

Fact Sheet

Premium Assistance is a program of Project Access Northwest, funded by hospital systems and other partners to help ensure that low-income people have insurance that is affordable. The number of people served is based on the amount of funding committed to the program each year.

WHAT is Premium Assistance Sponsorship?

The Project Access Northwest Premium Assistance Program pays the monthly health insurance premiums for select low-income clients who purchase insurance on the Washington Healthplanfinder website. With insurance, clients are able to receive health care at appropriate times in a family practice setting and access secondary and tertiary care when needed.

Current Premium Assistance funders include:

- CHI Franciscan Health
- MultiCare Health System
- Providence Health & Services

WHO is eligible for Premium Assistance?

To enroll in this program, you must be:

- A Washington state resident who lives at or below 300 percent of the Federal Poverty Level.
- Eligible to purchase a Qualified Silver Level Health Plan with tax credits on the Washington Health Benefits Exchange.

- Referred to Project Access Northwest by one of our Premium Assistance partners.
- Willing to share information available to the Exchange with Project Access Northwest.
- Willing to update eligibility information, such as income and family size, on the Exchange throughout the policy year.

HOW does Premium Assistance Sponsorship work?

- A Washington state resident (not eligible for Apple Health/Medicaid or Medicare) looks for individual health insurance on the Health Benefit Exchange. The individual finds the cost is a significant barrier to enrolling. The premiums are too high.
- The individual is referred to the Premium Assistance Program by one of the funding partners.
- The Premium Assistance Program determines that the person is eligible and meets all program criteria.
- Project Access Northwest staff members work with the individual to enroll. The Premium Assistance Sponsorship Program pays all premiums for the current year for a Silver Level Plan the individual chooses. The individual may be responsible for other costs associated with the health insurance plan (including but not limited to co-pays, deductibles, etc.).
- The individual must file federal income taxes to qualify for a tax subsidy. If married, they must file jointly.