



COMMUNITY HEALTH PLAN
of Washington™
The power of community
INDIVIDUAL & FAMILY PLANS



CHPW

Open Enrollment Guide Cascade Select 2026

Open Enrollment runs from **November 1 to January 15**. It's your opportunity to review your current CHPW Individual & Family Cascade Select plan or explore new coverage options through Washington Healthplanfinder (wahealthplanfinder.org).

What to know for 2026



New Vital Gold Plan - more value, more savings

Washington's new standard Gold plan, Vital Gold, offers lower premiums and greater savings. For many, it will be more affordable than comparable Silver plans. If you're currently on a Silver Plan, consider switching to Vital Gold.



Cascade Care Savings are back

If your household income is at or below 250% of the Federal Poverty Level (FPL), you may qualify for state subsidies on Gold or Silver plans that will lower your monthly cost (premium).



Changes in federal subsidies

The federal enhanced premium tax credits introduced during the COVID pandemic are set to expire at the end of 2025. That means some plans may have higher premiums in 2026.

What current CHPW members can expect



You will receive a letter from us summarizing any coverage, premium, and cost-share changes for 2026.



If you don't make any changes by **December 15**, you will be automatically re-enrolled in your current plan for coverage beginning January 1.



Be sure to update your household and income information at wahealthplanfinder.org to qualify for the maximum savings.

Questions? We're here to help

Our local team is ready to guide you through renewal, new plan options, and subsidy updates.



Call us:

1-833-993-0181 (TTY: 711) 8 a.m. to 5 p.m., Monday-Friday



Scan the QR code or visit:

individualandfamily.chpw.org/2026findplan



Why choose Community Health Plan of Washington (CHPW)?

We are a local, not-for-profit health plan with deep roots in Washington communities. In addition to medical coverage, CHPW offers:



Personalized Care Management

One-on-one support to help you manage your health



24/7 Virtual Care and Nurse Advice Line

Talk with a doctor or nurse anytime, day or night



MemberFirst™ Rewards

Earn gift cards for completing key preventive screenings



Community Health Plan of Washington complies with applicable Federal civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex. ATENCIÓN: si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al 1-866-907-1906 (TTY: 711).

ВНИМАНИЕ: Если вы говорите на русском языке, то вам доступны бесплатные услуги перевода. Звоните 1-866-907-1906 (телетайп: 711).

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