



WASHINGTON STATE HEALTH
INSURANCE POOL

Summary – Effective January 1, 2026

Basic Plus Plan (Medicare)

This plan is **closed** to new enrollment. It is for qualified individuals enrolled in Medicare Parts A, B and D. It pays as secondary insurance and covers patient responsibility for Medicare-eligible expenses including prescription drugs covered under Medicare Parts B and D.

WSHIP covers 100% of your Medicare deductible and coinsurance on Medicare-eligible expenses

MEDICAL BENEFITS	
ANNUAL DEDUCTIBLE per individual PCY (1)	None
COINSURANCE (amount you pay for Covered Services <u>not</u> covered by Medicare)	0% for Services covered by Medicare 20% for Covered Services <u>not</u> covered by Medicare
OUT-OF-POCKET LIMIT PCY (The maximum amount you pay yearly including deductible and coinsurance.)	<div>per Individual \$500</div> <div>per Family \$1,000</div>

COVERED SERVICES	COVERAGE LIMITATIONS	YOU PAY (if <u>not</u> covered by Medicare)
PREVENTIVE CARE (coinsurance waived)		
Preventive care exams and immunizations	\$500 PCY	0%
PROFESSIONAL SERVICES		
Office, inpatient, and outpatient professional services		20%
DIAGNOSTIC SERVICES		
Diagnostic x-ray & laboratory services		20%
Mammography (coinsurance waived)		0%
HOSPITAL SERVICES		
Inpatient (2) and outpatient facility services		20%
EMERGENCY CARE		
Emergency room		20%
OTHER SERVICES		
Acupuncture	12 visits PCY	20%
Ambulance		20%
Chemical Dependency	30 Inpatient days PCY 28 Outpatient visits PCY	20%
Diabetes Education (certified only; coinsurance waived)		0%
Home Health Care (2)	130 visits PCY	20%
Hospice and Respite Care	Hospice: not limited Respite: \$7,500 PCY	20%
Massage Therapy (when prescribed by a physician)	12 visits PCY	20%
Maternity Services		20%
Medical Supplies and Equipment (3)		20%
Mental Health Services		20%
Oral Surgery		20%
Physical, Speech, Occupational, and Respiratory Therapies (2)		20%
Skilled Nursing Facility (2)	100 days PCY	20%
Spinal Manipulations		20%
Tobacco Cessation (WSHIP's designated provider only)		0% - WSHIP program
Temporomandibular Joint (TMJ) Disorders	\$1,000 lifetime maximum	20%
Transplant Surgery (3)	\$350,000 lifetime maximum	20%
PRESCRIPTION DRUGS WSHIP pays your Medicare deductible, copays and coverage gap for drugs covered by Medicare Parts B and D, and 80% for some drugs not covered by Medicare. <u>You Pay 20%</u> for Covered Drugs <u>not</u> covered by Medicare, up to a \$500 Prescription Drug Out-of-Pocket Expense Limit.		

NOTES: (1) PCY = Per Calendar Year
(2) A prior review for Medical Necessity is recommended if service is not covered by Medicare
(3) Pre-approval is required

PRESCRIPTION DRUGS

WSHIP's Basic Plus Plan pays your Medicare deductible, copays, and coverage gap ("Donut Hole") for prescription drugs covered by Medicare Parts B and D. In addition, it pays 80% for some drugs not covered by Medicare.

Prescription drug services are administered by Express Scripts; 1-800-859-8810. Prescriptions must be obtained from WSHIP's network of pharmacies unless your Medicare Prescription Drug Plan (PDP) requires otherwise.

A copy of our prescription drug formulary and information about coverage reviews and our mail order program is available at www.wship.org or by calling 1-800-859-8810.

LIMITED COVERED SERVICES

- Preventive Care
- Acupuncture
- Chemical Dependency
- Home Health Care and Respite Care
- Massage Therapy
- Skilled Nursing Facility
- Temporomandibular Joint (TMJ) Disorders
- Transplant Surgery
- Investigational and Experimental Services

EXCLUSIONS TO COVERED SERVICES

Benefits are not provided for treatment, surgery, services, drugs or supplies for any of the following:

- Cosmetic and Reconstructive Services (with some exceptions)
- Counseling, Educational or Training Services (except Diabetes Education)
- Custodial Care
- Dental Care
- Fertility or Infertility; and Sterilization Reversal
- Foot Care (routine care)
- Governmental Medical Facilities
- Military and War-Related Conditions; and Illegal Acts
- Not Medically Necessary Care
- Obesity and Weight Control
- Services for Which You Do Not Have to Pay
- Sexual Dysfunction
- Transportation or Travel
- Vision and Hearing Services
- Work-Related Conditions
- Services or supplies not specifically listed as covered in the Plan Policy

ELIGIBILITY

To be eligible for WSHIP's Basic Plus Plan, you must meet all of the following requirements:

- You were enrolled in WSHIP's Plan 2 immediately preceding enrollment in this plan;
- You are a resident of Washington State;
- You are enrolled in Medicare Parts A, B and D; and
- You were rejected for coverage by a health carrier, offered substantially reduced coverage on a Medicare supplemental insurance policy, or you do not have comprehensive Medicare supplement coverage available to you.

PRE-EXISTING CONDITIONS

This plan contains a 6-month waiting period for pre-existing conditions; the waiting period may be credited or waived based on your prior health care coverage, subject to approval by WSHIP. The pre-existing condition waiting period does not apply to prenatal care services or benefits for outpatient prescription drugs.

HOW TO CONTACT US

Customer Service: 1-888-277-9135

Mail: PO Box 21548, Eagan, MN 55121

www.wship.org

NOTE: This information is not a contract, nor does it cover all exclusions or limitations. Once you enroll, you will receive a copy of your Plan Policy which will outline your coverage in detail. For a sample copy of the Plan Policy, contact Customer Service or go to www.wship.org.