

High Out-of-Pocket Costs and Poor Access May Prevent Washington Patients from Accessing Needed Care



About Jenn in Seattle, Washington

Jenn lives in Seattle, Washington. Since 2014, Jenn has been enrolled in on-exchange coverage. In 2016, she got a job at a small business that pays enough to make her ineligible for subsidies (\$50,000). However, her employer doesn't offer health insurance. In 2017, Jenn selects a new on-exchange plan.

Jenn has a variety of unexpected health complications in 2017. During the year, Jenn's healthcare spending will reach her deductible – meaning she will need to pay the entire deductible amount out-of-pocket. Her limited network means Jenn will have to use out-of-network services, which don't count towards her deductible and require her to pay even more money out-of-pocket.

What Barriers to Access Exist for Jenn?

In Seattle, Jenn is faced with high premiums (since she no longer qualifies for subsidies), substantial deductibles and out-of-pocket costs, and access to in-network physicians. These factors create financial or structural barriers to accessing care.

Jenn Will Need to Spend Up to 15% of Her Income on Premiums

\$5,341

Average Bronze
Premiums

Percent of Income:
11%

\$6,539

Average Silver
Premiums

Percent of Income:
13%

\$7,497

Average Gold
Premiums

Percent of Income:
15%

Jenn Faces High Up Front Costs to Use Her Coverage, Even After Paying Substantial Premiums

\$6,500

Average Bronze
Deductible

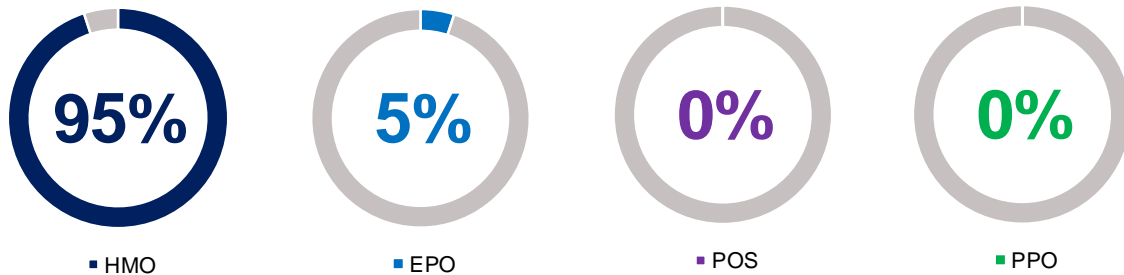
\$4,854

Average Silver
Deductible

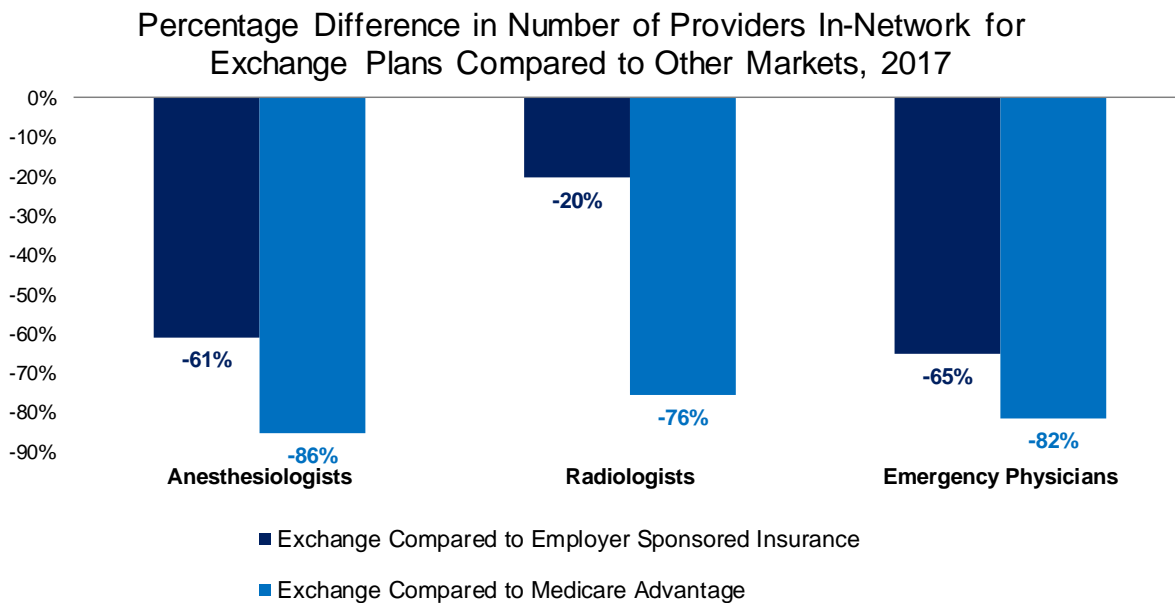
\$1,883

Average Gold
Deductible

Jenn Will Have Limited to No Out-of-Network Coverage, with 95% of Plans Being HMOs



Jenn May Find It Hard to Access to Needed Providers, With Fewer Included In-Network Compared to Employer Coverage or Medicare Advantage



Conclusion: Patients like Jenn in Washington need additional protections to ensure she gets the care she needs. Washington has the opportunity to promote regulations and legislation that ensure Jenn has access to needed providers and affordable coverage in the coming years.