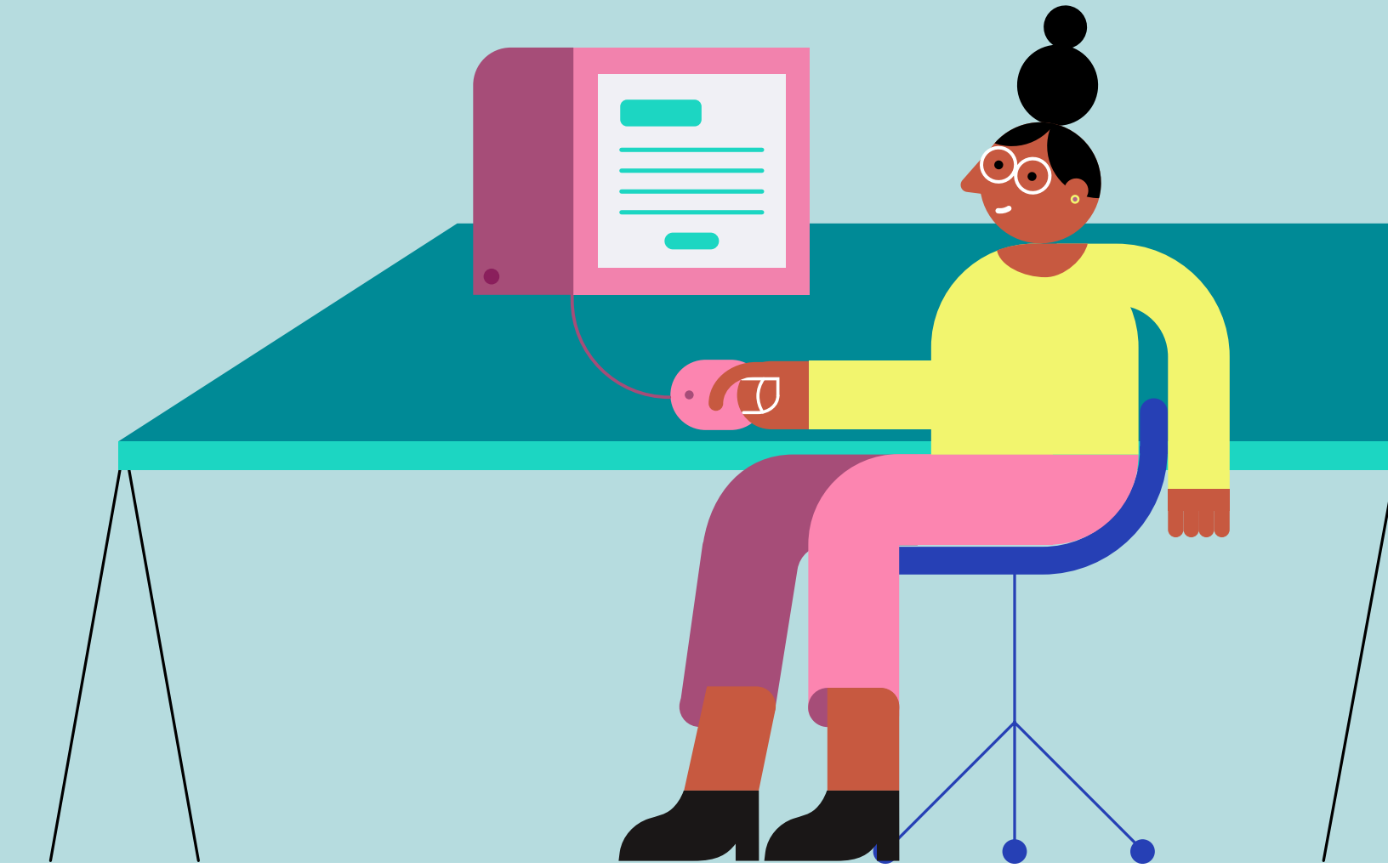


2027 INDIVIDUAL AND FAMILY PLANS

BridgeSpan Health
in Washington

bridgespan™

BridgeSpan Health
2890 E Cottonwood Parkway
Salt Lake City, UT 84121

BridgeSpan works hard for you

When you choose BridgeSpan health insurance, you get thoughtfully designed programs and benefits that help you make your health a priority—without a bunch of fuss.



Access to top doctors

BridgeSpan has a powerful network of top providers that care for our members at discounted prices across our service area (Idaho, Oregon, Utah and Washington).



Whole-person health

Take care of your mind and body with covered preventive care, mental health support and chiropractic benefits.



Virtual care anywhere, anytime

Connect virtually with a board-certified physician for urgent care needs 24/7, or schedule an appointment with a mental health provider at a low copay.



Low-cost prescriptions

Get access to affordable prescriptions at any of our participating pharmacies. Confused about all your medication options? Check out our medication support tools that can help you understand choices, side effects, effectiveness and costs.



Anytime guidance with Advice24

Health questions keeping you up at night? Talk with a registered nurse for guidance on the most appropriate care option, whether it's self-care, a doctor visit, urgent care, the ER or virtual care. Advice24 is available 24/7 and can help with common issues like vomiting, cold and flu symptoms, back pain or a crying or feverish baby.



Local customer service

When you reach out to BridgeSpan, you'll get friendly, reliable help. No scripts. No time limits. Never outsourced. Just compassionate people who go above and beyond to help you.



Coverage where you need it

Many of our plans offer access to in-network providers in much of Washington, Idaho and Utah, and across Oregon.



Behavioral health support

Mental health is important too. That's why BridgeSpan health plans give you a range of options, like virtual therapy and personalized care management. We make support simpler and more accessible—so you can get the right level of care at the right time.



Maternity support with Bump2Baby

Bump2Baby℠ maternity management program provides knowledge, support and comfort for parents-to-be. Call our nurse line toll-free, 24 hours a day, seven days a week. We provide prenatal education, help find resources and offer support to assist you through a healthier pregnancy.



Tools to help you manage your health

Find a new doctor, check your deductible, review your claims and more. You can even chat with us when you have a question. Best of all, your tools are all personalized to you based on your benefits.

Covered preventive care

Get in-network annual wellness visits, vaccinations, women's reproductive health, diagnostic screenings and more covered at no additional cost to you.

Member discounts

Get discounts on health and wellness items and services, hearing aids, LASIK surgery, healthy meals, pet care and more. Plus, enjoy savings on eligible Walgreens-brand health and wellness products.

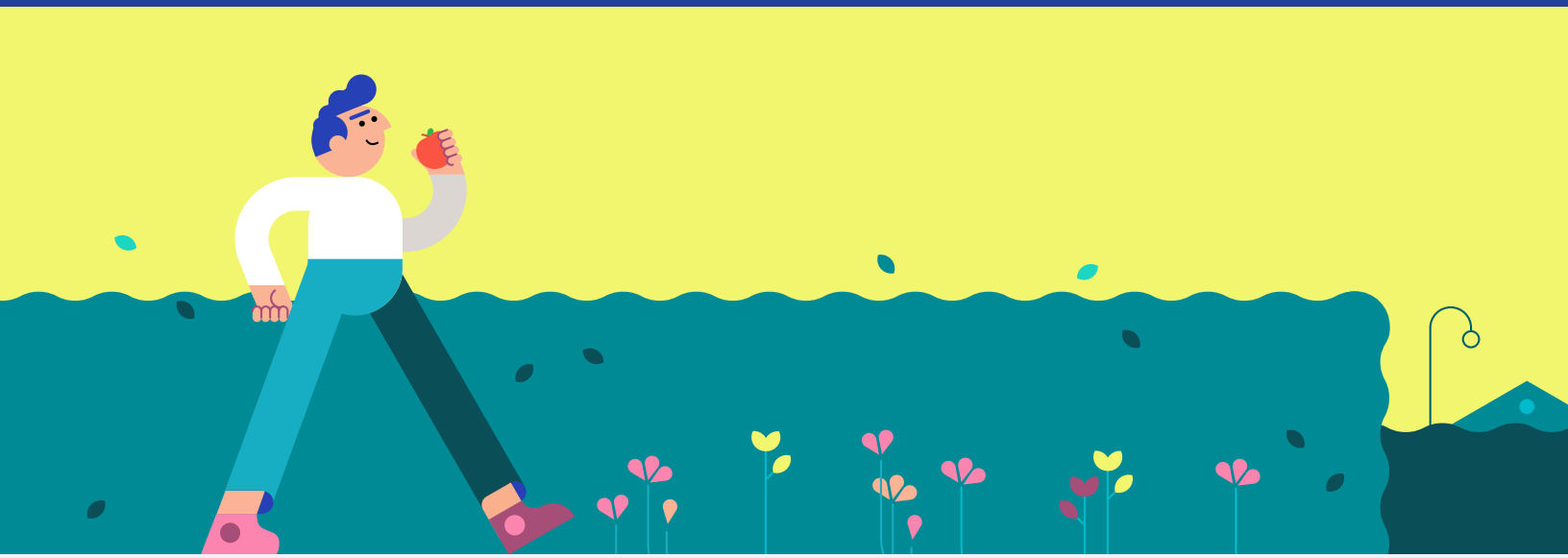
Care management

If you have a difficult medical situation, our experienced care managers are here to give you the one-on-one support you need. They'll help you navigate the health care system and answer all your questions.

Choosing a plan: FAQ

Which metal level is right for me?

Gold plans are a good option if you expect to need a lot more than preventive care over the course of the year. On the opposite end, Bronze plans are a good fit if you're generally healthy and don't often need care. Silver plans are a good choice for those who are eligible for cost-sharing reductions. If you're not eligible for cost-sharing reductions, a Bronze or a Gold plan may be a better fit for you.



Savings and subsidies

You may qualify for lower monthly premiums or extra savings on out-of-pocket costs if you meet certain income eligibility requirements. Here are two different ways to save:

Premium tax credits help you save by lowering your monthly insurance premium and are designed to help eligible individuals and families with low or moderate income afford health insurance.

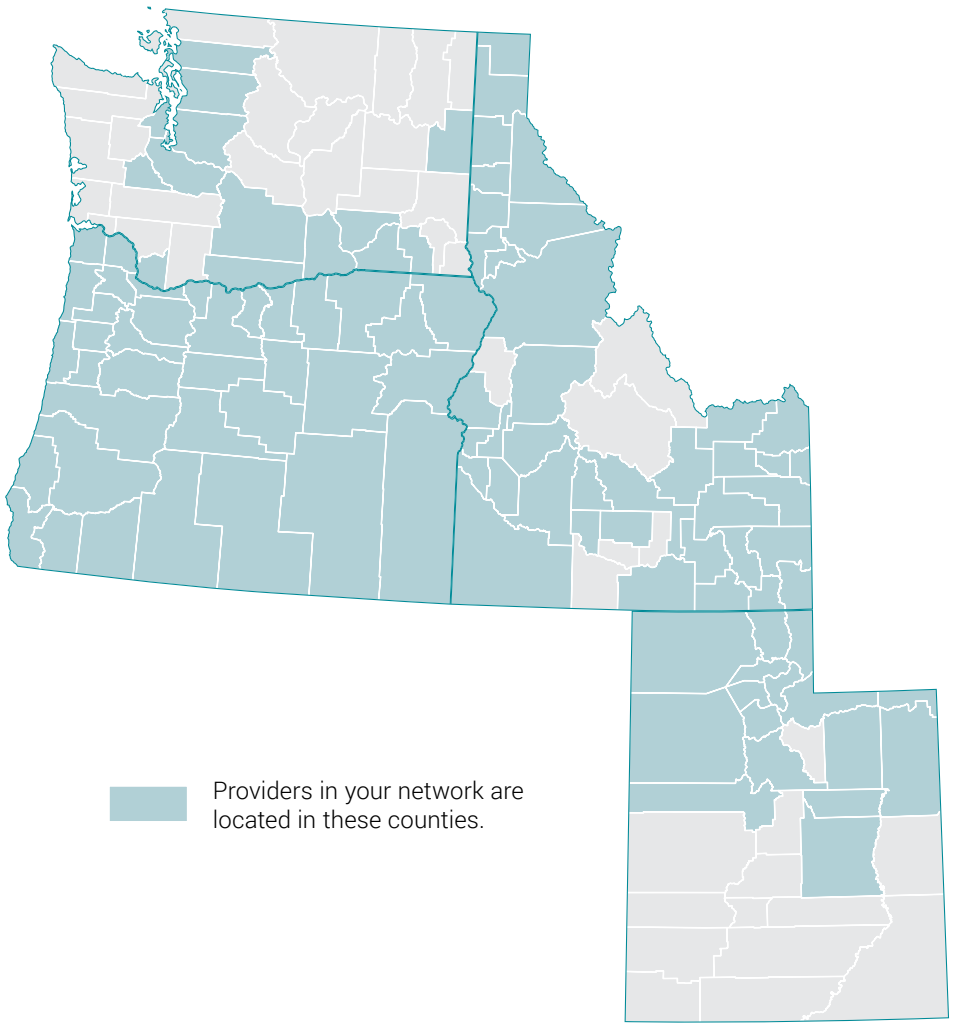
Cost-sharing reductions provide savings on out-of-pocket costs, such as deductibles, copays and coinsurance. If you qualify, you must pick a plan in the Silver category to get these extra savings.

You can see whether you are eligible through wahealthplanfinder.org.

The Individual Value network in Washington

The Individual Value network in Washington is composed of doctors and specialists who focus on delivering high-quality care at a lower cost. You have the freedom to see any provider you want, including specialists, without needing a referral. You also have 24/7/365 access to virtual care through Doctor On Demand anywhere you are.

Search for in-network doctors here.



Travel coverage

You also have access to in-network providers in Idaho, Oregon and Utah. All urgent care, emergency facilities and ambulance services are covered at the in-network cost-share throughout the United States, alongside access to virtual care wherever you are.

To view providers outside the area, use our search tool.

2027 Marketplace plans on the Individual Value network in Washington

Plans available in Benton, Clark, Columbia, Franklin, King, Kitsap, Klickitat, Pierce, Skagit, Snohomish, Spokane, Thurston, Walla Walla and Yakima counties

Family deductible and out-of-pocket maximum (OOPM) is 2x individual	HSA-qualified Cascade Bronze	Cascade Silver	Cascade Vital Gold	Cascade Complete Gold
In-network deductible	$7,000	$2,800	$2,200	$1,700
In-network OOPM	$11,800	$11,200	$11,000	$7,000
Preventive care	Covered in full			
Virtual care	$1 for first 2 combined PCP (in-person or virtual) visits, hearing exams, acupuncture and spinal manipulations. For all except hearing exams, you pay the $45 copay after 2 visits.*	$1 for first 2 combined PCP (in-person or virtual) visits, hearing exams, acupuncture and spinal manipulations. For all except hearing exams, you pay the $20 copay after 2 visits.*	$15	$15
Primary care			$15	$15
Outpatient mental health / substance use	$1 for the first 2 mental health/substance-use visits, either in person or virtual, then $45 copay applies	$1 for the first 2 mental health/substance-use visits, either in person or virtual, then $20 copay applies	$15	$15
Specialist (in person)	$100	$65	$40	$40
Urgent care (in person)	$100	$65	$35	$35
Emergency room	40%	$800	$800	$450
Lab & X-ray	40%	X-ray: $65 Lab: $40	X-ray: $30 Lab: $30	$30
Inpatient hospital	40%	$800 (5-day max)	$650 (5-day max)	$525 (5-day max)
Acupuncture (no limit) **/ spinal manipulations** (10 visits / year)	$1 for first 2 visits (combined with primary and virtual care visits; see above), then $45 copay	$1 for first 2 visits (combined with primary and virtual care visits; see above), then $20 copay	$15	$15
Outpatient rehab (physical, occupational, pulmonary and speech therapy) 25 visits / year	40%	$40	$30	$25
In-network coinsurance for other covered medical care	40%	30%	20%	20%
Pediatric vision up to age 19	Vision: 1 routine eye exam and eyewear			
Insulin cost cap	$35 cap on member cost-share per 30-day supply. $105 cap on member cost-share up to 90-day supply.			
Optimum Value Medication List	Deductible waived for specific medications used to treat chronic conditions (cardiovascular, diabetes, mental health, respiratory, osteoporosis) and anticonvulsants	N/A	N/A	N/A
Tier 1: Rx generic	$32	$25	$10	$10
Tier 2: Rx preferred brand-name	40%	$75	$75	$60
Tier 3: Rx brand-name	40%	$250	20%	$100
Tier 4: Rx specialty	40%	$250	20%	$100

= Deductible waived = Coinsurance percentage applies after deductible is met

* For hearing exams, only coinsurance applies

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BridgeSpan Health
2890 E Cottonwood Parkway Salt Lake City, UT 84121

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