Whole Washington Health Trust FAQs: SB 5222

Q: Will vision & dental be covered?
A: Yes! Dental & vision will be covered.

Q: Will the initiative address the outrageous cost of pharmaceuticals?
A: Yes! The public health trust will negotiate the lowest possible prices with pharmaceutical companies for Washington residents using all available methods including bulk purchasing with Washington’s Tribes.

Q: Will I have to pay out-of-network fees?
A: No. There are no out-of-network fees.

Q: Will I have to pay co-pays when I go to the doctor?
A: No.

Q: Will I have to pay co-pays for prescription drugs?
A: Sometimes. There will be a prescription drug schedule to incentivize generic use, which won’t limit effective care or be applied to preventative medicine. The co-pays only apply to adults earning over 200% FPL and won’t exceed $250 annually.

Q: Will children be covered?
A: Yes! All Children under the age of 19 are covered with no premiums or out-of-pocket costs.

Q: Will doctors and hospitals sign up for payment through the Whole Washington Health Trust?
A: Yes! The public health trust created by this bill will negotiate rates with providers who wish to participate for reimbursement. The trust is obligated to negotiate global budgets with non-profit community health providers in each Washington County, but all qualified providers will be able to collectively negotiate traditional fee-for-service reimbursements.

Q: Will the reimbursement rates be higher than under the current Medicaid or Medicare system?
A: Yes! The public health trust will negotiate rates with providers who wish to participate for reimbursement. Rate equity is expected to result in fee-for-services rates that meet or slightly exceed Medicare rates across the state.

Q: Will this new system save Washington state residents money?
A: Yes! In 2019, we are projected to spend nearly $80 billion on healthcare in Washington state alone under our current system. According to Dr. Gerald Friedman’s economic analysis, a universal public health trust covering all essential health benefits would cost less than $70 billion, a savings of more than $9 BILLION in healthcare costs for Washington state residents, even accounting for costs related to expanding and improving coverage. The public health trust saves on every aspect of public and private funded healthcare administration, resulting in up to $11 Billion in savings on the cost of the current care being provided. As a result, the public health trust has more money to fund healthcare access. Provider’s admin time would reduce by 10%, along with reduced billing fraud & lower drugs prices.

Q: Will I be covered if I get medical treatment outside the state?
A: Yes! Qualified out-of-state providers are eligible to participate in negotiating for reimbursements. Provisions for reimbursement to qualified providers for enrolled residents who are temporarily out-of-state is covered. The trust will negotiate pricing with all out-of-state providers.

Q: Will I be covered even if I am unemployed?
A: Yes! All adults earning under 200% FPL will be eligible to enroll with no premium, regardless of employment. Those earning over 200% FPL may owe a premium.

Q: If I just moved to Washington State, how long until I am covered?
A: Not long! Residence status for healthcare is defined by Medicaid in Washington: https://www.hca.wa.gov/free-or-low-cost-health-care/program-administration/residency. Immediately, if employed, or an employer moves an employee to Washington.

Q: Will current Medicare and most other federal program enrollees be eligible?
A: Yes! Pending approval of a federal waiver to integrate Medicare, Medicare premiums will be reimbursed by The Whole Washington Healthcare Trust to Medicare recipients with incomes under 200% FPL and all who enroll in the trust for expanded coverage.
## THE BENEFITS
**MEDICAL - DENTAL - VISION**

<table>
<thead>
<tr>
<th>Benefit</th>
<th>Coverage</th>
<th>Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td>In/outpatient</td>
<td>included</td>
<td></td>
</tr>
<tr>
<td>Dental</td>
<td>included</td>
<td></td>
</tr>
<tr>
<td>Vision</td>
<td>included</td>
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</tr>
<tr>
<td>Behavioral health</td>
<td>included</td>
<td></td>
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<tr>
<td>Deductible</td>
<td>$0</td>
<td></td>
</tr>
<tr>
<td>Doctor visit co-pays</td>
<td>$0</td>
<td></td>
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<tr>
<td>Out-of-network</td>
<td>N/A</td>
<td></td>
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<tr>
<td>Prescription drug co-pays</td>
<td>some; not to exceed $250/year for adults with earnings &gt; 200% fpl.</td>
<td></td>
</tr>
<tr>
<td>Children coverage</td>
<td>$0; under age 19 covered without premium.</td>
<td></td>
</tr>
<tr>
<td>Out-of-state coverage</td>
<td>included; with providers qualified for reimbursement.</td>
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<tr>
<td>Rehabilitation</td>
<td>included</td>
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<tr>
<td>Medicare reimbursement</td>
<td>yes; Medicare premiums are reimbursed for those &lt; 200% fpl &amp; all enrolled.</td>
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</tbody>
</table>

### Savings

* Saves over $9 Billion/yr.  
  [Whole Washington 2017 Friedman economic analysis]  
  Go to wholewashington.org find out how much you will save!

## FINANCIAL CONTRIBUTIONS
How we pay for Universal Healthcare in Washington

**8.5% [annually]**  
After the *exemption amount, contribute 8.5% of your net long-term capital gains (ltcg).  
Excludes amounts under $15,000, home sales, farm income, and retirement accounts — applies mainly to non-retirement investments.  
$20,000 ltcg = $850 | $60,000 ltcg = $5100

**2% [quarterly]**  
After the *exemption amount, a 2% employee contribution based on gross payroll (gp).  
$20,000 agi = $17/mo. | $40,000 agi = $50/mo. | $60,000 agi = $100/mo. | $80,000 agi = $133/mo.

**$0 to $200 [monthly]**  
Everyone over age 19 and over 200% federal poverty line will contribute no more than $200 each month.  
Will your household contribute premiums?  
<table>
<thead>
<tr>
<th>Household size</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>2017 study assumed premiums $33 - 134</th>
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</thead>
<tbody>
<tr>
<td>200% fpl 2018</td>
<td>$32,920</td>
<td>$41,560</td>
<td>$50,200</td>
<td>$58,840</td>
<td></td>
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</table>

**8.5% [quarterly]**  
After the *exemption amount, your employer contributes 8.5% of your gross pay (gp).  
$20,000 gp = $71/mo. | $40,000 gp = $248/mo. | $60,000 gp = $425/mo. | $80,000 gp = $567/mo.

* Payroll exemption = 15,000 - (gp x 0.25)  
*Capital Gains exemption = 15,000 - (ltcg x 0.25)  
**Employers may pay all or a portion of an employee's premium and personal contribution as a benefit of employment.