One in four Washingtonians get health and dental coverage through the Washington Healthplanfinder at wahealthplanfinder.org or the mobile app WAPlanfinder. Individuals can receive free help applying from an expert in your community at wahealthplanfinder.org/find-expert-advice.html.

Below are answers to frequently asked questions during the Coronavirus pandemic:

Q: How do I find coverage for myself or my family through Washington Healthplanfinder?

A: Washington Healthplanfinder asks questions that are used to determine in real time your eligibility for public and commercial qualified health plan coverage options. You will receive eligibility as soon as you submit the application. Any needed documents can be uploaded through your mobile device. SmartPlanFinder is an online tool that helps you find a plan that is right for you.

Qualified Health Plan Coverage: You may be eligible for financial assistance through federal subsidies. Washington Healthplanfinder will calculate if you qualify for subsidies that lower your premiums and cost-sharing. Inures include: Blue Cross, Regence, Community Care, Delta Dental, Dentegra, Kaiser Permanente, LifeWise, Molina, PacificSource, PremierCare, Premera, Providence, and UnitedHealthCare.

Q: Am I eligible for extra financial help?

A: Keep your account up to date with your current income. You may be eligible for no cost or low-cost care through Washington Apple Health. Washington Apple Health can be a temporary coverage option until you return to work. It is important to update your application as your situation changes. Washington Apple Health insurers: AmNAVIGATOR - Community Health Plan of Washington (CHPW), Coordinated Care, Molina, and UnitedHealthCare.

Q: I am uninsured, can I get coverage through Washington Healthplanfinder?

A: Yes, you should apply for coverage right away. Washington Healthplanfinder will determine if you qualify for Washington Apple Health coverage, which is available year-round, or qualified health plan coverage, which is available during an open enrollment period and during the year if you experience a qualifying event.

If you are uninsured and write a check for the situation with COVID-19, we are here to help. Enroll by May 8 for coverage that begins May 1. Enroll by April 8 for coverage that begins April 1. Contact an Enrollment Center, Navigator, or Broker, or our Customer Support Center today.

Q: I recently lost my employer coverage, how quickly do I need to act to get coverage through Washington Healthplanfinder?

A: You have 60 days of your employer coverage end date to enroll in coverage through WAHealthplanfinder.org or WAPlanfinder app. Washington Apple Health coverage is available year-round if you qualify.

Reporting loss of coverage: Washington Healthplanfinder will guide you through reporting your change in coverage. This can be done entirely online. You can report your employer coverage in Washington Healthplanfinder up to two months before it ends. This will help you avoid gaps in coverage.

COBRA: Before enrolling in COBRA, review your coverage options. Washington Healthplanfinder can provide affordable options when you need them. If you qualify, you may choose to have your employer help pay for your COBRA premiums. You can select this change and sign up for coverage through Washington Healthplanfinder. If you enroll in COBRA and decide to end your COBRA coverage, it’s not a change that qualifies you to sign up for coverage through Washington Healthplanfinder outside the open enrollment period.

Tip: Use SmartPlanFinder to help choose a plan that covers your existing providers and prescriptions.

Q: I recently lost my job. What are my coverage options?

A: A reduction in work hours could make you eligible for no cost or low-cost coverage through Washington Apple Health. Report your current income when applying for coverage through Washington Healthplanfinder.

Note: If you also lose coverage from your employer, this opens a Special Enrollment Period for you to shop for a plan. Plan selection must occur within 60 days from the qualifying event.

Reporting unemployment benefit: Report weekly Employment Security benefits to receive accurate eligibility for no cost or low cost coverage.

Coverage Start Date: Washington Apple Health coverage starts the month you enroll and can typically be used within 24-hours of service. Washington Healthplanfinder:

Tip: Washington Apple Health can help with recent unpaid medical bills up to 3 months old.

Q: I am employed, but my work hours have been cut back. What are my coverage options?

A: A reduction in work hours could make you eligible for no cost or low-cost coverage through Washington Apple Health. Report your current income when applying for coverage through Washington Healthplanfinder.

No coverage: If you are uninsured and would like coverage given the situation with the Coronavirus COVID-19 contact us as soon as possible. If you qualify for Washington Apple Health, that coverage will begin immediately. If you qualify for qualified health plan coverage, you must enroll in qualified health plan coverage before May 8 for coverage that begins May 1. If you enroll before April, you will have coverage that begins April 1.

Having unemployment benefits (reduced level) and weekly Employment Security benefits to receive accurate eligibility for no cost or low-cost coverage.

Having employer coverage: Even if you have employer coverage, you may be eligible for no cost or low-cost coverage through Washington Apple Health. This program coordinates with your employer to help lower your costs.

Have Qualified Health Plan coverage through Washington Healthplanfinder: Report the change of income, you may qualify for extra financial help.

Tip: Update your Washington Healthplanfinder account as your circumstances change (example: your household income has changed).

Q: I recently lost my job, what are my coverage options?

A: Washington Apple Health can be a temporary coverage option until you return to work. Apply for coverage through Washington Healthplanfinder.

Reporting income when on unpaid leave: Enter your employer information and enter an income amount of "$0.01" if you are unable to work. You will be able to enroll in coverage.

Reporting Paid Family Medical Leave (PFML): Report your paid leave amount as 'other income'.

Employer Coverage: Even if you have employer coverage, you may be eligible for no cost or low-cost coverage through Washington Apple Health. This program coordinates with your employer to help lower your costs.

Tip: Update your Washington Healthplanfinder account as your circumstances change (example: you return to work).

Q: I already have coverage through Washington Healthplanfinder, but am having a hard time affording it because of a loss of income. Am I eligible for extra financial help?

A: Keep your account up to date with your current income. You may be eligible for no cost or low-cost care through Washington Apple Health, or more financial help paying for your qualified health plan coverage.

Tip: Washington Healthplanfinder: Report the change of income, you may qualify for extra financial help.

A: Washington Apple Health can be a temporary coverage option until you return to work. Apply for coverage through Washington Healthplanfinder.

Reporting income when on unpaid leave: Enter your employer information and enter an income amount of "$0.01" if you are unable to work. You will be able to enroll in coverage.

Reporting Paid Family Medical Leave (PFML): Report your paid leave amount as 'other income'.

Employer Coverage: Even if you have employer coverage, you may be eligible for no cost or low-cost coverage through Washington Apple Health. This program coordinates with your employer to help lower your costs.

Tip: Update your Washington Healthplanfinder account as your circumstances change (example: you return to work).