

# LifeWise Health Plan of Washington

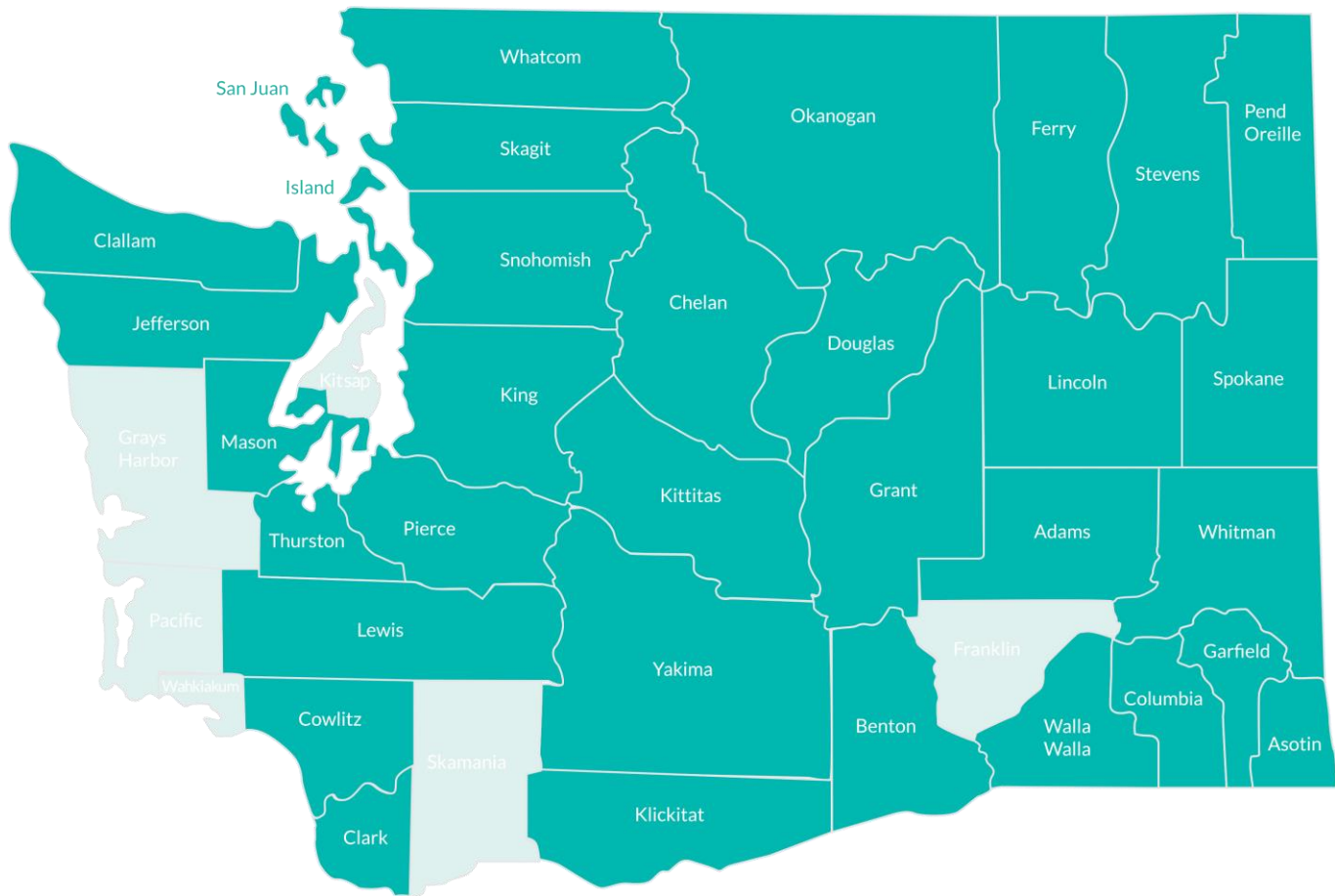
October, 2019



# LifeWise

- We are the only Washington State-based health plan on the Exchange.
- We've been here since 2001.
- We have been selling plans on the Exchange since the very beginning and we are here to stay.
- We are excited to be more engaged in the communities where we provide coverage!

# New for 2020



# LifeWise 2020

## It started with listening . . .

And questions, lots of questions

“

**I find insurance a little bit stressful, because it's so expensive right now and I have such a crappy policy...it just feels like I'm spending a lot of money for very little in return.**

**– Individual Health Insurance Focus Group Participant, March 2019**

# LifeWise 2020

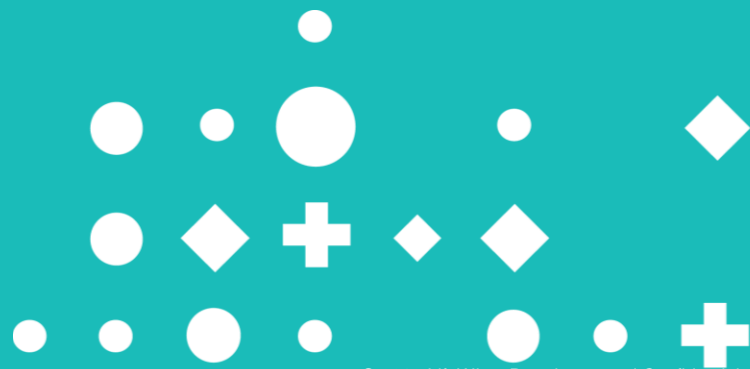
CHOICE

CONFIDENCE

SIMPLICITY

# CHOICE + CONFIDENCE

LifeWise 2020 Plan Details



# Plan highlights



\$15 telehealth copay  
for all plans except  
HSA



Unlimited visits with a  
designated PCP for a  
\$30 copay on most  
plans



No Rx deductible for  
preferred generics on  
gold, silver, and  
bronze non-HSA  
plans



EPO plans: No  
referrals to see a  
specialist for all  
plans



Designated PCP



Including  
naturopaths



**AVERAGE RATE  
DECREASE: 4%**

# Kaiser to LifeWise 2020

- **September:** Kaiser notified consumers by mail of county exit for the individual insurance market
- **Late October:** Washington Exchange will notify customers that they will be “mapped” to a LifeWise plan – same metal level as prior coverage
  - LifeWise rates for comparable products should be lower than what customers experienced last year
  - Customers can stay with the plan they are “mapped to” or they can choose a different LifeWise plan
- **Starting November 1:** customers can also proactively go onto <https://www.wahbexchange.org/> and pick their new plan and make their payment
  - Customers should read all letters closely – it is important to pay the first month’s premium or set up a new auto-pay with LifeWise. This will not happen automatically.

# Network – Lopez and Orcas

- The UW clinics on Lopez and Orcas Island are in-network for LifeWise
- UW broadly is not part of the LifeWise Primary network
- We have developed an exception process for Lopez/Orcas individuals who are covered by LifeWise, and who receive their primary care at the Lopez/Orcas UW Clinics
- For these customers, we will “auto-approve” an exception request for referrals to the UW system

# Thank You

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