 9	2	7									
	Kaiser WA: 8		2		1		2		1		2	
	LifeWise: 8	1	2	2	1	1	1					
	Molina: 3	1	1	1								
	PacificSource: 6				1		1		1	1	2	
Providence: 3	1	1	1									
Stevens	Coordinated Care: 9	2	7									
	LifeWise: 6	1	2	2	1							
	Molina: 3	1	1	1								
Thurston	Coordinated Care: 10	2	7	1								
	Kaiser WA: 8		2		1		2		1		2	
	LifeWise: 6	1	2	2	1							
	Molina: 3	1	1	1								
	Providence: 3	1	1	1								
Wahkiakum	Premera: 4	1	1	2								

County	Company	On-G	On-S	On-B	On-C	Off-G	Off-S	Off-B	Both-G	Both-S	Both-B	Both-C
Walla Walla	BridgeSpan: 6					1	2	3				
	Coordinated Care: 9	2	7									
	Kaiser WA: 8		2		1		2		1		2	
	LifeWise: 6	1	2	2	1							
	Providence: 3	1	1	1								
	Regence BlueShield: 7					1	3	3				
Whatcom	Kaiser WA: 8		2		1		2		1		2	
	LifeWise: 6	1	2	2	1							
Whitman	Asuris NW: 7					1	3	3				
	Kaiser WA: 8		2		1		2		1		2	
	LifeWise: 6	1	2	2	1							
Yakima	BridgeSpan: 6					1	2	3				
	Coordinated Care: 9	2	7									
	Kaiser WA: 8		2		1		2		1		2	
	LifeWise: 6	1	2	2	1							
	Regence BlueShield: 7					1	3	3				

Source: Health plan carrier filings with the Office of the Insurance Commissioner as approved for the 2020 plan year

