

Individual market health plans

Plan year 2023

Dec. 30, 2022

Mike Kreidler, *Insurance Commissioner*
www.insurance.wa.gov

Table of contents

Individual market health plans	1
2023 individual market health plans	3
Availability of coverage	3
Coverage on the Exchange	3
Coverage off the Exchange	4
Coverage by county	5
Adams County	5
Asotin County	5
Benton County	6
Chelan County	6
Clallam County	7
Clark County	7
Columbia County	8
Cowlitz County	8
Douglas County	8
Ferry County	9
Franklin County	9
Garfield County	10
Grant County	10
Grays Harbor County	10
Island County	11
Jefferson County	11
King County	12
Kitsap County	12
Kittitas County	13
Klickitat County	13
Lewis County	14
Lincoln County	14
Mason County	15
Okanogan County	15
Pacific County	15
Pend Oreille County	16
Pierce County	16
San Juan County	16
Skagit County	17
Skamania County	17
Snohomish County	17
Spokane County	18
Stevens County	18
Thurston County	19
Wahkiakum County	19
Walla Walla County	20
Whatcom County	20
Whitman County	21
Yakima County	21

2023 individual market health plans

In 2019, as part of [Engrossed Substitute Senate Bill \(ESSB\) 5526](#) (Increasing the availability of quality, affordable health coverage in the individual market), the Washington state Legislature directed the Office of the Insurance Commissioner (OIC) to report annually on the number of individual health plans approved for sale in each county, both on and off the Washington state Health Benefit Exchange (RCW 48.43.770). This is the fourth report fulfilling that directive.

Availability of coverage

For plan year 2023, every county will have at least two insurers offering health plans for sale in Washington state's individual market. Plans are available in gold, silver, bronze and catastrophic tiers. One insurer has decided to withdraw from the individual market starting in plan year 2023.

Insurance companies are not required to offer coverage in specific counties or statewide. A company may opt to sell on the Washington state Health Benefit Exchange (the Exchange), off the Exchange or both. In addition, if a carrier offers coverage for the Public Employees' Benefits Board (PEBB) or the School Employees' Benefits Board (SEBB), the carrier must also offer plans on the Exchange in the same counties it serves for PEBB or SEBB. All insurers that sell plans on the Exchange are required to offer their health plans off the Exchange if a consumer requests it.

Standardized health plans, called Cascade Care standard plans, and public option plans, called Cascade Select plans, were offered on the Exchange for the first time in 2021. Each county will have between six and 33 plans available. Of those, 39 standard and nine public option plans will be offered, with at least one option available in 34 counties.

Coverage on the Exchange

The following insurers will sell health plans on the Exchange. Companies that will sell both on and off the Exchange are noted with an asterisk (*).

- BridgeSpan Health Company
- Community Health Network of Washington
- Coordinated Care Corporation
- Kaiser Foundation Health Plan of the Northwest*
- Kaiser Foundation Health Plan of Washington*
- LifeWise Health Plan of Washington
- Molina Healthcare of Washington
- PacificSource Health Plans*
- Premera Blue Cross

- Regence BlueCross BlueShield of Oregon*
- Regence BlueShield*
- UnitedHealthcare of Oregon*

Coverage off the Exchange

These companies offer coverage only off the Exchange:

- Asuris Northwest Health
- Providence Health Plan

Coverage by county

The tables below list the carriers and numbers of plans available in each county in each plan tier, both on and off the Exchange.

Health plan tiers are gold, silver, bronze or catastrophic, and vary depending on the coverage. Gold plans pay for a greater share of health care costs than silver plans do; silver plans pay for more than bronze; catastrophic plans offer very limited coverage.

Adams County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Asuris Northwest Health				4	2	1					7
Coordinated Care Corporation	3	2	3								8
LifeWise Health Plan of Washington	3	2	2								7
UnitedHealthcare of Oregon	1	1	1					1	1	1	6

Asotin County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Asuris Northwest Health				4	2	1					7
Coordinated Care Corporation	4	3	4								11
LifeWise Health Plan of Washington	3	2	2								7

Benton County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Asuris Northwest Health				4	2	1					7
BridgeSpan Health Company	3	1	1								5
Coordinated Care Corporation	4	3	4								11
Kaiser Foundation Health Plan of Washington	1	1	1	2	2		1	2	1	1	12
LifeWise Health Plan of Washington	3	2	2								7
Molina Healthcare of Washington	1	2	1								4
Providence Health Plan				1	1	1					3
Community Health Plan of Washington	1	1	1								3

Chelan County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Asuris Northwest Health				4	2	1					7
Coordinated Care Corporation	3	2	3								8
LifeWise Health Plan of Washington	3	2	2								7
Community Health Plan of Washington	1	1	1								3

Clallam County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
LifeWise Health Plan of Washington	3	2	2								7
Regence BlueShield	3	1	2	4	2	1					13
UnitedHealthcare of Oregon	1	1	1					1	1	1	6

Clark County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
BridgeSpan Health Company	3	1	1								5
Kaiser Foundation Health Plan of the Northwest	1	1	1	3	3	2		2	1	2	16
LifeWise Health Plan of Washington	3	2	2								7
Molina Healthcare of Washington	1	2	1								4
PacificSource Health Plans	3	2	2	2	2	1					12
Providence Health Plan				1	1	1					3
Regence BlueCross BlueShield of Oregon	4	2	4	4	2	1					17

Columbia County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Asuris Northwest Health				4	2	1					7
BridgeSpan Health Company	3	1	1								5
Coordinated Care Corporation	3	2	3								8
Kaiser Foundation Health Plan of Washington	1	1	1	2	2		1	2	1	1	12
LifeWise Health Plan of Washington	3	2	2								7
Regence BlueShield	3	1	2	4	2	1					13

Cowlitz County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Kaiser Foundation Health Plan of the Northwest	1	1	1	3	3	2		2	1	2	16
LifeWise Health Plan of Washington	3	2	2								7
Molina Healthcare of Washington	1	2	1								4
Regence BlueShield	3	1	2	4	2	1					13

Douglas County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Asuris Northwest Health				4	2	1					7
Coordinated Care Corporation	3	2	3								8
LifeWise Health Plan of Washington	3	2	2								7
Community Health Plan of Washington	1	1	1								3

Ferry County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Asuris Northwest Health				4	2	1					7
Coordinated Care Corporation	3	2	3								8
LifeWise Health Plan of Washington	3	2	2								7
Molina Healthcare of Washington	1	2	1								4
Community Health Plan of Washington	1	1	1								3

Franklin County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Asuris Northwest Health				4	2	1					7
BridgeSpan Health Company	3	1	1								5
Coordinated Care Corporation	4	3	4								11
Kaiser Foundation Health Plan of Washington	1	1	1	2	2		1	2	1	1	12
Molina Healthcare of Washington	1	2	1								4
Premera Blue Cross	3	2	2								7
Providence Health Plan				1	1	1					3
Community Health Plan of Washington	1	1	1								3

Garfield County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Asuris Northwest Health				4	2	1					7
Coordinated Care Corporation	3	2	3								8
LifeWise Health Plan of Washington	3	2	2								7

Grant County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Asuris Northwest Health				4	2	1					7
Coordinated Care Corporation	3	2	3								8
LifeWise Health Plan of Washington	3	2	2								7
Community Health Plan of Washington	1	1	1								3

Grays Harbor County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Premera Blue Cross	3	2	2								7
Regence BlueShield	3	1	2	4	2	1					13

Island County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Kaiser Foundation Health Plan of Washington	1	1	1	2	2		1	2	1	1	12
LifeWise Health Plan of Washington	3	2	2								7
Regence BlueShield	3	1	2	4	2	1					13

Jefferson County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Coordinated Care Corporation	3	2	3								8
LifeWise Health Plan of Washington	3	2	2								7
Regence BlueShield	3	1	2	4	2	1					13
UnitedHealthcare of Oregon	1	1	1					1	1	1	6
Community Health Plan of Washington	1	1	1								3

King County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
BridgeSpan Health Company	3	1	1								5
Coordinated Care Corporation	4	3	4								11
Kaiser Foundation Health Plan of Washington	1	1	1	2	3		1	2	1	1	13
LifeWise Health Plan of Washington	3	2	2								7
Molina Healthcare of Washington	1	2	1								4
Premera Blue Cross	3	2	2								7
Regence BlueShield	4	2	3	4	2	1					16
UnitedHealthcare of Oregon	1	1	1					1	1	1	6
Community Health Plan of Washington	1	1	1								3

Kitsap County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
BridgeSpan Health Company	3	1	1								5
Coordinated Care Corporation	3	2	3								8
Kaiser Foundation Health Plan of Washington	1	1	1	2	3		1	2	1	1	13
Molina Healthcare of Washington	1	2	1								4
Premera Blue Cross	3	2	2								7
Regence BlueShield	3	1	2	4	2	1					13
Community Health Plan of Washington	1	1	1								3

Kittitas County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Asuris Northwest Health				4	2	1					7
Coordinated Care Corporation	3	2	3								8
LifeWise Health Plan of Washington	3	2	2								7
UnitedHealthcare of Oregon	1	1	1					1	1	1	6
Community Health Plan of Washington	1	1	1								3

Klickitat County

Issuer Name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
BridgeSpan Health Company	3	1	1								5
Coordinated Care Corporation	4	3	4								11
LifeWise Health Plan of Washington	3	2	2								7
Molina Healthcare of Washington	1	2	1								4
Regence BlueShield	3	1	2	4	2	1					13

Lewis County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Coordinated Care Corporation	4	3	4								11
Kaiser Foundation Health Plan of Washington	1	1	1	2	2		1	2	1	1	12
LifeWise Health Plan of Washington	3	2	2								7
Molina Healthcare of Washington	1	2	1								4
Regence BlueShield	3	1	2	4	2	1					13
Community Health Plan of Washington	1	1	1								3

Lincoln County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Asuris Northwest Health				4	2	1					7
Coordinated Care Corporation	3	2	3								8
LifeWise Health Plan of Washington	3	2	2								7
Molina Healthcare of Washington	1	2	1								4
UnitedHealthcare of Oregon	1	1	1					1	1	1	6

Mason County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Coordinated Care Corporation	3	2	3								8
Kaiser Foundation Health Plan of Washington	1	1	1	2	2		1	2	1	1	12
LifeWise Health Plan of Washington	3	2	2								7
Molina Healthcare of Washington	1	2	1								4
Regence BlueShield	3	1	2	4	2	1					13
UnitedHealthcare of Oregon	1	1	1					1	1	1	6
Community Health Plan of Washington	1	1	1								3

Okanogan County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Asuris Northwest Health				4	2	1					7
Coordinated Care Corporation	3	2	3								8
LifeWise Health Plan of Washington	3	2	2								7
Community Health Plan of Washington	1	1	1								3

Pacific County

Issuer Name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Coordinated Care Corporation	4	3	4								11
Premiera Blue Cross	3	2	2								7
Regence BlueShield	3	1	2	4	2	1					13

Pend Oreille County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Asuris Northwest Health				4	2	1					7
Coordinated Care Corporation	3	2	3								8
LifeWise Health Plan of Washington	3	2	2								7
Molina Healthcare of Washington	1	2	1								4

Pierce County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
BridgeSpan Health Company	3	1	1								5
Coordinated Care Corporation	3	2	3								8
Kaiser Foundation Health Plan of Washington	1	1	1	2	3		1	2	1	1	13
LifeWise Health Plan of Washington	3	2	2								7
Molina Healthcare of Washington	1	2	1								4
PacificSource Health Plans	3	2	2	2	2	1					12
Regence BlueShield	3	1	2	4	2	1					13
UnitedHealthcare of Oregon	1	1	1					1	1	1	6
Community Health Plan of Washington	1	1	1								3

San Juan County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
LifeWise Health Plan of Washington	3	2	2								7
Regence BlueShield	3	1	2	4	2	1					13

Skagit County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
BridgeSpan Health Company	3	1	1								5
Kaiser Foundation Health Plan of Washington	1	1	1	2	2		1	2	1	1	12
LifeWise Health Plan of Washington	3	2	2								7
Regence BlueShield	3	1	2	4	2	1					13

Skamania County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Coordinated Care Corporation	4	3	4								11
LifeWise Health Plan of Washington	3	2	2								7
Molina Healthcare of Washington	1	2	1								4
Regence BlueShield	3	1	2	4	2	1					13

Snohomish County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
BridgeSpan Health Company	3	1	1								5
Coordinated Care Corporation	4	3	4								11
Kaiser Foundation Health Plan of Washington	1	1	1	2	3		1	2	1	1	13
LifeWise Health Plan of Washington	3	2	2								7
Molina Healthcare of Washington	1	2	1								4
Regence BlueShield	3	1	2	4	2	1					13
Community Health Plan of Washington	1	1	1								3

Spokane County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Asuris Northwest Health				4	2	1					7
BridgeSpan Health Company	3	1	1								5
Coordinated Care Corporation	4	3	4								11
Kaiser Foundation Health Plan of Washington	1	1	1	2	3		1	2	1	1	13
LifeWise Health Plan of Washington	3	2	2								7
Molina Healthcare of Washington	1	2	1								4
PacificSource Health Plans	3	2	2	2	2	1					12
Providence Health Plan				1	1	1					3
Community Health Plan of Washington	1	1	1								3

Stevens County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Asuris Northwest Health				4	2	1					7
Coordinated Care Corporation	4	3	4								11
LifeWise Health Plan of Washington	3	2	2								7
Molina Healthcare of Washington	1	2	1								4

Thurston County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
BridgeSpan Health Company	3	1	1								5
Coordinated Care Corporation	4	3	4								11
Kaiser Foundation Health Plan of Washington	1	1	1	2	3		1	2	1	1	13
LifeWise Health Plan of Washington	3	2	2								7
Molina Healthcare of Washington	1	2	1								4
PacificSource Health Plans	3	2	2	2	2	1					12
Providence Health Plan				1	1	1					3
Regence BlueShield	3	1	2	4	2	1					13
Community Health Plan of Washington	1	1	1								3

Wahkiakum County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Coordinated Care Corporation	4	3	4								11
LifeWise Health Plan of Washington	3	2	2								7
Regence BlueShield	3	1	2	4	2	1					13

Walla Walla County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Asuris Northwest Health				4	2	1					7
BridgeSpan Health Company	3	1	1								5
Coordinated Care Corporation	4	3	4								11
Kaiser Foundation Health Plan of Washington	1	1	1	2	2		1	2	1	1	12
LifeWise Health Plan of Washington	3	2	2								7
Providence Health Plan				1	1	1					3
Regence BlueShield	3	1	2	4	2	1					13
Community Health Plan of Washington	1	1	1								3

Whatcom County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Kaiser Foundation Health Plan of Washington	1	1	1	2	2		1	2	1	1	12
LifeWise Health Plan of Washington	3	2	2								7
Regence BlueShield	3	1	2	4	2	1					13

Whitman County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
Asuris Northwest Health				4	2	1					7
Coordinated Care Corporation	3	2	3								8
Kaiser Foundation Health Plan of Washington	1	1	1	2	2		1	2	1	1	12
LifeWise Health Plan of Washington	3	2	2								7
UnitedHealthcare of Oregon	1	1	1					1	1	1	6
Community Health Plan of Washington	1	1	1								3

Yakima County

Issuer name	On the Exchange			Off the Exchange			Both				Total
	Bronze	Silver	Gold	Bronze	Silver	Gold	Catastrophic	Bronze	Silver	Gold	
BridgeSpan Health Company	3	1	1								5
Coordinated Care Corporation	3	2	3								8
Kaiser Foundation Health Plan of Washington	1	1	1	2	2		1	2	1	1	12
LifeWise Health Plan of Washington	3	2	2								7
Regence BlueShield	3	1	2	4	2	1					13
UnitedHealthcare of Oregon	1	1	1					1	1	1	6
Community Health Plan of Washington	1	1	1								3