



14:01:32 From WSMA to Everyone:

Welcome to the "Finding the Right Health Coverage That's Right for Your Business" Webinar, presented by the WA State Microenterprise Association (WSMA) in collaboration with the Washington Health Benefit Exchange and Washington *Healthplanfinder* with a special thank you to the WA State Department of Commerce and OneEastside SPARK.

14:03:00 From WSMA to Everyone:

We would love to see who is in the room. If you are comfortable, please put your name, organization/business and email in the chat box.

14:03:35 From WSMA to Everyone:

Use the Q&A or Chat Box for your questions but hold your verbal questions until the Q&A section

14:04:03 From WSMA to Everyone:

Today's webinar is presented by the Washington State Microenterprise Association (WSMA) in partnership with the Washington Health Benefit Exchange, Washington *Healthplanfinder*, OneEastside SPARK and the Washington State Department of Commerce.

14:05:15 From WSMA to Everyone:

You can learn more about the Washington State Microenterprise Association (WSMA) and our grant opportunities, training and technical assistance offerings, and resource networking:

<https://www.wamicrobiz.org/>

14:06:09 From WSMA to Everyone:

To learn more about Evergreen BizLink and the Resource Navigator:

<https://evergreenbizlink.com>

14:06:24 From WSMA to Everyone:

To sign up for the WSMA E-Newsletter:

<https://www.wamicrobiz.org/join-our-newsletter>

14:07:08 From WSMA to Everyone:

Welcome Marie Cooper (she/her), Senior Outreach Coordinator, Washington Health Benefit Exchange

Welcome Thea Feltz from Comparative Solutions!

14:12:38 From Bruno G to Everyone:

Question: I'm a sole proprietor with no employees. I have an ACA policy. Has the Inflation Reduction Act suspended the "subsidy cliff" until 2025? I'm referring to the "cliff" where, if you make more than 400% of the federal poverty level, you owe 12 full months of subsidies to the IRS at tax time. *NOTE: Answered Live*

14:20:05 From WSMA to Everyone:

To learn more about **Washington Healthplanfinder**:

<https://www.wahealthplanfinder.org/>

14:20:22 From WSMA to Everyone:

And there is a Mobile App: WAPlanfinder— Apple or Google App Store

14:25:27 From Bruno G to Everyone:

What are "first dollar services"? (Cascade Care Plans slide) *NOTE: Answered Live*

14:26:51 From Amanda M to Everyone:

When will the Cascade Care plans open for enrolment? *NOTE: Answered Live*

14:30:40 From WSMA to Everyone:

To learn more about **Washington Healthplanfinder**:

<https://www.wahealthplanfinder.org/>

14:31:57 From Bruno G to Everyone:

When you browse and compare plans on WA Plan Finder, can you enter whatever demographic info you want?

Can you use it like a sandbox, or is all the income info you enter saved under your name? *NOTE: Answered Live*

14:32:31 From WSMA to Everyone:

Reminder: Open Enrollment is Nov.1 - Jan. 15, the time of year when individuals can enroll into coverage on

**Washington Healthplanfinder**:

<https://www.wahealthplanfinder.org/us/en/tools-and-resources/health-care-education/enrollment-periods.html>

14:32:34 From Bruno G to Everyone:

Like, can I use that tool to see what would happen if made 50,000, or 30,000, or whatever? *NOTE: Answered Live*

14:33:09 From WSMA to Everyone:

**Special Enrollment Qualifying Events** Information:

<https://www.wahbexchange.org/new-customers/who-can-sign-up/special-enrollment-period/special-enrollment-qualifying-events/>

14:35:03 From Bruno George to Everyone:

I called six assisters and none of them could answer my questions. They said they could only help me fill out an application on the website and could not answer other questions. *NOTE: Discussed Live*

14:35:06 From WSMA to Everyone:

Contact Information:

Marie Cooper (she/her)

Senior Small Business Outreach Coordinator

Marie.Cooper@WAHBExchange.org

You can also email Marie at smallbusiness@WAHBExchange.org

14:36:47 From WSMA to Everyone:

Reminder: We'll be sharing Marie's slide deck and a set of all resources shared after the webinar!

14:39:53 From Bruno G to Everyone:

I have asked the subsidy cliff question to tax professionals, the IRS, health insurance navigators. Who has this information? It's a matter of law.

14:40:12 From Bruno G to Everyone:

I make 30,000 a year. I can't hire someone to talk to me.

14:40:42 From Bruno G to Everyone:

<https://www.healthinsurance.org/obamacare/beware-obamacares-subsidy-cliff/>

14:41:16 From Bruno G to Everyone:

"But that ended as of 2021, thanks to the American Rescue Plan's provision that eliminates the "subsidy cliff." And although that provision was scheduled to expire at the end of 2022, the Inflation Reduction Act (IRA) extends it through 2025. So the subsidy cliff has been eliminated for the time being. (Congress would have to act again in order to prevent the subsidy cliff from returning in 2026."

14:42:25 From WSMA to Everyone:

Welcome Thea!

14:46:03 From Bruno G to Everyone:

I contacted a health insurance navigator who said if I wanted more detail he would have to charge me. *NOTE: Answered Live*

14:50:18 From Bruno G to Everyone:

My businesses are <https://www.writing-your-life.com/>, a memoir writing business

14:50:45 From Bruno G to Everyone:

And Editing by George: <https://www.editingbygeorge.com/>

14:52:36 From Alex A to Everyone:

How can a sole-proprietor with no employees carry some of their insurance expenses in their business? *NOTE: Answered Live*

14:54:52 From Amanda M to Everyone:

It sounds like a ICHRA would allow an employer to cover the health care premium. It also sounds like there will be free health coverage with Cascade Care next season. Am I getting that correct? *NOTE: Answered Live*

14:54:58 From WSMA to Everyone:

175 languages are offered on Washington *Healthplanfinder*!

14:57:36 From Alex A Everyone:

Makes sense!

14:59:59 From WSMA to Everyone:

To learn more about **Evergreen BizLink** and the Resource Navigator  
<https://evergreenbizlink.com>

15:00:36 From WSMA to Everyone:

Thank you to our speakers, Marie Cooper and Thea Feltz!

15:00:52 From WSMA to Everyone:

Thank you to our presentation partners at the Washington Health Benefit Exchange and *Washington Healthplanfinder* with a special thank you to the WA State Department of Commerce and OneEastside SPARK.

15:01:04 From Karina L to Everyone:

Thank you!

15:01:15 From Patrick L to Everyone:

Thank you