How to use COFA Islander Health Care
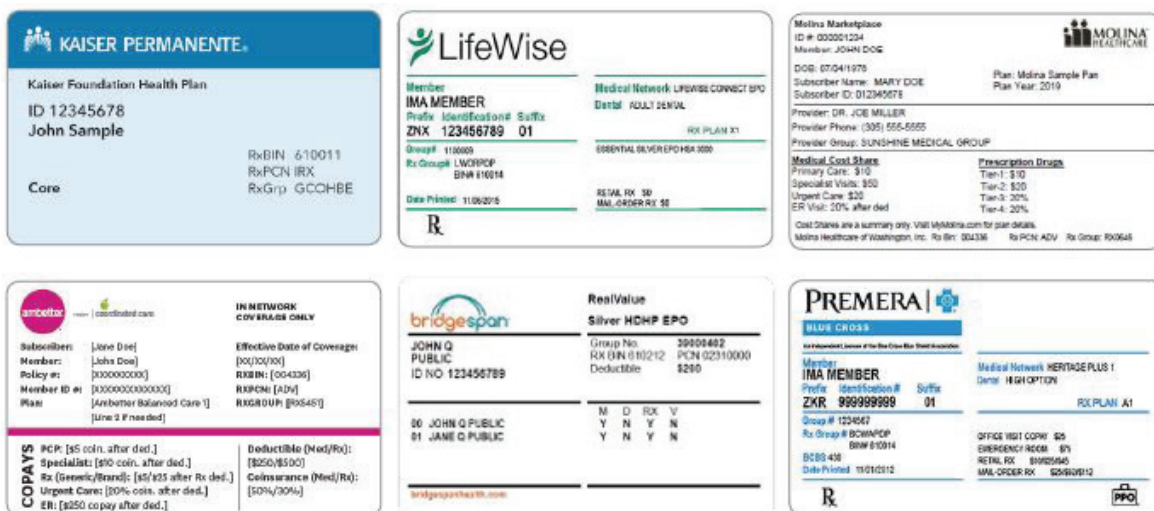
What is it, how to use it, and what to do next

What is COFA Islander Health Care?

COFA Islander Health Care is a Health Care Authority (HCA) program that provides insurance at no cost to you. HCA pays your monthly insurance premium directly to the insurance company and you are given a card to pay for your visits to the doctor or hospital and prescriptions.

What do my cards look like?

Your insurance card will look similar to one of the images below, depending on your insurance plan:

Your cost-sharing card (also referred to as your Navia or COFA card) will look like one of the images below:

Received before February 2019   **Received after February 2019**

Take your insurance card and your cost-sharing card to all medical appointments and to the pharmacy. Your doctor and pharmacy will need your insurance card and you will pay any amount owed using your cost-sharing card.

When do I use my cost-sharing card?

When do I use my cost-sharing card?	You cannot use your cost-sharing card:
For your portion of a medical bill	To pay your insurance premium
Prescriptions covered by insurance	On charges not covered by insurance
Copays and deductibles	On non-medical items including hospital cafeteria or gift shop
	Out of network providers

Washington State
Health Care Authority

Before using your card, verify the charge is covered by your insurance plan. If it is not, you cannot use your cost-sharing card and you will be responsible for 100% of the bill. If you need more money to pay your bill, call 1-800-547-3109.

Why should I use my benefits when I am not sick?

Getting regular care can prevent illness. You can take your time to find a doctor you trust and you can get preventative services, flu shots, and health screenings to keep you from getting sick.

Which doctors can I see?

You can see any doctor that accepts your insurance plan. To find a doctor in your network, call your insurance plan or visit their website.

When do I go to my doctor and when should I go to the emergency room?

If you are having an emergency, go to the emergency room. However, you can see your primary care provider for any non-emergent service. Urgent care may also be an option when you don't feel well and your doctor can't see you the same day.

Where can I find more information?

You can find more information in the Welcome to COFA Islander Health Care booklet that you received by mail when you enrolled. This booklet includes phone numbers for your insurance plan, information about health plans, and what to do if you need care. This booklet is online at **hca.wa.gov/assets/free-or-low-cost/19-0039.pdf**. If you prefer a paper copy, please contact HCA.

Contact Us

Phone: 1-800-547-3109 | Email: **COFAQuestions@hca.wa.gov** | Website: **hca.wa.gov/cofa**

[English] If you speak [name of language], language assistance services, free of charge, are available to you. Call 1-800-547-3109 (TRS: 711).

[Kosraean] Mwe Fwakak nu sin Mwet Kosrae: Kom fwin enenu in lungasyukla kas Merike nu ke kas Kosrae, a asr kasru nu sum a wangin molo, pangon 1-800-547-3109 (TRS 711).

[Marshallese] Ne kwoj kenono ak Kajin Marshall. Elon rukok renaj jiban ilo ejjelok wonen 1-800-547-3109 (TRS: 711).

[Palauan] Al sekum ke molekoi a tekoi er a Belau, e ousbech a oleiiuid a tekingem el di tada, e moutekangel el omekedong er a 1-800-547-3109 (TRS: 711).

[Pohnpeian] Lokaian Pohnpei: Ma komw ese lokaian Pohnpei, mie sawas en lokaia kan, ni sohte pweipwei. Menlau, kahlih 1-800-547-3109 (TRS: 711).

[Yapese] Thin nu Wa'ab: Ra gabe ning e ayuw ko thin ma ran pi e ayuw ngom ni dariy pulwon. Numba rom 1-800-547-3109 (TRS: 711).

[Trukese] Ika ka kapasan Chuuk (Chuukese/Trukese), ka tongeni angei aninisin chiakku, ese kamo, inet chok ka mochen. Kokkori 1-800-547-3109 (TRS: 711).

If you need an accommodation, or require documents in another format or language, please call 1-800-547-3109 (TRS: 711).