

# Individual market health plans

Plan year 2025 December 30, 2024

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# Table of contents

2024 individual market health plans	4
Availability of coverage	
Coverage on the Exchange	
Coverage off the Exchange	
Coverage by county	6
Adams County	6
Asotin County	6
Benton County	7
Chelan County	7
Clallam County	8
Clark County	8
Columbia County	8
Cowlitz County	9
Douglas County	9
Ferry County	10
Franklin County	10
Garfield County	11
Grant County	11
Grays Harbor County	11
Island County	12
Jefferson County	12
King County	13
Kitsap County	13
Kittitas County	14
Klickitat County	14
Lewis County	14
Lincoln County	15
Mason County	15
Okanogan County	16
Pacific County	16
Pend Oreille County	17
Pierce County	17
San Juan County	18
Skagit County	18
Skamania County	18
Snohomish County	19
Spokane County	19
Stevens County	20

Thurston County
Walla Walla County2
Whatcom County2
Whitman County2
Yakima County2

# 2024 individual market health plans

In 2019, the Washington state Legislature passed <u>Engrossed Substitute Senate Bill (ESSB) 5526</u>, which increased the availability of quality, affordable health coverage in the individual market. That legislation requires the Office of the Insurance Commissioner (OIC) to report annually on the number of individual health plans approved for sale in each county. This includes plans both on and off the Washington Health Benefit Exchange.<sup>1</sup> This is the fifth report fulfilling that directive.

#### **Availability of coverage**

For plan year (PY) 2025, every county will have at least three insurers offering health plans for sale in Washington state's individual market. Plans are available in gold, silver, bronze and catastrophic tiers.

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

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. For PY 2025, there are 33 standard plans and nine public option plans, with at least one public option plan in all 39 counties. Each county will have between nine and 30 plans available.

#### **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 Plan of Washington
- Coordinated Care Corporation
- Kaiser Foundation Health Plan of the Northwest\*
- Kaiser Foundation Health Plan of Washington\*

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<sup>&</sup>lt;sup>1</sup> RCW 48.43.770.

- LifeWise Health Plan of Washington
- Molina Healthcare of Washington
- 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 insurers 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 and catastrophic plans offer very limited coverage.

#### **Adams County**

Issuer name	On t	Off th	e Excha	nge		Total					
issuel Hairie	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	TOtal
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		4	3	4							11
LifeWise Health Plan of Washington		2	2	2							6
UnitedHealthcare of Oregon								2	2	2	6
Community Health Plan of Washington		1	1	1							3

#### **Asotin County**

lanca nama	On t	Off th	e Excha	nge		Total					
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		4	3	4							11

LifeWise Health Plan of Washington	2	2	2				6
Community Health Plan of Washington	1	1	1				3

#### **Benton County**

	On t	he Exch	ange		Off th	e Excha	nge	Both			Total
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		4	3	4							11
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		2	2	2							6
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**

lancar mana	On t	Off th	e Excha	nge		Total					
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		3	2	3							8
LifeWise Health Plan of Washington		2	2	2							6
Community Health Plan of Washington		1	1	1							3

#### **Clallam County**

	On t	Off th	e Excha	nge		Total					
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Coordinated Care Corporation		4	3	4							11
Regence BlueShield		3	1	2	3	2	1				12
UnitedHealthcare of Oregon								2	2	2	6
Community Health Plan of Washington		1	1	1							3

#### **Clark County**

	On t	he Exch	ange		Off th	e Excha	nge	Both			Total
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	l Otal
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		3	2	3							8
Kaiser Foundation Health Plan of the Northwest		3	2	3	3	3	2				16
LifeWise Health Plan of Washington		2	2	2							6
Molina Healthcare of Washington		1	2	1							4
Providence Health Plan					1	1	1				3
Regence BlueCross BlueShield of Oregon		4	2	2	3	1	1				13

#### **Columbia County**

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

# **Cowlitz County**

	On t	he Excha	ange		Off th	e Excha	ange			Total	
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	ıotai
Coordinated Care Corporation		3	2	3							8
Kaiser Foundation Health Plan of the Northwest		3	2	3	3	3	2				16
LifeWise Health Plan of Washington		2	2	2							6
Molina Healthcare of Washington		1	2	1							4
Regence BlueShield		3	1	2	3	2	1				12

# **Douglas County**

leaven never	On t	the Excha	ange		Off th	e Excha	nge		Both		Total
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total

Asuris Northwest Health				3	1	1		5
Coordinated Care Corporation	3	2	3					8
LifeWise Health Plan of Washington	2	2	2					6
Community Health Plan of Washington	1	1	1					3

# **Ferry County**

lanuar mama	On t	the Excha	ange		Off the	e Excha	nge		Both		Total
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		3	2	3							8
LifeWise Health Plan of Washington		2	2	2							6
Molina Healthcare of Washington		1	2	1							4
Community Health Plan of Washington		1	1	1							3

#### **Franklin County**

lancar manna	On t	the Exch	ange		Off th	e Excha	nge		Both		Total
lssuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		4	3	4							11
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	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**

lancar mana	On t	the Excha	ange		Off th	e Excha	nge		Both		Total
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		4	3	4							11
LifeWise Health Plan of Washington		2	2	2							6

#### **Grant County**

	On t	the Excha	ange		Off th	e Excha	nge		Both		Total
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		3	2	3							8
LifeWise Health Plan of Washington		2	2	2							6
Community Health Plan of Washington		1	1	1							3

#### **Grays Harbor County**

On the Exchange	Off the Exchange	Both	
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Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Coordinated Care Corporation		4	3	4							11
LifeWise Health Plan of Washington		1	1	1							3
Premera Blue Cross		3	2	2							7
Regence BlueShield		3	1	2	3	2	1				12

#### **Island County**

	On t	he Exch	ange		Off th	e Exch	ange		Both		Total
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	i Otai
Coordinated Care Corporation		4	3	4							11
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		2	2	2							6
Regence BlueShield		3	1	2	3	2	1				12

#### **Jefferson County**

lancar mana	On t	he Excha	ange		Off th	e Excha	ange		Both		Total
lssuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Coordinated Care Corporation		4	3	4							11
Regence BlueShield		3	1	2	3	2	1				12
UnitedHealthcare of Oregon								2	2	2	6
Community Health Plan of Washington		1	1	1							3

#### **King County**

leaves were	On t	he Exch	ange		Off th	e Excha	nge		Both		Total
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		4	3	4							11
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		2	2	2							6
Molina Healthcare of Washington		1	2	1							4
Premera Blue Cross		3	2	2							7
Regence BlueShield		3	1	2	3	2	1				12
UnitedHealthcare of Oregon								2	2	2	6
Community Health Plan of Washington		1	1	1							3

# **Kitsap County**

lancar mana	On t	he Exch	ange		Off th	e Excha	nge		Total		
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		3	2	3							8
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
Molina Healthcare of Washington		1	2	1							4
Premera Blue Cross		3	2	2							7
Regence BlueShield		3	1	2	3	2	1				12
Community Health Plan of Washington		1	1	1							3

#### **Kittitas County**

lancar mana	On t	he Excha	ange		Off th	e Excha	nge			Total	
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	l Otal
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		3	2	3							8
LifeWise Health Plan of Washington		2	2	2							6
UnitedHealthcare of Oregon								2	2	2	6
Community Health Plan of Washington		1	1	1							3

#### **Klickitat County**

	On t	the Excha	ange		Off th	e Excha	nge		Both		Total
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		4	3	4							11
LifeWise Health Plan of Washington		2	2	2							6
Molina Healthcare of Washington		1	2	1							4
Regence BlueShield		3	1	2	3	2	1				12

#### **Lewis County**

On the Exchange	Off the Exchange	Both	

Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Coordinated Care Corporation		4	3	4							11
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		2	2	2							6
Molina Healthcare of Washington		1	2	1							4
Regence BlueShield		3	1	2	3	2	1				12
Community Health Plan of Washington		1	1	1							3

# **Lincoln County**

	On t	the Excha	ange		Off th	e Excha	nge		Total		
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		3	2	3							8
LifeWise Health Plan of Washington		3	3	3							9
Molina Healthcare of Washington		1	2	1							4
UnitedHealthcare of Oregon								2	2	2	6
Community Health Plan of Washington		1	1	1							3

# **Mason County**

lance name	On t	Off th	e Excha	nge	Both			Total			
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total

Coordinated Care Corporation		3	2	3							8
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
Molina Healthcare of Washington		1	2	1							4
Regence BlueShield		3	1	2	3	2	1				12
UnitedHealthcare of Oregon								2	2	2	6
Community Health Plan of Washington		1	1	1							3

# **Okanogan County**

	On t	the Excha	ange		Off th	e Excha	nge		Both		Total
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		4	3	4							11
LifeWise Health Plan of Washington		2	2	2							6
Community Health Plan of Washington		1	1	1							3

# **Pacific County**

leaves seems	On	the Excha	nge		Off th	e Excha	nge		Both		Total
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	TOtal
Coordinated Care Corporation		4	3	4							11
Premera Blue Cross		3	2	2							7
Regence BlueShield		3	1	2	3	2	1				12

#### **Pend Oreille County**

	On t	the Excha	ange		Off th	e Excha	nge		Both		Total
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		3	2	3							8
LifeWise Health Plan of Washington		2	2	2							6
Molina Healthcare of Washington		1	2	1							4

#### **Pierce County**

	On t	he Exch	ange		Off the Exchange					Total	
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		3	2	3							8
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		3	3	3							9
Molina Healthcare of Washington		1	2	1							4
Premera Blue Cross		3	2	2							7
Regence BlueShield		3	1	2	3	2	1				12
UnitedHealthcare of Oregon								2	2	2	6
Community Health Plan of Washington		1	1	1							3

#### **San Juan County**

Indian manage	On t	the Excha	ange		Off th	e Excha	nge		Both		Total
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Coordinated Care Corporation		3	2	3							8
LifeWise Health Plan of Washington		2	2	2							6
Regence BlueShield		3	1	2	3	2	1				12

#### **Skagit County**

Issuer name	On t	he Exch	ange		Off th	e Excha	ange			Total	
issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		3	2	3							8
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		2	2	2							6
Regence BlueShield		3	1	2	3	2	1				12

#### **Skamania County**

leaves name	On t	Off th	e Excha	nge			Total				
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	iOtai
Coordinated Care Corporation		4	3	4							11

LifeWise Health Plan of Washington	2	2	2					6
Molina Healthcare of Washington	1	2	1					4
Regence BlueShield	3	1	2	3	2	1		12

#### **Snohomish County**

lssuer name	On t	he Exch	ange		Off th	e Excha	nge			Total	
issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		4	3	4							11
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		2	2	2							6
Molina Healthcare of Washington		1	2	1							4
Regence BlueShield		3	1	2	3	2	1				12
Community Health Plan of Washington		1	1	1							3

# **Spokane County**

•	On t	he Exch	ange		Off th	e Excha	nge			Total	
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		4	3	4							11
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12

LifeWise Health Plan of Washington	3	3	3					9
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

#### **Stevens County**

	On t	the Excha	ange		Off th	e Excha	nge			Total	
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		4	3	4							11
LifeWise Health Plan of Washington		2	2	2							6
Molina Healthcare of Washington		1	2	1							4
Community Health Plan of Washington		1	1	1							3

# **Thurston County**

	On t	he Exch	ange		Off th	e Excha	nge			Total	
lssuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		4	3	4							11
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		3	3	3							9

Molina Healthcare of Washington	1	2	1					4
Providence Health Plan				1	1	1		3
Regence BlueShield	3	1	2	3	2	1		12
Community Health Plan of Washington	1	1	1					3

#### **Wahkiakum County**

leaves seems	On t	the Excha	ange		Off th	ne Excha	ange			Total	
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	TOtal
Coordinated Care Corporation		4	3	4							11
LifeWise Health Plan of Washington		2	2	2							6
Regence BlueShield		3	1	2	3	2	1				12

#### **Walla Walla County**

	On t	he Exch	ange		Off th	e Excha	nge			Total	
Issuer name	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
BridgeSpan Health Company		2	1	1							4
Coordinated Care Corporation		4	3	4							11
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		2	2	2							6
Providence Health Plan					1	1	1				3
Regence BlueShield		3	1	2	3	2	1				12
Community Health Plan of Washington		1	1	1							3

#### **Whatcom County**

Issuer name	On the Exchange				Off the Exchange			Both			Total
	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Coordinated Care Corporation		3	2	3							8
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		2	2	2							6
Regence BlueShield		3	1	2	3	2	1				12

#### **Whitman County**

lssuer name	On the Exchange				Off the Exchange			Both			Total
	Catastrophic	Bronze	Silver	Gold	Bronze	Silver	Gold	Bronze	Silver	Gold	Total
Asuris Northwest Health					3	1	1				5
Coordinated Care Corporation		3	2	3							8
Kaiser Foundation Health Plan of Washington	1	2	2	1	2	2		1		1	12
LifeWise Health Plan of Washington		2	2	2							6
UnitedHealthcare of Oregon								2	2	2	6
Community Health Plan of Washington		1	1	1							3

#### **Yakima County**

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