There are no co-pays or deductibles with any Apple Health coverage. Apple Health for Kids may require a low-cost premium, but not co-pays or deductibles. Other Apple Health coverage has no premiums.

All Washington Apple Health managed care plans must cover these standard basics:

- **Hospitalization** — A stay in the hospital, including inpatient surgery and recovery.
- **Emergency services** — Visits to the emergency room, including ambulance services or treatment at an urgent care center.
- **Ambulatory services** — Doctor visits when you’re sick or injured, or outpatient clinic visits.
- **Prescription drugs** — Medicine your doctor orders.
- **Laboratory services** — X-rays, MRIs, blood tests, etc.
- **Maternity and newborn care** — For women who need prenatal care or help with pregnancy, complications and delivery.
- **Pediatric services, including oral and vision care** — Dental check-ups, routine eye doctor visits, eyeglasses, immunizations, and more.
- **Preventive and wellness services, including chronic disease management** — Screening tests for things like osteoporosis and mammograms, and help living with long-term illnesses like diabetes.
- **Mental health and substance use disorder services, including behavioral health.**
- **Rehabilitative services and devices** — Physical therapy, speech therapy, artificial limbs and other medical equipment.
- **Habilitative* services and devices** — Helping people with disabilities learn life skills.

*Available for newly eligible Medicaid/Apple Health for adult clients only.