2027

Essential, Cascade, and Cascade Select health plans

FOR AMERICAN INDIANS AND ALASKA NATIVES

LifeWise Health Plan of Washington has health plans to meet the needs of American Indian and Alaska Native (AI/AN) members of federally recognized tribes. These plans provide access to local and national providers.

Ways to save

If you are an enrolled tribal member and your income is between 100% and 400% of the federal poverty level, you may qualify for savings when you buy a LifeWise AI/AN health plan through Washington Healthplanfinder.

Lower monthly bill

If your income is between 100% and 400% of the federal poverty level, you can get help with your monthly bill. You also can get a tax credit either in advance or when you file your tax return.

No out-of-pocket costs

If your income is at or below 300% of the federal poverty level, you could pay zero out-of-pocket costs—including deductibles, copays, and coinsurance. These costs are waived when you get care from an in-network provider, an Indian Health Service (IHS) facility, or an urban Indian clinic. Costs are also waived if you are referred to an out-of-network provider by an IHS or urban Indian clinic.

Do you qualify?

AI/AN plans are only for enrolled members of federally recognized tribes. Family members who are not enrolled members of a federally recognized tribe may still be eligible for IHS or urban Indian clinic services and can separately purchase other plans from LifeWise. Their income may also qualify them for a tax credit.

To see if you are eligible for savings, view the federal poverty guidelines from the U.S. Department of Health and Human Services at aspe.hhs.gov/poverty-guidelines.

Members of federally recognized tribes can buy a plan through Washington Healthplanfinder at any time. You don't need to wait until open enrollment.

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Know your plan options

LifeWise offers **gold, silver, and bronze plans** to fit your needs and budget. Metal levels refer to how members and plans split the costs of care. They do not refer to plan quality. AI/AN members may receive cost-sharing subsidies through any metal-level plan.

Essential plans are available if you live in one of the following counties: Adams, Asotin, Benton, Columbia, Ferry, Garfield, Grant, Island, Kittitas, Lewis, Okanogan, Pend Oreille, Pierce, Snohomish, Spokane, Stevens, Thurston, Walla Walla, or Whitman.

Cascade Select plans are available if you live in one of the following counties: Adams, Benton, Chelan, Clark, Cowlitz, Douglas, Ferry, Grays Harbor, Island, Klickitat, Lewis, Pend Oreille, Pierce, Skagit, Skamania, Snohomish, Spokane, Thurston, Wahkiakum, Whatcom, or Yakima.

Cascade plans are available if you live in one of the following counties: Asotin, Columbia, Garfield, Grant, Kittitas, Lewis, Okanogan, Pierce, Snohomish, Spokane, Stevens, Thurston, Walla Walla, or Whitman.

Ready to find the right plan?

To find out more about your options, visit **lifewise.com** or call **844-961-9845**.

LifeWise producers, also known as licensed agents or brokers, can help you select a health plan. Visit **lifewise.com/brokers** for more information.

This is only an overview of the major benefits provided by our plans. Visit **lifewise.com/summary-of-benefits** for a Summary of Benefits and a medical glossary.

Find out about our privacy policies at **lifewise.com/notice-of-privacy** or your member rights in our policies and procedures at **lifewise.com/faq**.

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Notice of availability and nondiscrimination 800-817-3056 | TTY: 711

Call for free language assistance services and appropriate auxiliary aids and services.
Llame para obtener servicios gratuitos de asistencia lingüística, y ayudas y servicios auxiliares apropiados.
呼吁提供免费的语言援助服务和适当的辅助设备及服务。
呼籲提供免費的語言援助服務和適當的輔助設備及服務。
Gọi cho các dịch vụ hỗ trợ ngôn ngữ miễn phí và các hỗ trợ và dịch vụ phụ trợ thích hợp.
무료 언어 지원 서비스와 적절한 보조 도구 및 서비스를 신청하십시오.
Звоните для получения бесплатных услуг по переводу и других вспомогательных средств и услуг.
Tumawag para sa mga libreng serbisyo ng tulong sa wika at angkop na mga karagdagang tulong at serbisyo.
Звертайтесь за безкоштовною мовною підтримкою та відповідними додатковими послугами.
សូមហៅទូរសព្ទទៅសេវាជំនួយភាសាដោយឥតគិតថ្លៃ ព្រមទាំងសេវាកម្ម និងជំនួយចាំបាច់ដែលសមរម្យផ្សេងៗ។
無料言語支援サービスと適切な補助器具及びサービスをお求めください。
ለነፃ የቋንቋ እርዳታ አገልግሎቶች እና ተገቢ ድጋፍ ሰጪ አጋዥ መሳሪያዎችን እና አገልግሎቶችን ለማግኘት በስልክ ቁጥር
Tajaajiloota deeggarsa afaan bilisaa fi gargaarsaa fi tajaajiloota barbaachisaa ta'an argachuuf bilbilaa.
મુફત ભાષા સહાયિતા સેવાઓ અને ઉચિત સહાયિક ચીજો અને સેવાઓ વાસતે કાલ કરો।
Fordern Sie kostenlose Sprachunterstützungsdienste und geeignete Hilfsmittel und Dienstleistungen an.
ໃຫ້ເພື່ອຮັບການບໍລິການຊ່ວຍເຫຼືອດ້ານພາສາ ແລະ ການບໍລິການ ແລະ ການຊ່ວຍເຫຼືອພິເສດທີ່ເໝາະສົມແບບບໍ່ເສຍຄ່າ.
Rele pou w jwenn sèvis asistans lengwistik gratis ak èd epi sèvis oksilyè ki apwopriye.
Appelez pour obtenir des services gratuits d'assistance linguistique et des aides et services auxiliaires appropriés.
Zadzwoń, aby uzyskać bezpłatną pomoc językową oraz odpowiednie wsparcie i usługi pomocnicze.
Ligue para serviços gratuitos de assistência linguística e auxiliares e serviços auxiliares adequados.
Chiama per i servizi di assistenza linguistica gratuiti e per gli ausili e i servizi ausiliari appropriati.
اتصل للحصول على خدمات المساعدة اللغوية المجانية والمساعدات والخدمات المناسبة.
برای خدمات کمک زبانی رایگان و کمک‌ها و خدمات امدادی مقتضی، تماس بگیرید.

Discrimination is against the law. LifeWise Health Plan of Washington (LifeWise) complies with applicable Federal and Washington state civil rights laws and does not discriminate on the basis of race, color, national origin, age, disability, or sex, including sex characteristics, intersex traits, pregnancy or related conditions, sexual orientation, gender identity, and sex stereotypes. LifeWise does not exclude people or treat them less favorably because of race, color, national origin, age, disability, sex, sexual orientation, or gender identity. LifeWise provides people with disabilities reasonable modifications and free appropriate auxiliary aids and services to communicate effectively with us, such as qualified sign language interpreters and written information in other formats (large print, audio, accessible electronic formats, other formats). LifeWise provides free language assistance services to people whose primary language is not English, which may include qualified interpreters and information written in other languages. If you need reasonable modifications, appropriate auxiliary aids and services, or language assistance services, contact our Civil Rights Coordinator. If you believe that LifeWise has failed to provide these services or discriminated in another way on the basis of race, color, national origin, age, disability, sex, sexual orientation, or gender identity, you can file a grievance with: Civil Rights Coordinator — Complaints and Appeals, PO Box 91102, Seattle, WA 98111, Toll free: 855-332-6396, TTY: 711, Fax: 425-918-5592, Email AppealsDepartmentInquiries@LifeWiseHealth.com. You can file a grievance in person or by mail, fax, or email. If you need help filing a grievance, our Civil Rights Coordinator is available to help you. You can also file a civil rights complaint with the U.S. Department of Health and Human Services, Office for Civil Rights, electronically through the Office for Civil Rights Complaint Portal, available at https://ocrportal.hhs.gov/ocr/portal/lobby.jsf, or by mail or phone at: U.S. Department of Health and Human Services, 200 Independence Ave SW, Room 509F, HHH Building, Washington, D.C. 20201, 1-800-368-1019, 800-537-7697 (TDD). Complaint forms are available at http://www.hhs.gov/ocr/office/file/index.html. You can also file a civil rights complaint with the Washington State Office of the Insurance Commissioner, electronically through the Office of the Insurance Commissioner Complaint Portal available at https://www.insurance.wa.gov/file-complaint-or-check-your-complaint-status, or by phone at 800-562-6900, 360-586-0241 (TDD). Complaint forms are available at https://fortress.wa.gov/oic/onlineservices/cc/pub/complaintinformation.aspx.

LifeWise

2027

Planes de salud Essential, Cascade y Cascade Select

PARA NATIVOS AMERICANOS Y NATIVOS DE ALASKA

LifeWise Health Plan of Washington cuenta con planes de salud para satisfacer las necesidades de los miembros nativos americanos y nativos de Alaska (American Indian, AI/Alaska Native, AN) de tribus reconocidas a nivel federal. Estos planes proporcionan acceso a proveedores locales y nacionales.

Formas de ahorrar

Si usted es un miembro de una tribu inscrito y sus ingresos se encuentran entre el 100% y el 400% del nivel federal de pobreza, es posible que reúna los requisitos para ahorros si compra un plan de salud LifeWise AI/AN mediante el Washington Healthplanfinder (Buscador de planes de salud de Washington).

Factura mensual más baja

Si sus ingresos se encuentran entre el 100% y el 400% del nivel federal de pobreza, puede obtener ayuda con su factura mensual. También puede obtener un crédito fiscal ya sea por adelantado o cuando presente su declaración de impuestos.

Sin costos de desembolso directo

Si sus ingresos corresponden al 300% del nivel federal de pobreza o están por debajo de este, podría no pagar ningún costo de desembolso, que incluye deducibles, copagos y coseguros. Estos costos no se cobran cuando usted recibe atención de un proveedor dentro de la red, del Centro Servicio de Salud Indígena (IHS) o de una clínica indígena urbana. Estos costos tampoco se pagan si el IHS o una clínica indígena urbana lo deriva a un proveedor fuera de la red.

¿Usted califica?

Los planes AI/AN son para miembros inscritos de tribus reconocidas a nivel federal únicamente. Los miembros de su familia que no estén inscritos como miembros de una tribu reconocida a nivel federal pueden ser elegibles para recibir los servicios de IHS o de una clínica indígena urbana y pueden comprar otros planes de LifeWise por separado. Es posible que sus ingresos también les permitan reunir los requisitos para obtener un crédito fiscal.

Para determinar si usted es elegible para ahorros, consulte las pautas federales sobre pobreza del Departamento de Salud y Servicios Humanos de los EE. UU. en aspe.hhs.gov/poverty-guidelines.

Los miembros de tribus reconocidas a nivel federal pueden comprar un plan mediante el Washington Healthplanfinder (Buscador de planes de salud de Washington) en cualquier momento. No debe esperar hasta el período de inscripción abierta.

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Conozca sus opciones de plan

LifeWise ofrece **planes oro (gold), plata (silver) y bronce (bronze)** para adaptarse a sus necesidades y presupuesto. Los niveles de metal se refieren a cómo los miembros y los planes dividen los costos de la atención. No se refieren a la calidad del plan. Los miembros de AI/AN pueden recibir subsidios de costos compartidos a través de cualquier plan de nivel de metal.

Los **planes Essential** están disponibles si usted vive en uno de los siguientes condados: Adams, Asotin, Benton, Columbia, Ferry, Garfield, Grant, Island, Kittitas, Lewis, Okanogan, Pend Oreille, Pierce, Snohomish, Spokane, Stevens, Thurston, Walla Walla o Whitman.

Los **planes Cascade Select** están disponibles si vives en uno de los siguientes condados: Adams, Benton, Chelan, Clark, Cowlitz, Douglas, Ferry, Grays Harbor, Island, Klickitat, Lewis, Pend Oreille, Pierce, Skagit, Skamania, Snohomish, Spokane, Thurston, Wahkiakum, Whatcom o Yakima.

Los **planes Cascade** están disponibles si vive en uno de los siguientes condados: Asotin, Columbia, Garfield, Grant, Kittitas, Lewis, Okanogan, Pierce, Snohomish, Spokane, Stevens, Thurston, Walla Walla o Whitman.

¿Listo para encontrar el plan adecuado?

Para obtener más información sobre sus opciones, visite **lifewise.com** o llame al **844-961-9845**.

Los productores de LifeWise, también conocidos como agentes o corredores autorizados, pueden ayudarlo a seleccionar un plan de salud. Visite **lifewise.com/brokers** para obtener más información.

Esto es solo un resumen de los principales beneficios que proporcionan nuestros planes. Visite **lifewise.com/summary-of-benefits** para ver un resumen de beneficios y un glosario médico.

Obtenga más información sobre nuestras políticas de privacidad en **lifewise.com/notice-of-privacy** o sobre sus derechos como miembro en nuestras políticas y procedimientos, en **lifewise.com/faq**.

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