



COMMUNITY HEALTH PLAN
of Washington™

The power of community

INDIVIDUAL & FAMILY PLANS

2025 Benefit Highlights

Health care you can afford.
A local team you can trust.

individualandfamily.chpw.org



What will my health coverage cost?

The exact cost depends on your age, where you live, the type of plan you choose, and your household income.

Depending on your income, you may be able to save on your premiums and out-of-pocket costs. You'll find this out when you enroll through the health care marketplace (Washington Healthplanfinder).

When and how can I enroll?

You can sign up during open enrollment from November 1 to January 15. (Some people may qualify for special enrollment periods. Go here for more information: individualandfamily.chpw.org/individual-and-family-plans/eligibility/special-enrollment-period/)

Will I be able to keep my doctor(s)?

We have more than 260 clinics, 1,500 primary care providers, 5,300 behavioral health specialists, and 10,400 medical specialists in our statewide network. Go here to look up a doctor: individualandfamily.chpw.org/find-a-doctor/



Which plan is right for you?

Depending on your income, you may qualify for savings such as Cascade Care Savings, which lower the cost of your monthly premium, and cost-sharing reductions, which lower the amount you pay out of pocket for health services.

Gold

These plans cover 80% of the cost of care. They qualify for Cascade Care Savings.

If you go to the doctor or use prescriptions often, a Gold plan may be a good fit. These plans cost more per month (higher premium) but cover more of the cost when you need care.

Silver

These plans cover 70% of the cost of care. They qualify for Cascade Care Savings.

You may want to choose a Silver plan if you regularly use your coverage and qualify for premium or out-of-pocket cost savings.

Bronze

These plans cover 60% of the cost of care. They do not qualify for Cascade Care Savings.

If you rarely go to the doctor or use prescription drugs often, a Bronze plan may be a good fit. These plans cost less per month but cover less of the cost when you need care.

Benefit*	Gold	Silver	Bronze
Deductible	\$600 individual \$1,200 family	\$2,500 individual \$5,000 family	\$6,000 individual \$12,000 family
Maximum Out-of-Pocket	\$7,000 individual \$14,000 family	\$9,200 individual \$18,400 family	\$9,200 individual \$18,400 family
Primary Care	\$15 copay	\$30 copay (first 2 visits at \$1 copay)	\$50 copay (first 2 visits at \$1 copay)
Specialist Care	\$40 copay	\$65 copay	\$100 copay after deductible
Urgent Care	\$35 copay	\$65 copay	\$100 copay
Mental/Behavioral Health Care	Office Visit \$15 copay	Office Visit \$30 copay (first 2 visits at \$1 copay)	Office Visit \$50 copay (first 2 visits at \$1 copay)
Preventive Care (includes routine pregnancy care)	\$0	\$0	\$0
Emergency Room	\$450 copay after deductible	\$800 copay after deductible	40% coinsurance after deductible
Hospital Stay	\$525 copay/day	\$800 copay/day after deductible	40% coinsurance after deductible
Vision	Children Vision: covered Adult Vision: not covered	Children Vision: covered Adult Vision: not covered	Children Vision: covered Adult Vision: not covered
Lab	\$20 copay	\$40 copay	40% after deductible
X-Ray and Diagnostic Imaging	\$30 copay	\$65 copay	40% after deductible
Prescription Drugs	Generic - \$10 copay Preferred - \$60 copay Non-Preferred - \$100 copay Specialty - \$100 copay	Generic - \$25 copay Preferred - \$75 copay Non-Preferred - \$250 copay after deductible Specialty - \$250 copay after deductible	Generic - \$32 copay Preferred - 40% after deductible Non-Preferred - 40% after deductible Specialty - 40% after deductible

*This is an abbreviated list of benefits. For a more detailed list, as well as other Silver plan variations, visit our website: individualandfamily.chpw.org/individual-and-family-plans/2025-cascade-select-plans/

Scan for more details



Or visit
individualandfamily.chpw.org/2025bh

Apply by phone

A CHPW team member can help you apply through Washington Healthplanfinder. Call us at **1-833-993-0181 (TTY: 711)**, 8 a.m. - 5 p.m., Monday - Friday.

Apply online

Visit our webpage at: individualandfamily.chpw.org/enrollment and follow the steps to apply through Washington Healthplanfinder.

Meet with us

Schedule an appointment with one of our local enrollment specialists at: individualandfamily.chpw.org/contact-us/enrollment-specialist-finder/