



WAhealthplanfinder.org

# HEALTH COVERAGE ENROLLMENT REPORT

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**Spring 2022 Report**

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# Data Sources

1. Qualified Health Plan (QHP) and Qualified Dental Plan (QDP) data (paid enrollments only) was sourced from the Washington Health Benefit Exchange Healthplanfinder Database as of March 31, 2022, unless otherwise noted.

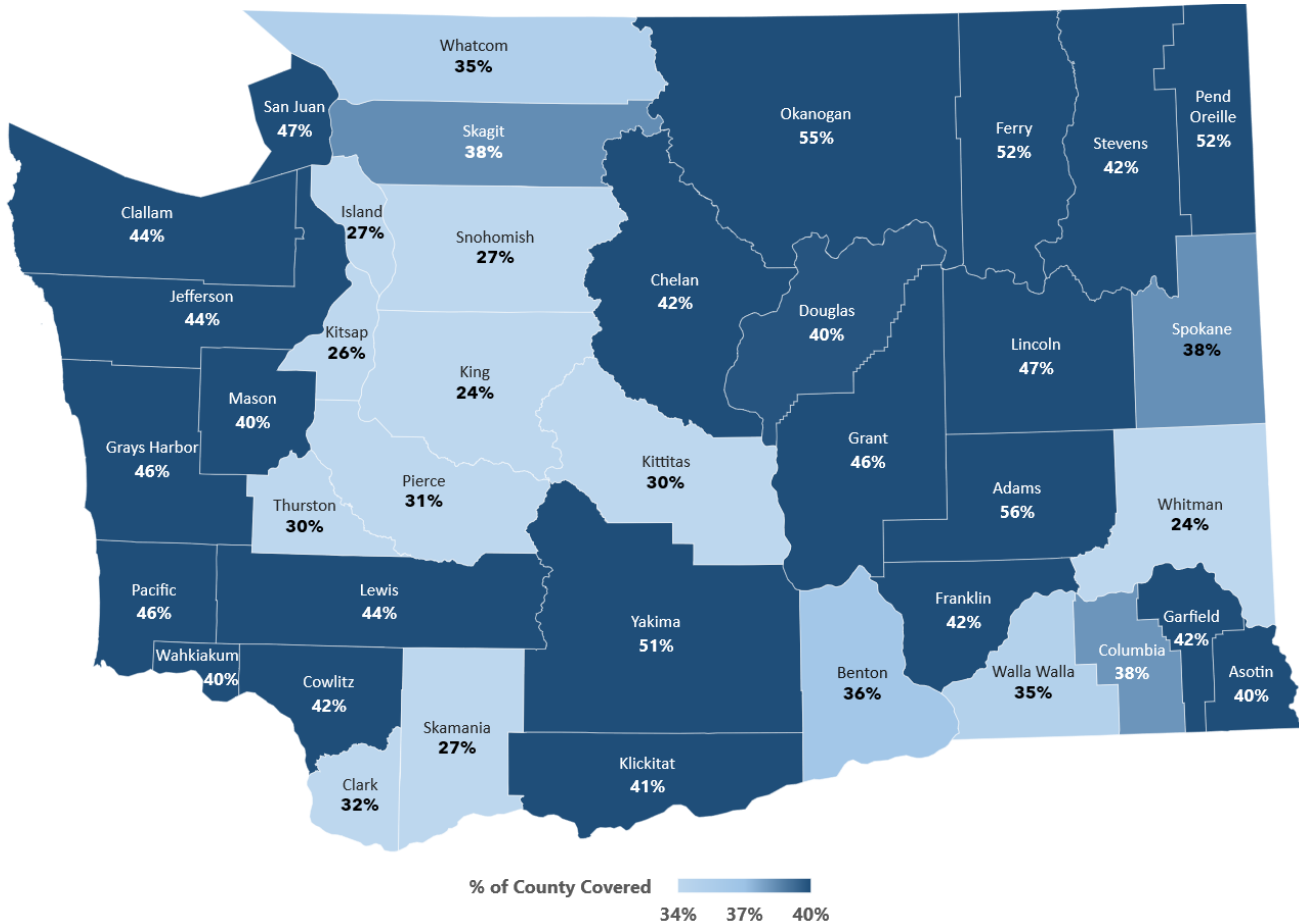
2. Washington Apple Health (WAH) data was provided by the Washington State Healthcare Authority as of Feb. 28, 2022, unless otherwise noted.

Note: WAH counts are provided by HCA for 1,779,591 clients in February 2022. Data capture by category causes some small totals; HCA statistical methodology suppresses small numbers from total calculation.

3. In response to the COVID-19 pandemic, Washington Health Benefit Exchange (Exchange) opened a Public Health Emergency (PHE) Special Enrollment Period (SEP) for customers from Feb. 15 to Aug. 15, 2021. The American Rescue Plan (ARPA) passed in March 2021. Within two months, the Exchange was among the first in the country to implement all the new savings available under ARPA – including extra help to those reporting unemployment income (updates made in *Washington Healthplanfinder* on May 6, 2021). ARPA extended federal premium subsidies to households with incomes over 400% FPL for the first time.

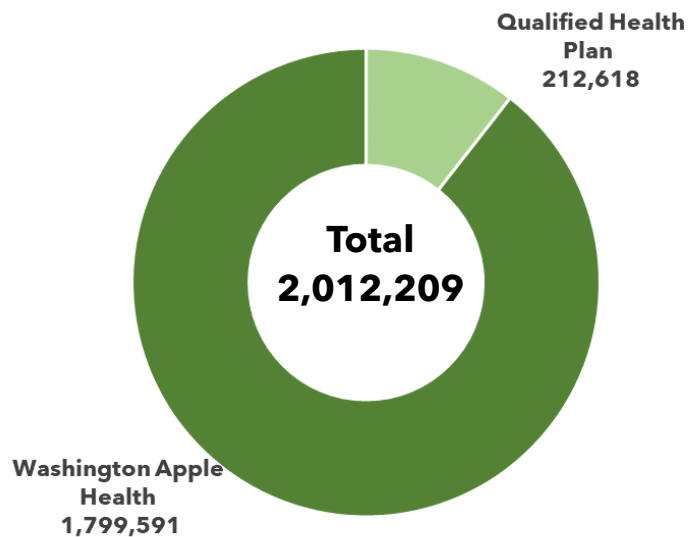
Additional data related to the enrollment report can be found at <https://www.wahbexchange.org/about-the-exchange/reports-data/enrollment-reports-data/>

## Residents Covered by *Washington Healthplanfinder* by County (<65 years)



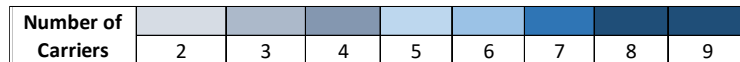
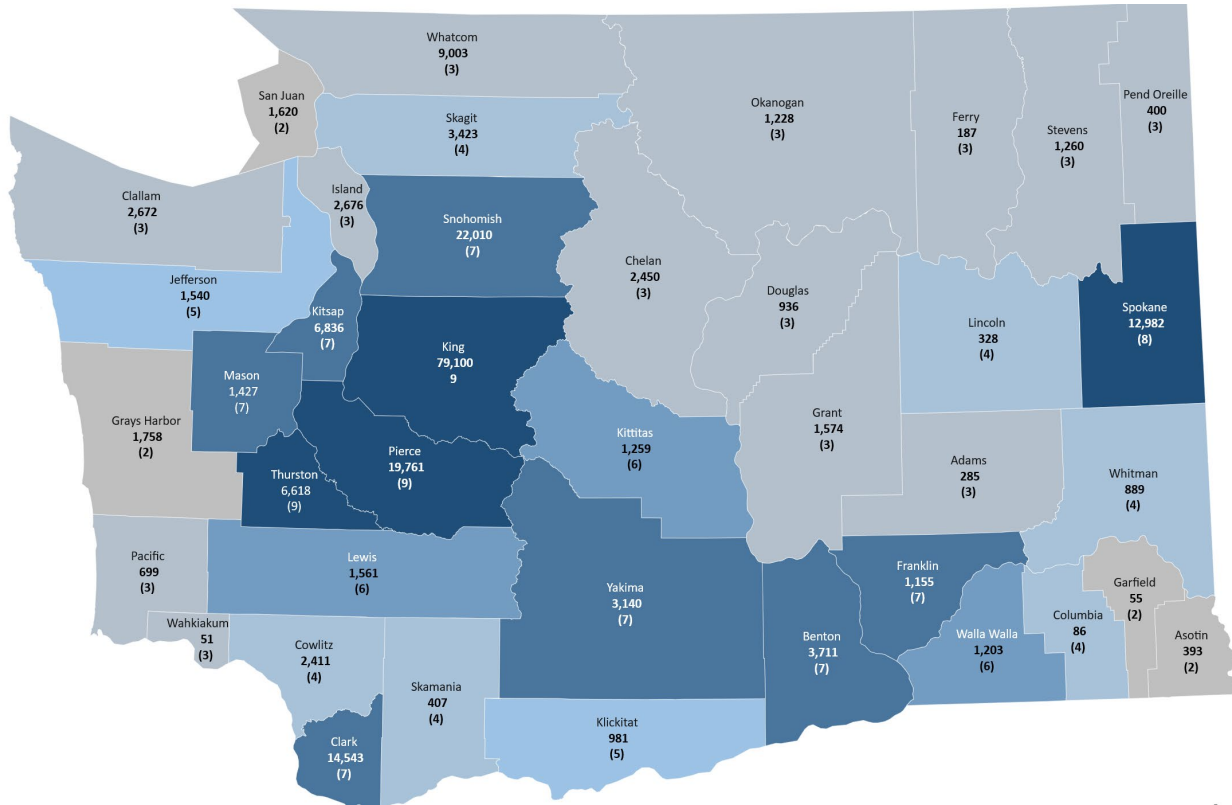
31% of Washingtonians (<65) covered through *Washington Healthplanfinder*

| Top 10 Counties |     |
|-----------------|-----|
| Adams           | 56% |
| Okanogan        | 55% |
| Pend Oreille    | 52% |
| Ferry           | 52% |
| Yakima          | 51% |
| Lincoln         | 47% |
| San Juan        | 47% |
| Pacific         | 46% |
| Grant           | 46% |
| Grays Harbor    | 46% |



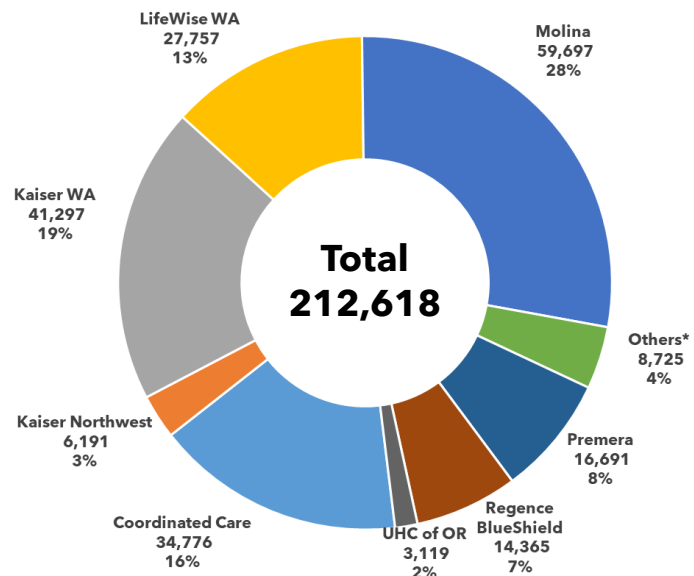
In 30 counties, 31% to 56% of the population of population under age 65 are covered through *Washington Healthplanfinder*.

## Number of Qualified Health Plan Enrollees by County (Number of Carriers)



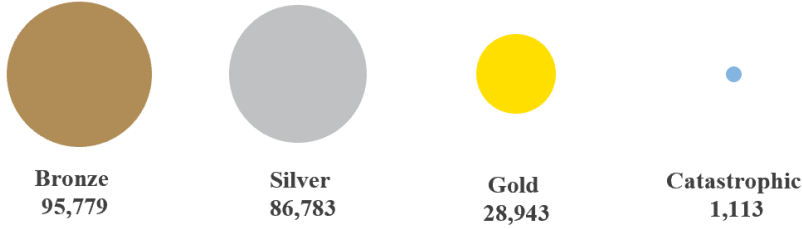
## By Carrier

| Top 10 Counties |        |
|-----------------|--------|
| King            | 79,100 |
| Snohomish       | 22,010 |
| Pierce          | 19,761 |
| Clark           | 14,543 |
| Spokane         | 12,982 |
| Whatcom         | 9,003  |
| Kitsap          | 6,836  |
| Thurston        | 6,618  |
| Benton          | 3,711  |
| Skagit          | 3,423  |



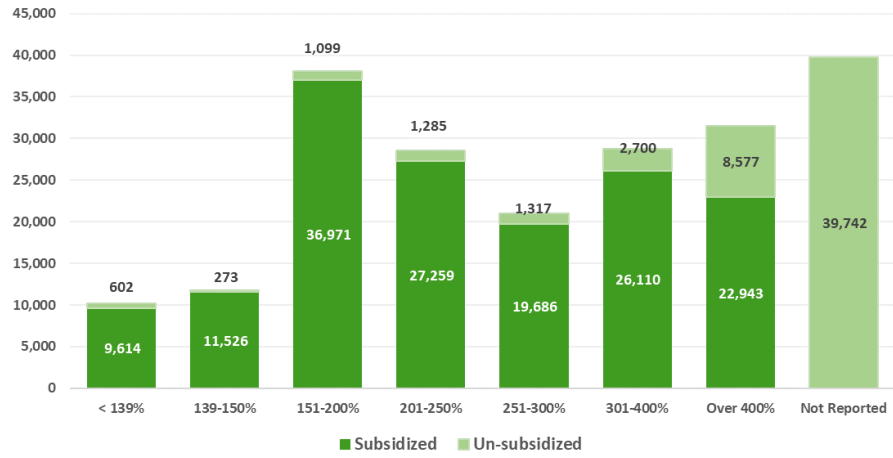
\*Others consists of four carriers: BridgeSpan, 1,860; CHNW, 2,845; RBCBS of OR, 1,331; and PacificSource, 2,689.

## Metal Level Breakdown

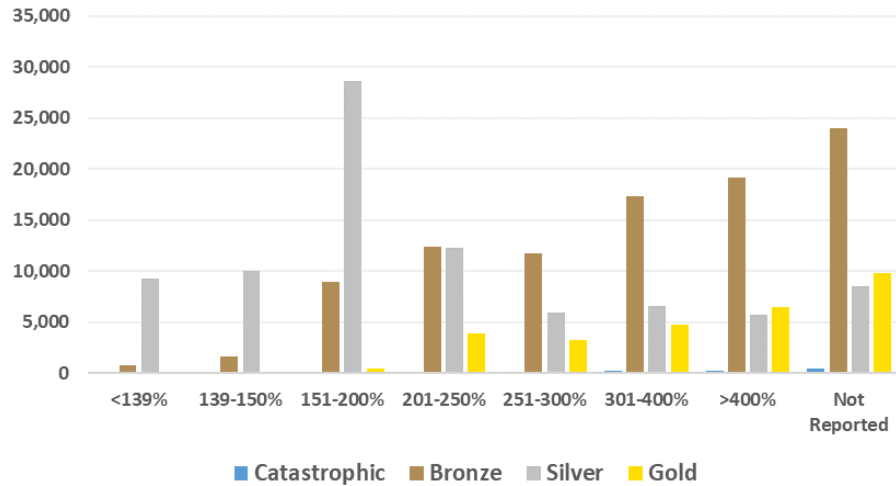


Bronze Plans cover 60% of the cost of essential health benefits, while the patient pays 40%; Silver plans cover 70% while the patient pays 30%; Gold plans cover 80% while the patient pays 20%.

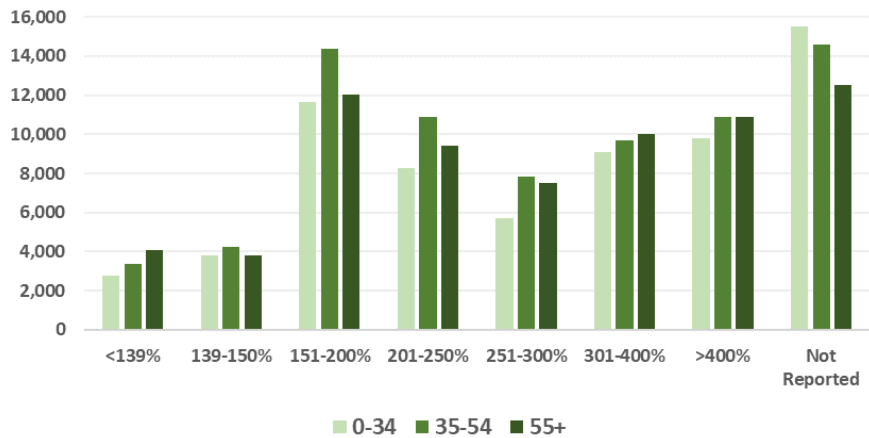
## Federal Poverty Level (FPL)



## FPL by Metal Level



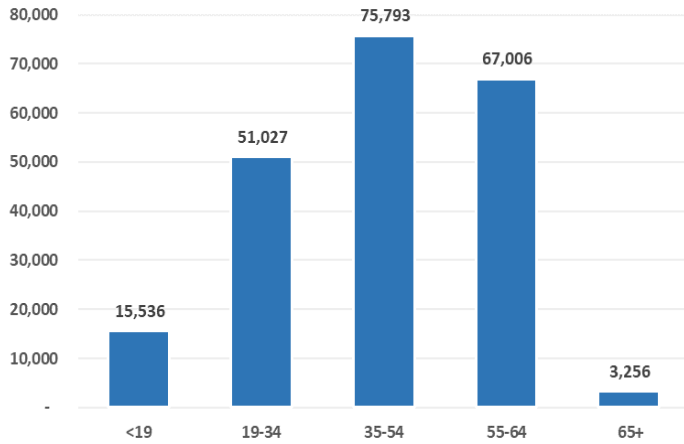
## FPL by Age



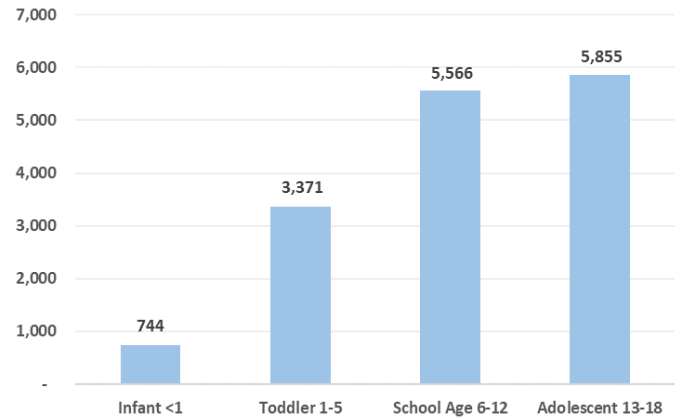
# Qualified Health Plan (QHP)

Washington Health Benefit Exchange  
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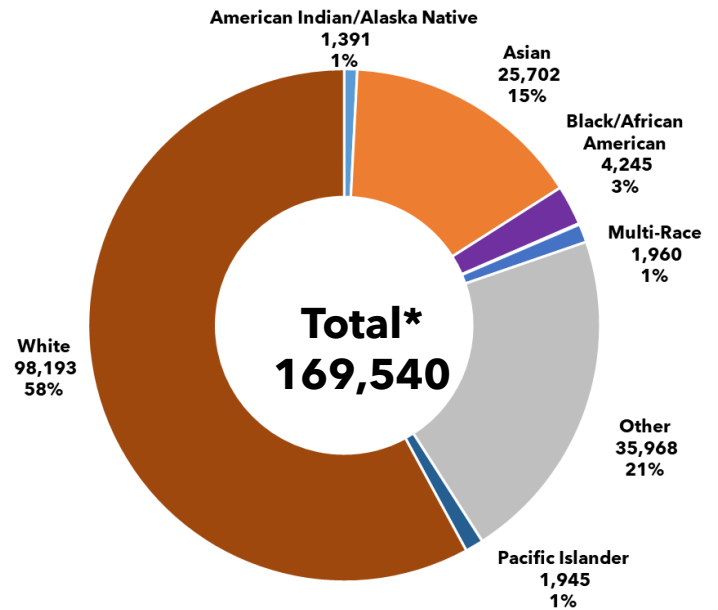
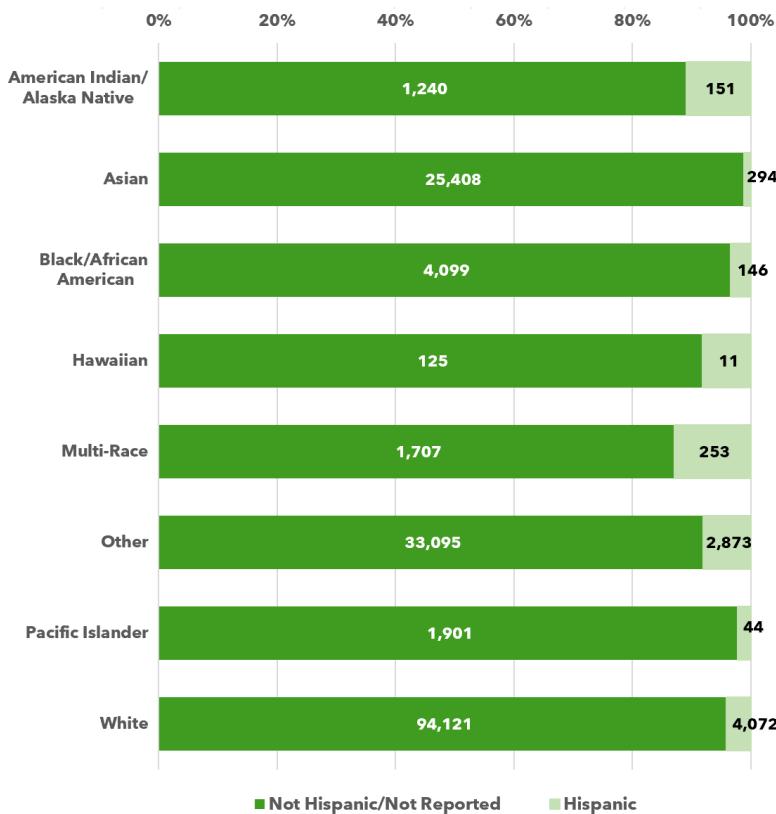
### By Age



### By Age, Under 19



### By Race and Ethnicity\*

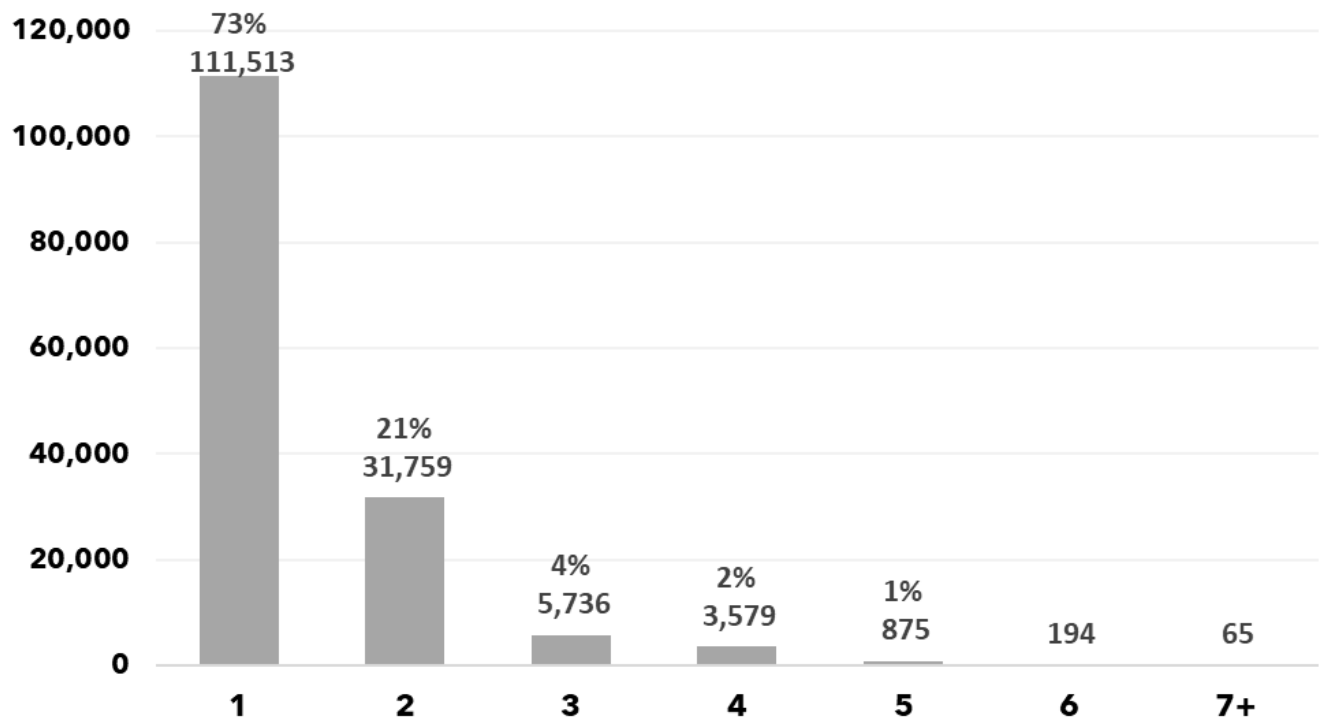


\*Hispanic Ethnicity and Race are collected separately, so are shown as different categories.

Chart excludes customers who did not report race or ethnicity.

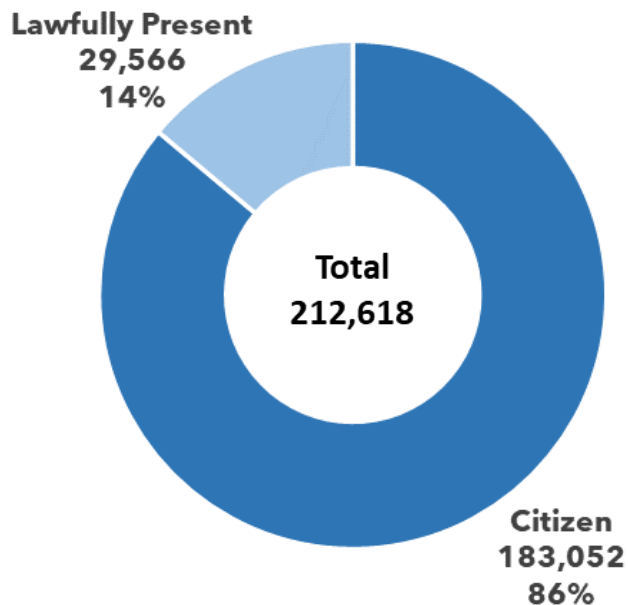
- Race not reported: 43,078; 20% of 212,618
- Ethnicity not reported: 130,774; 62% of 212,618

## By Household Size

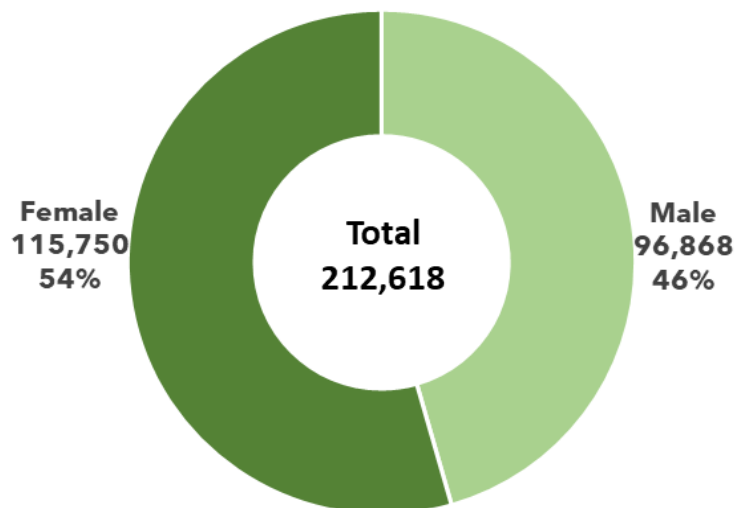


The average household size is 1.4 members.

## By Status

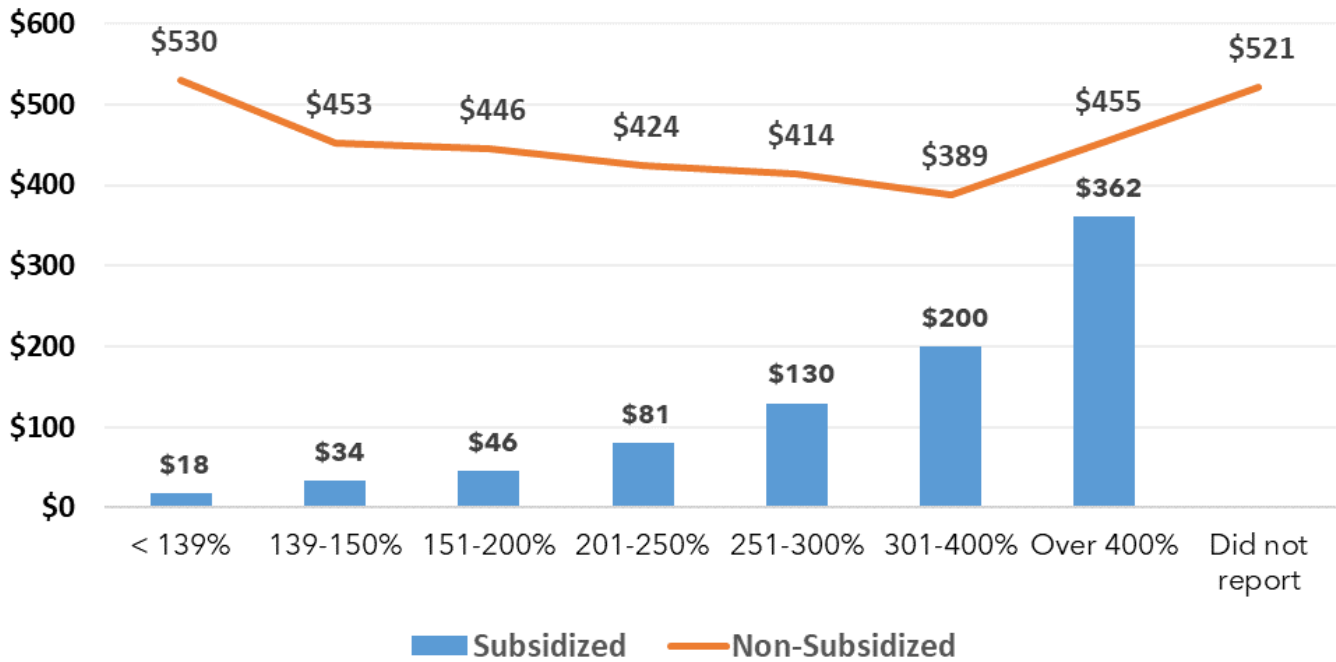


## By Sex Assigned at Birth

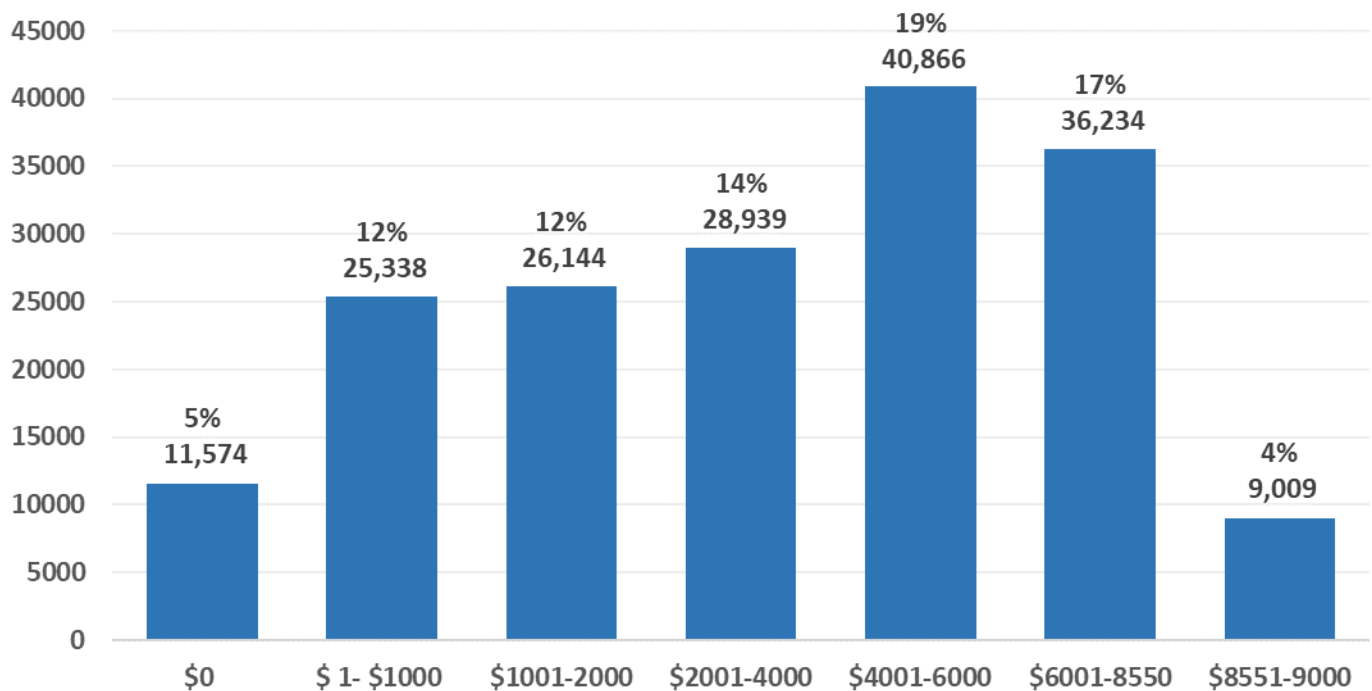




### Average Net Premium per Person per Month



### Qualified Health Plan Enrollees by Plan Deductible Amount\*

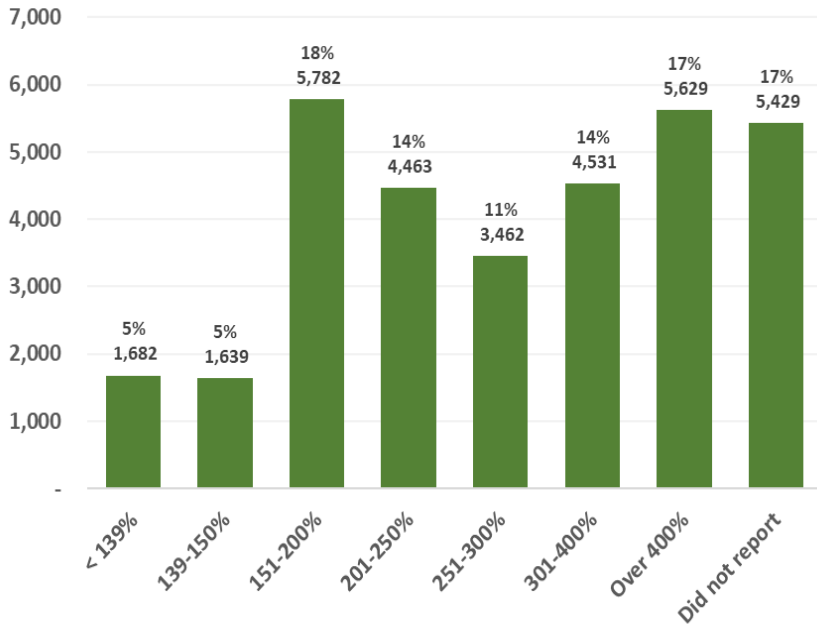


\*178,104 (84%) QHP enrollees are in a plan with an integrated deductible; 34,514 (16%) QHP enrollees are in a plan with separate deductibles for Medical and Pharmacy services.

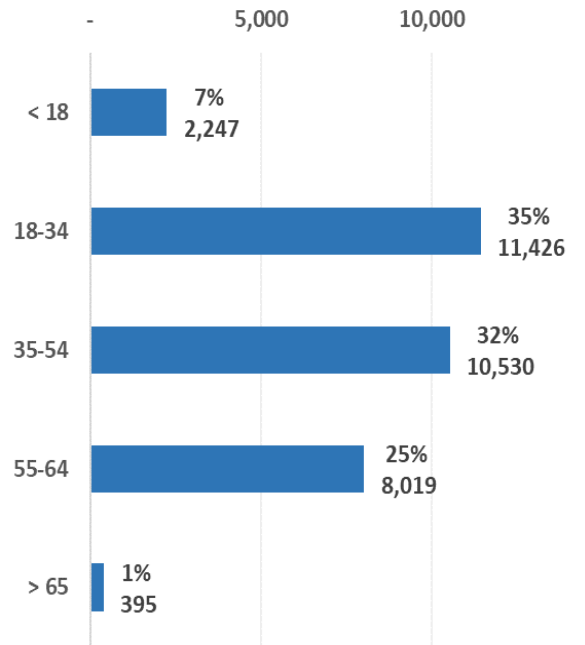
# New Enrollees Qualified Health Plan (QHP)

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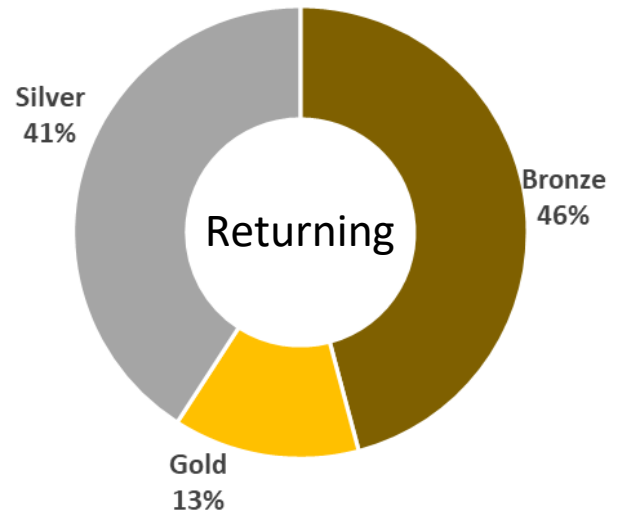
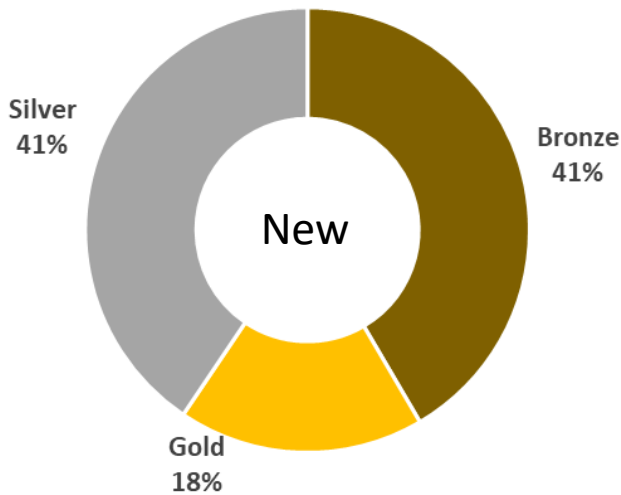
By FPL



By Age

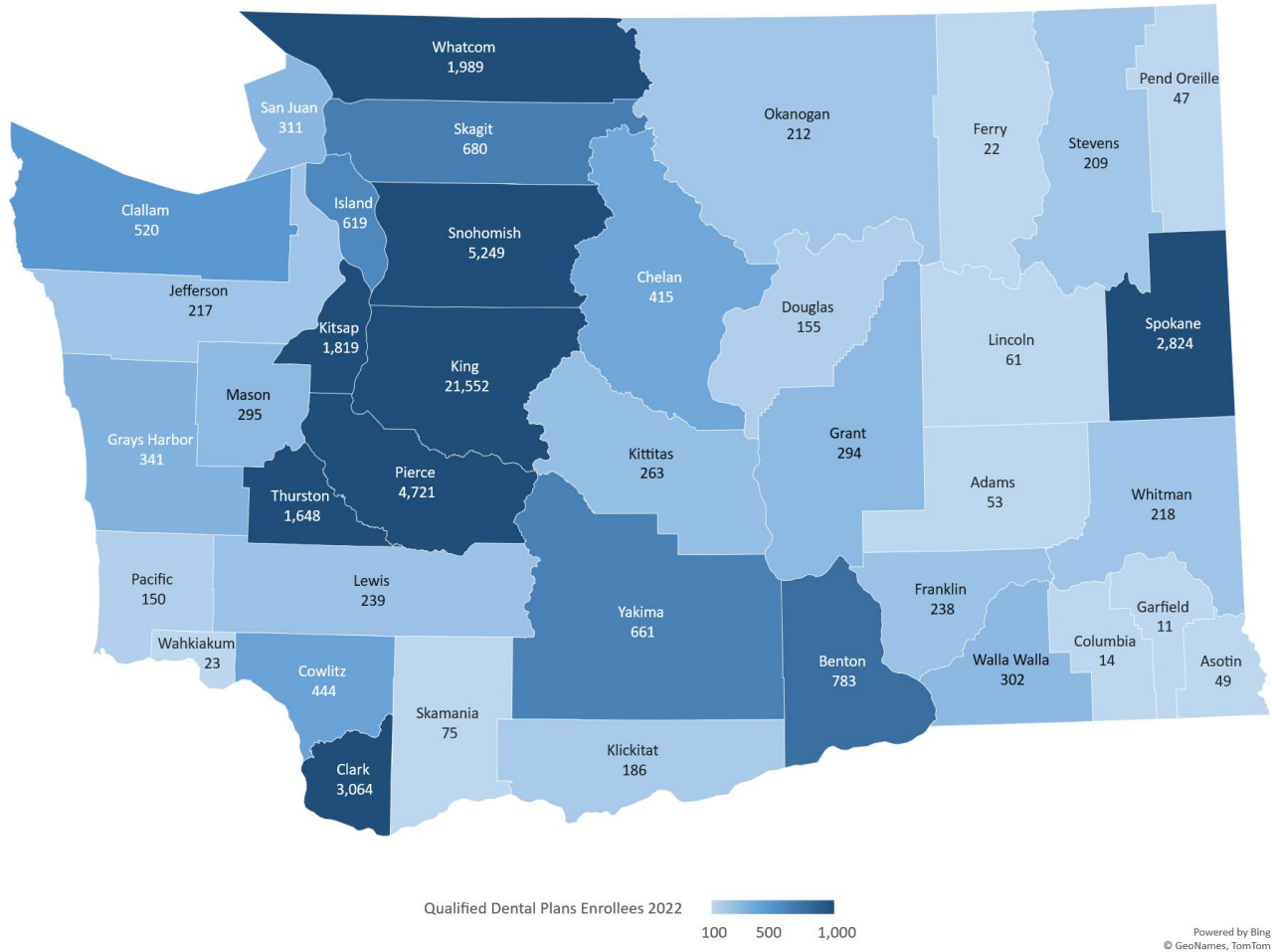


## New Enrollees vs Returning Enrollees by Metal Level



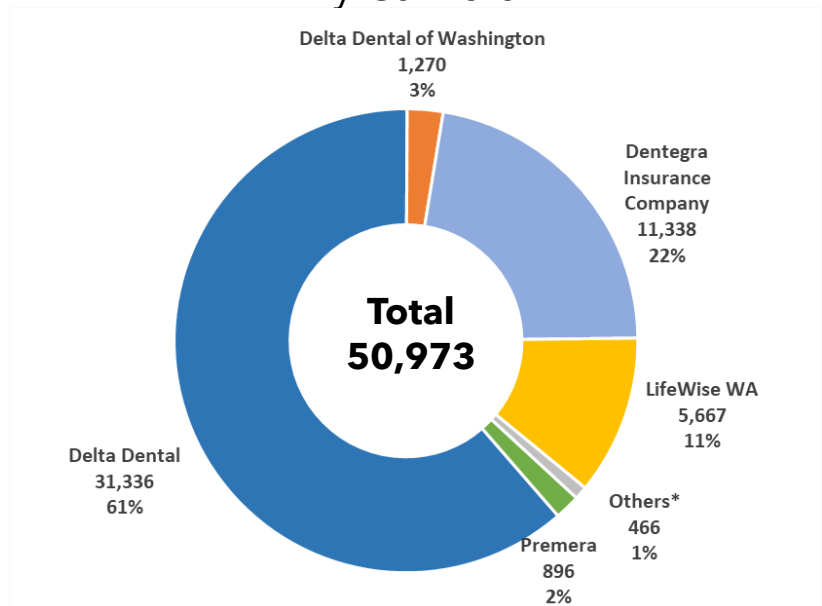
New: Did not have coverage during the prior plan year; Returning: Had at least one month of coverage in the previous plan year.

## Number of Qualified Dental Plan Enrollees by County



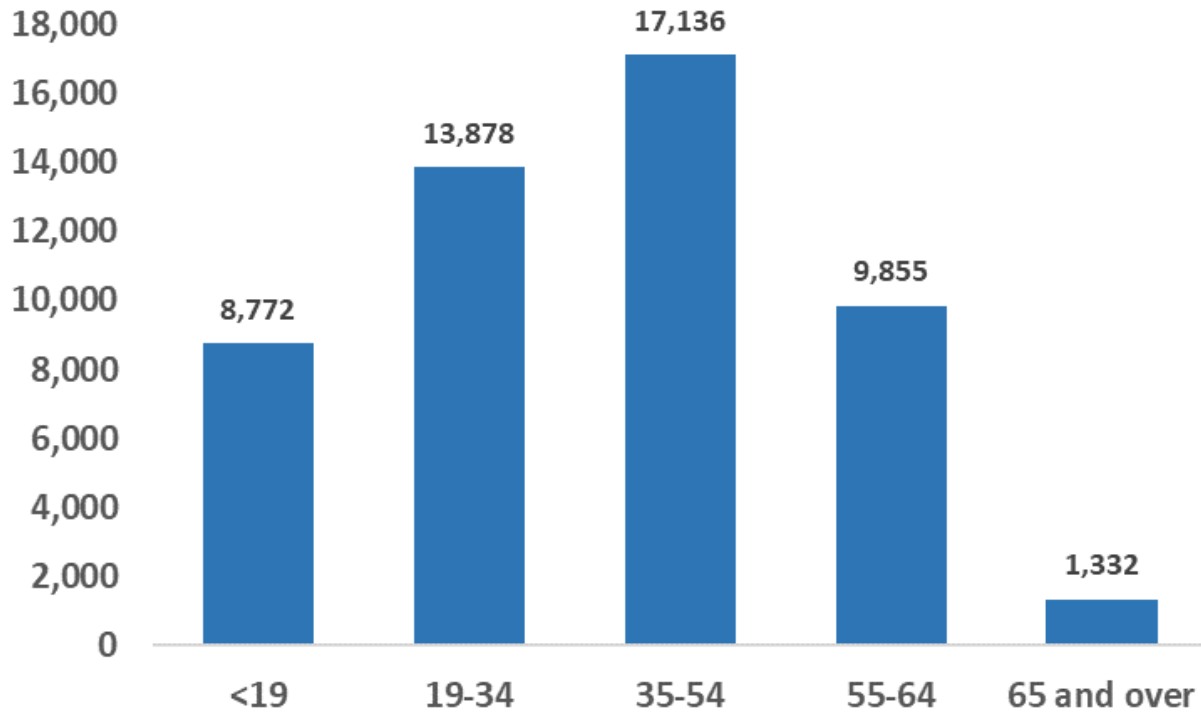
| Top 10 Counties |        |
|-----------------|--------|
| King            | 21,552 |
| Snohomish       | 5,249  |
| Pierce          | 4,721  |
| Clark           | 3,064  |
| Spokane         | 2,824  |
| Whatcom         | 1,989  |
| Kitsap          | 1,819  |
| Thurston        | 1,648  |
| Benton          | 783    |

## By Carriers

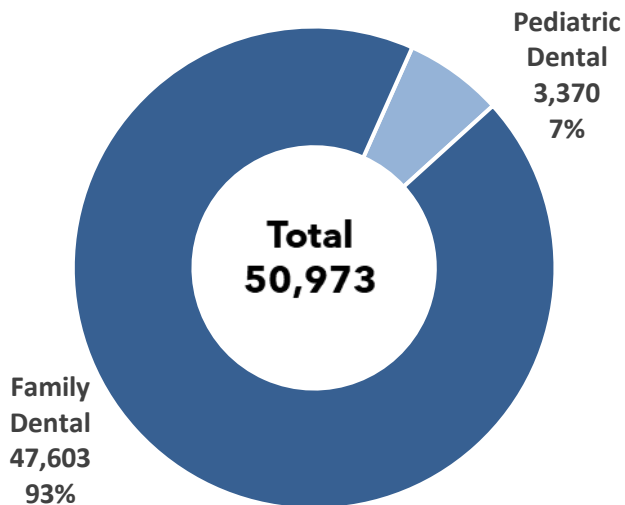


\*Others consists of two carriers: PacificSource, 334; and Kaiser Northwest, 132.

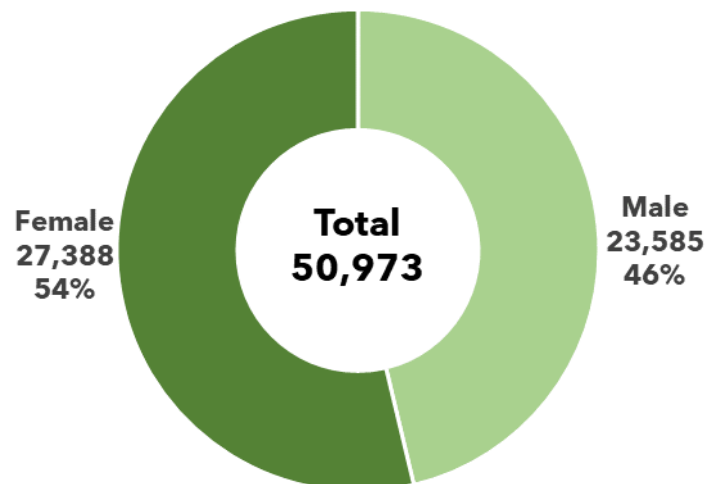
### By Age



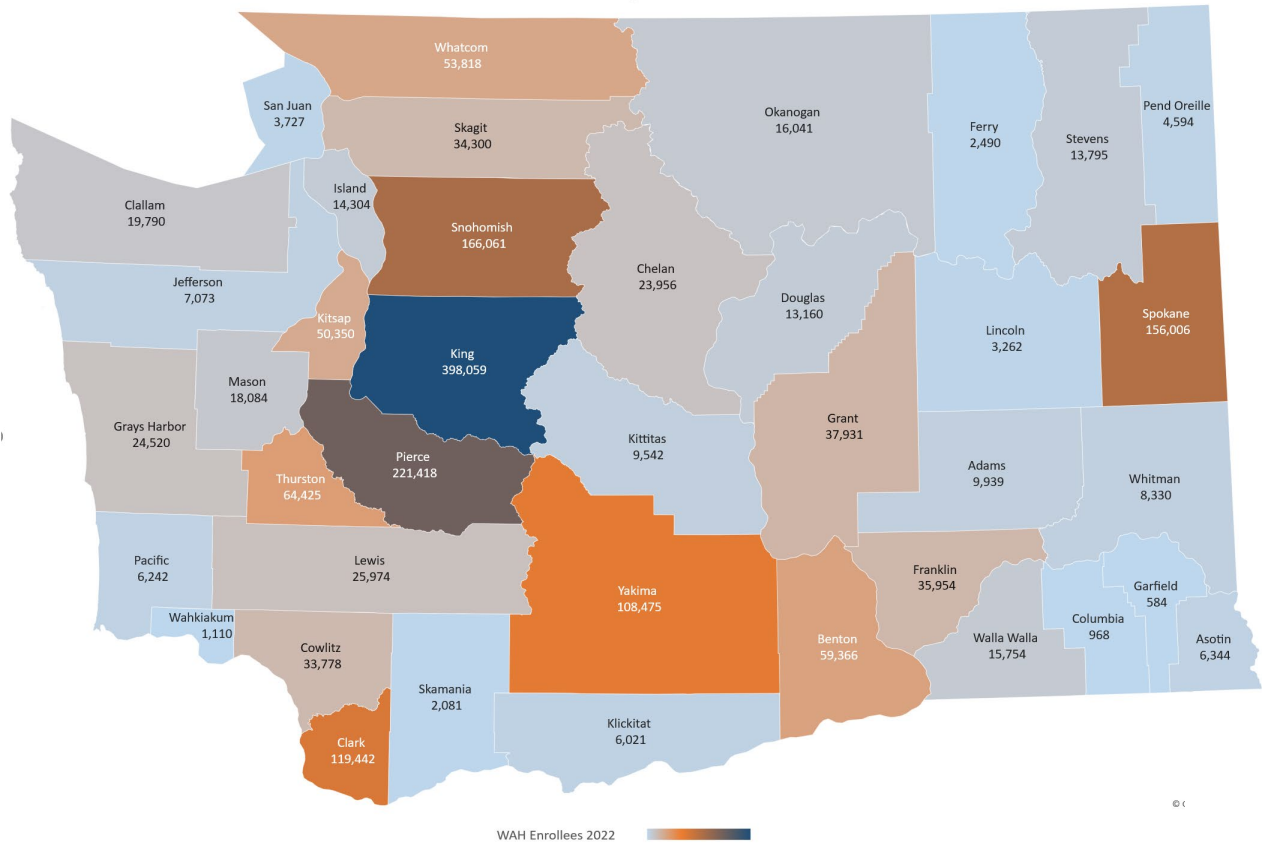
### By Type



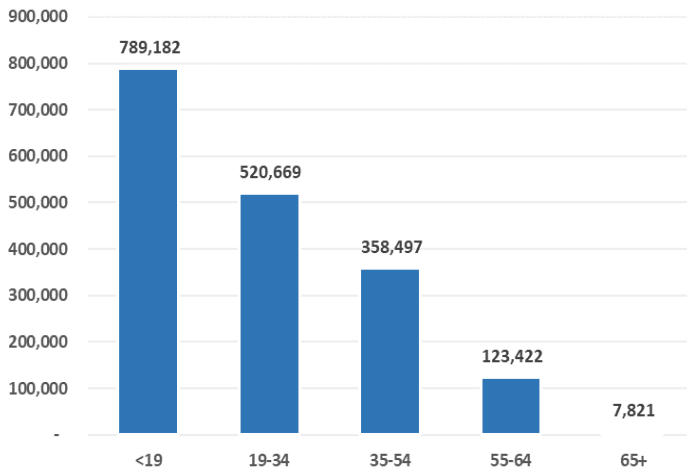
### By Sex Assigned at Birth



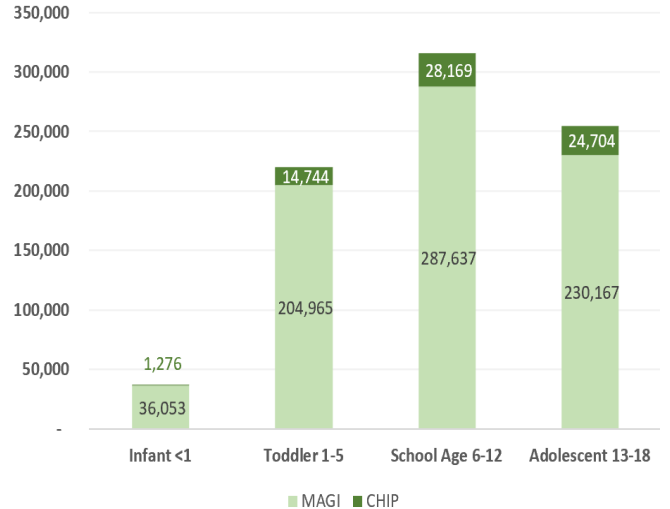
## Number of Washington Apple Health Enrollees by County



### By Age



### By Age, Under 19

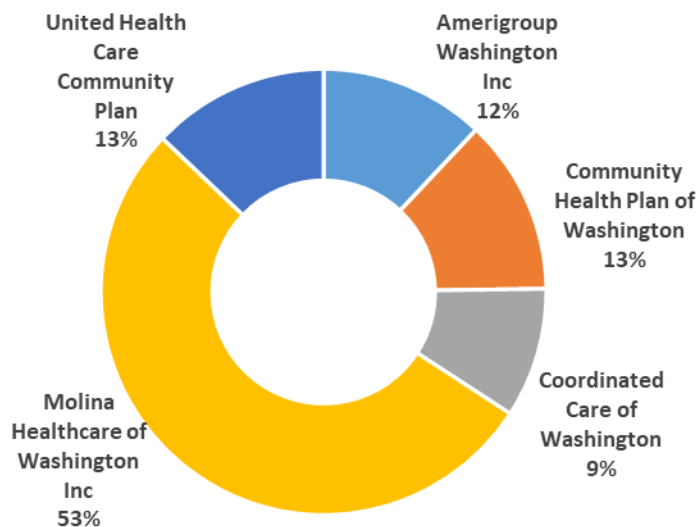


# Washington Apple Health (WAH)

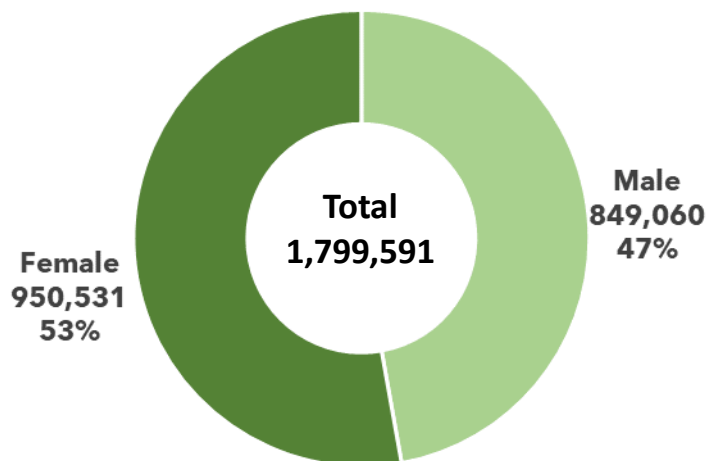
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## By Carrier

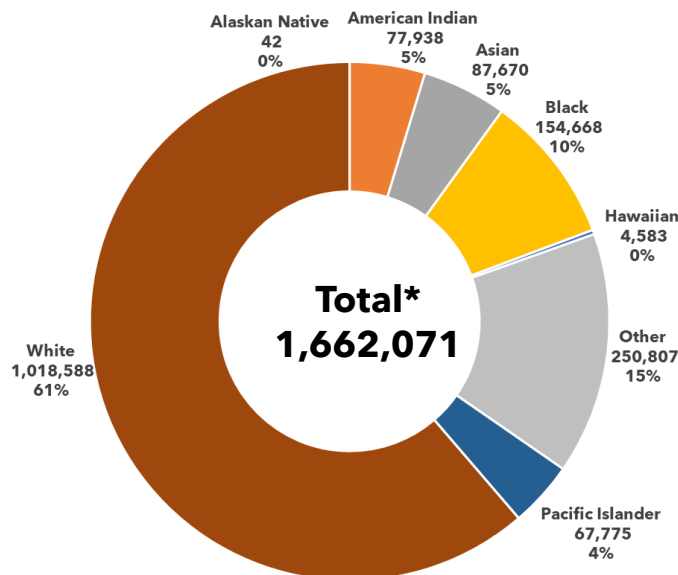
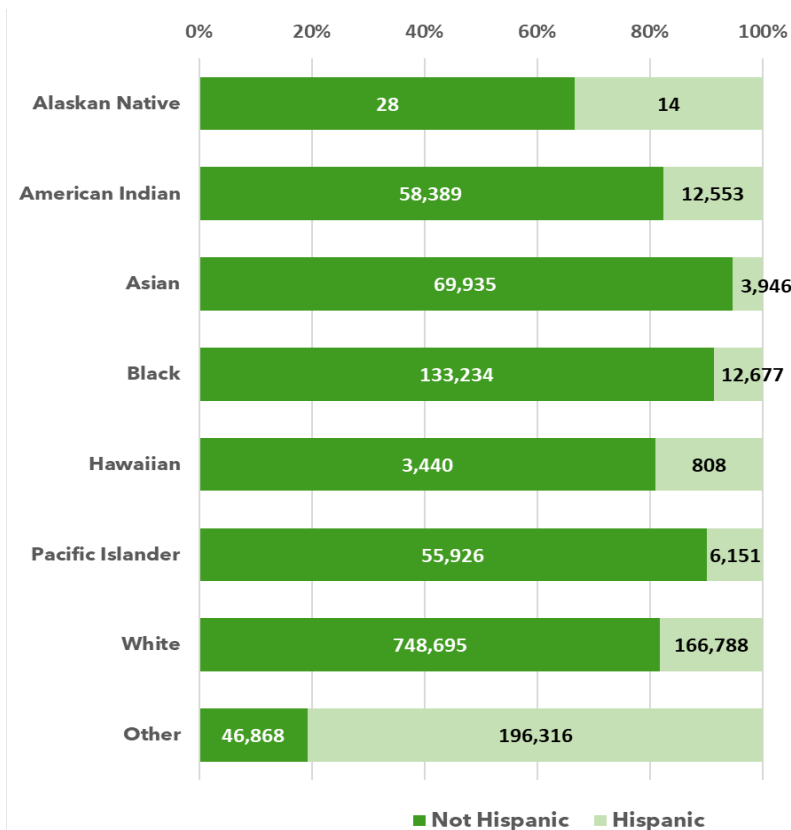
11% of Washington Apple Health customers actively select their carrier



## By Sex Assigned at Birth



## By Race and Ethnicity\*



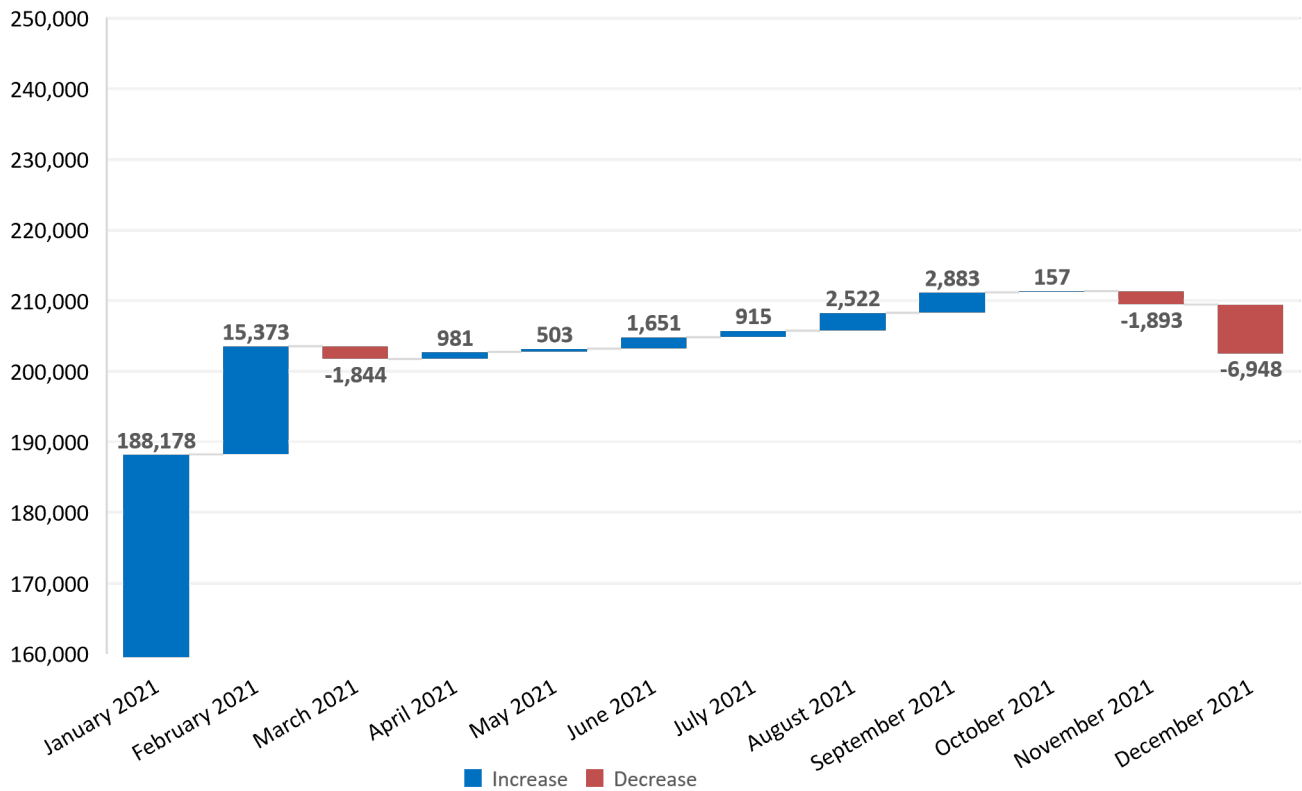
\*Hispanic Ethnicity and Race are collected separately, so are shown as different categories. Chart excludes customers who did not report race or ethnicity.

- Race not reported: 137,517, 8% of 1,799,591
- Ethnicity not reported: 235,360, 13% of 1,799,591

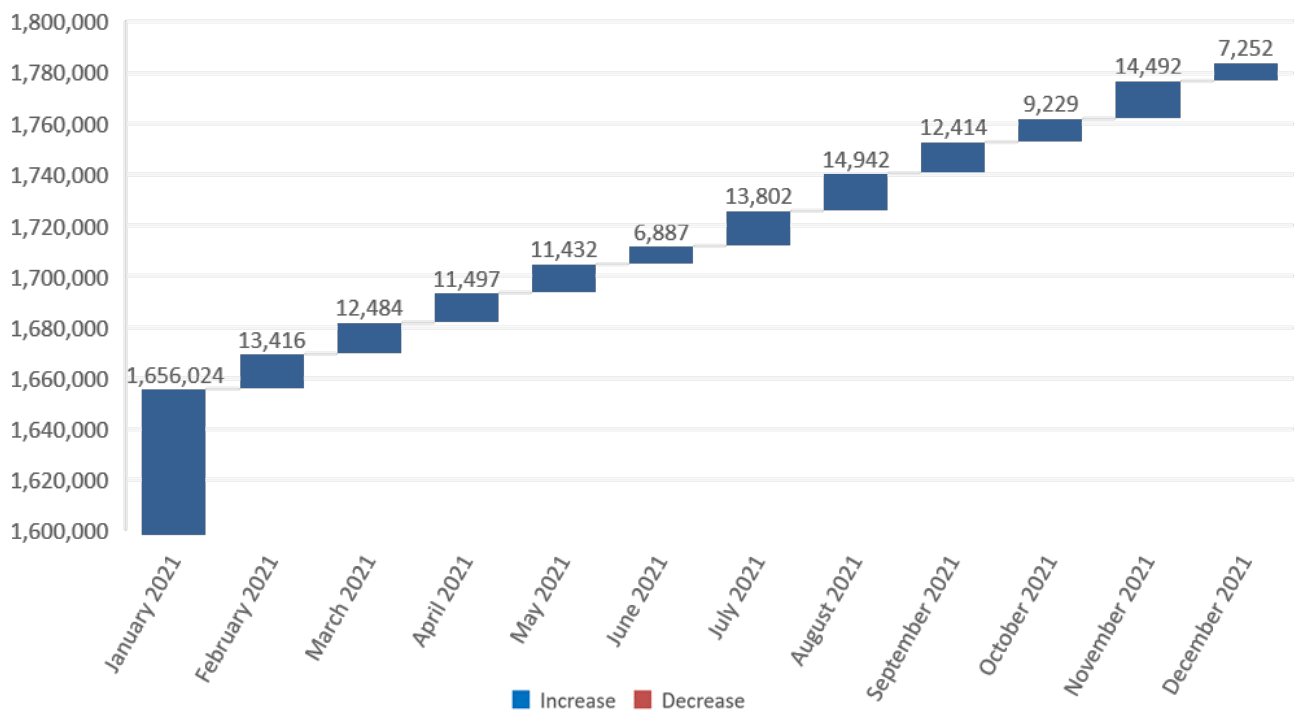
# Annual Metrics & Historical Comparisons

Data in this section is as of March 31, 2022, and reflects annual peak enrollment.

## 2021 Net Qualified Health Plan (QHP) Enrollment



## 2021 Net Washington Apple Health (WAH) Enrollment



In response to the COVID-19 pandemic, Washington Health Benefit Exchange (Exchange) opened a Public Health Emergency (PHE) Special Enrollment Period (SEP) for customers on Feb. 15, 2021, extending to Aug. 15, 2021. The American Rescue Plan (ARPA) passed in March 2021 (updates made in *Washington Healthplanfinder* on May 6, 2021.)

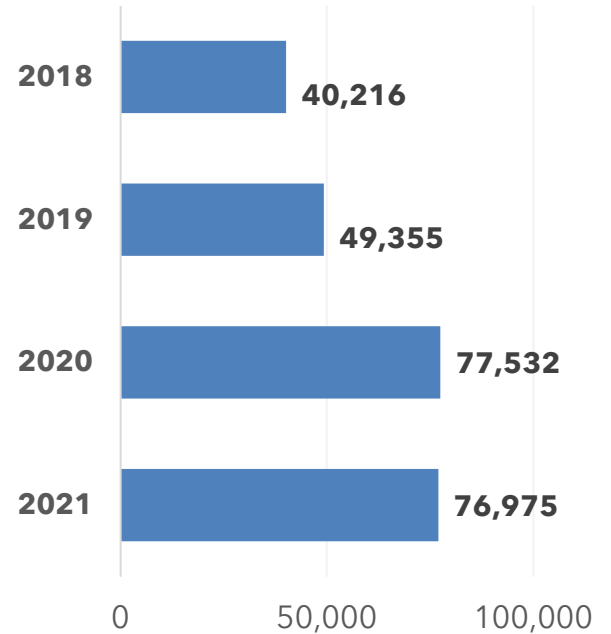
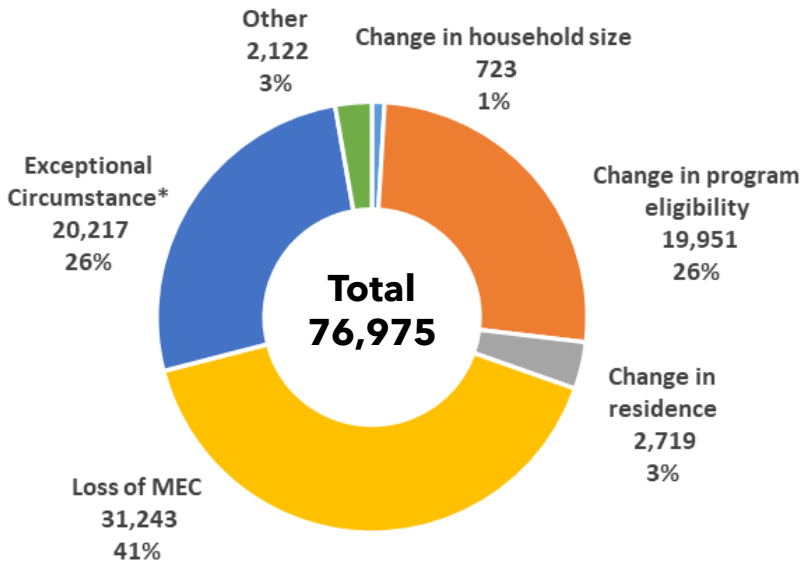


# Qualified Health Plan (QHP) Special Enrollment

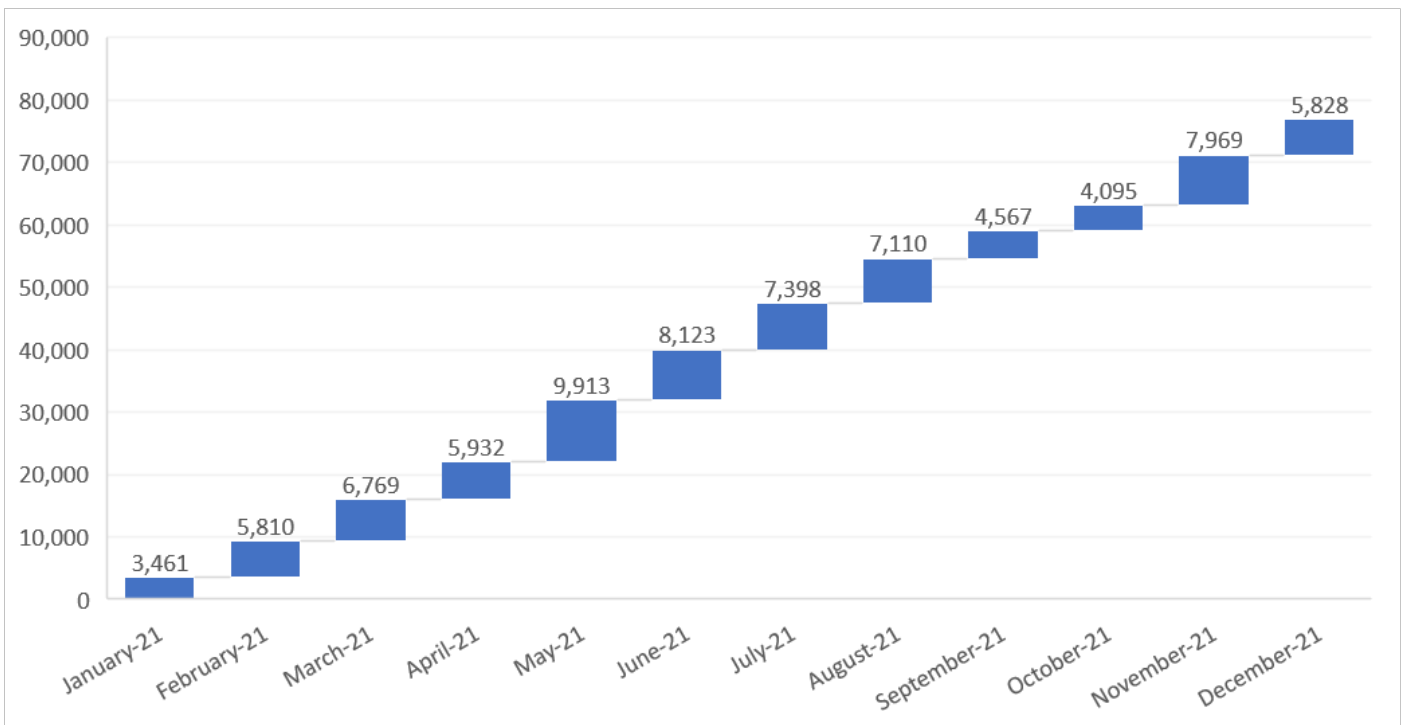
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## 2021 Special Enrollment\*

## Annual Special Enrollment



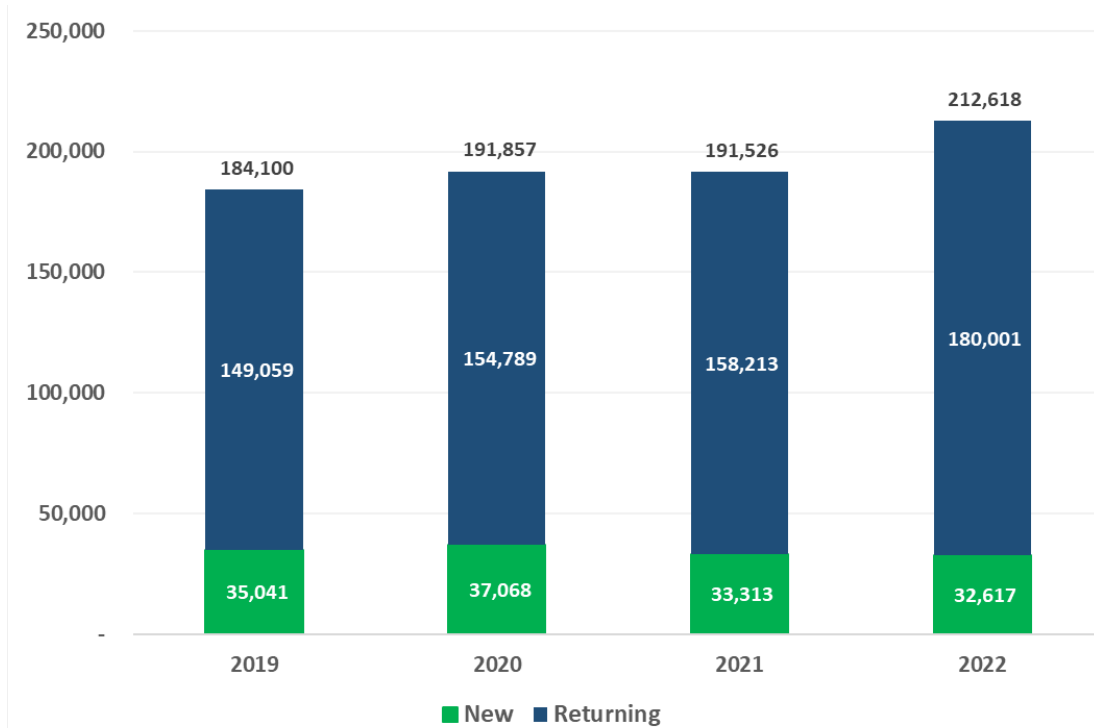
## 2021 Qualified Health Plan Special Enrollment Period Enrollment by Month\*



\*Higher SEP enrollment observed in 2020 and 2021 is related to the COVID-19 pandemic. The Exchange opened a Public Health Emergency (PHE) Special Enrollment Period (SEP) for customers from Feb. 15 to Aug. 15, 2021. Note: Enhanced federal subsidies under the American Rescue Plan Act (ARPA) became available through *Washington Healthplanfinder* on May 6, 2021.

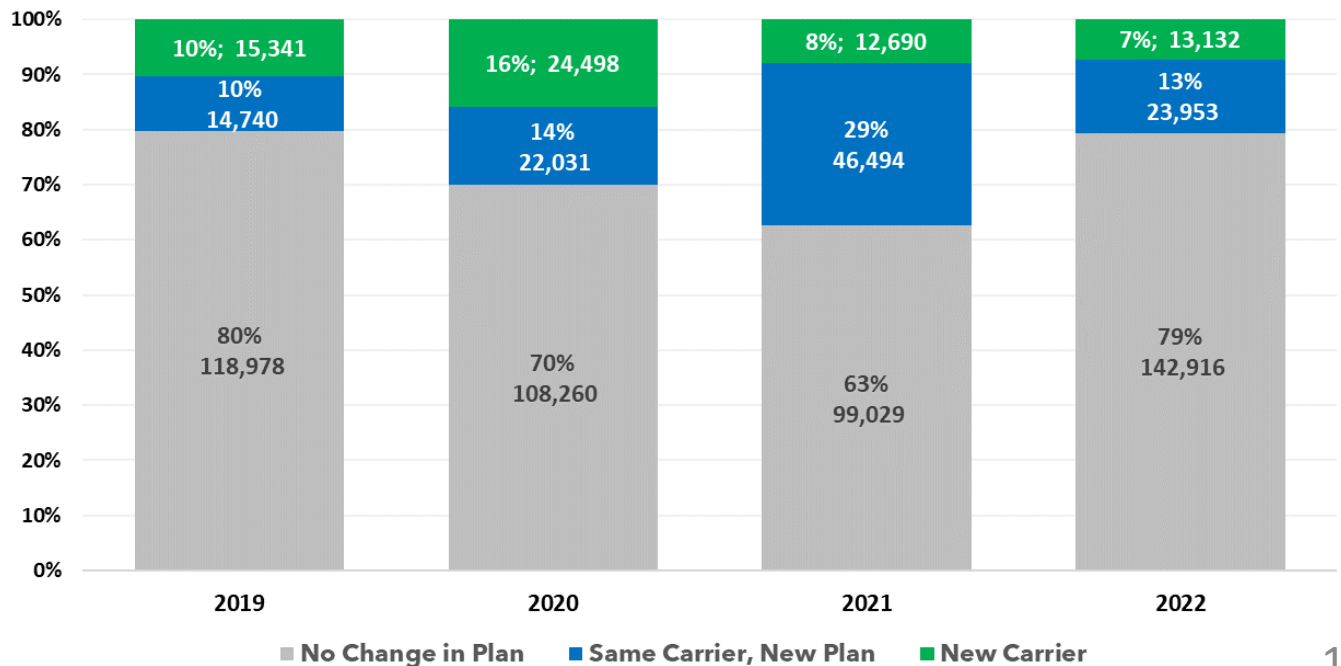
# Qualified Health Plan (QHP) Additional Details

## Enrollment by New vs Returning Status

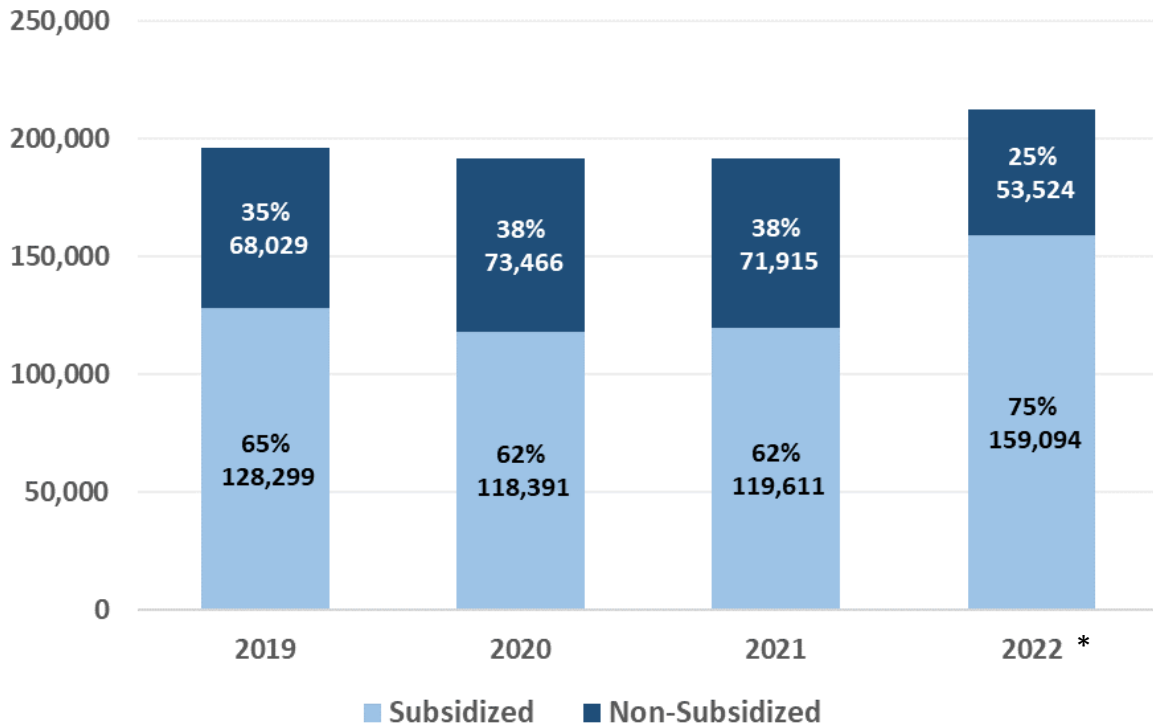


New: Did not have coverage during the prior plan year; Returning: Had at least one month of coverage in the previous plan year.  
Note: ~19k of returning enrollees newly gained coverage after ARPA was implemented May 6, 2021.

## Customer Movement among Returning Enrollees

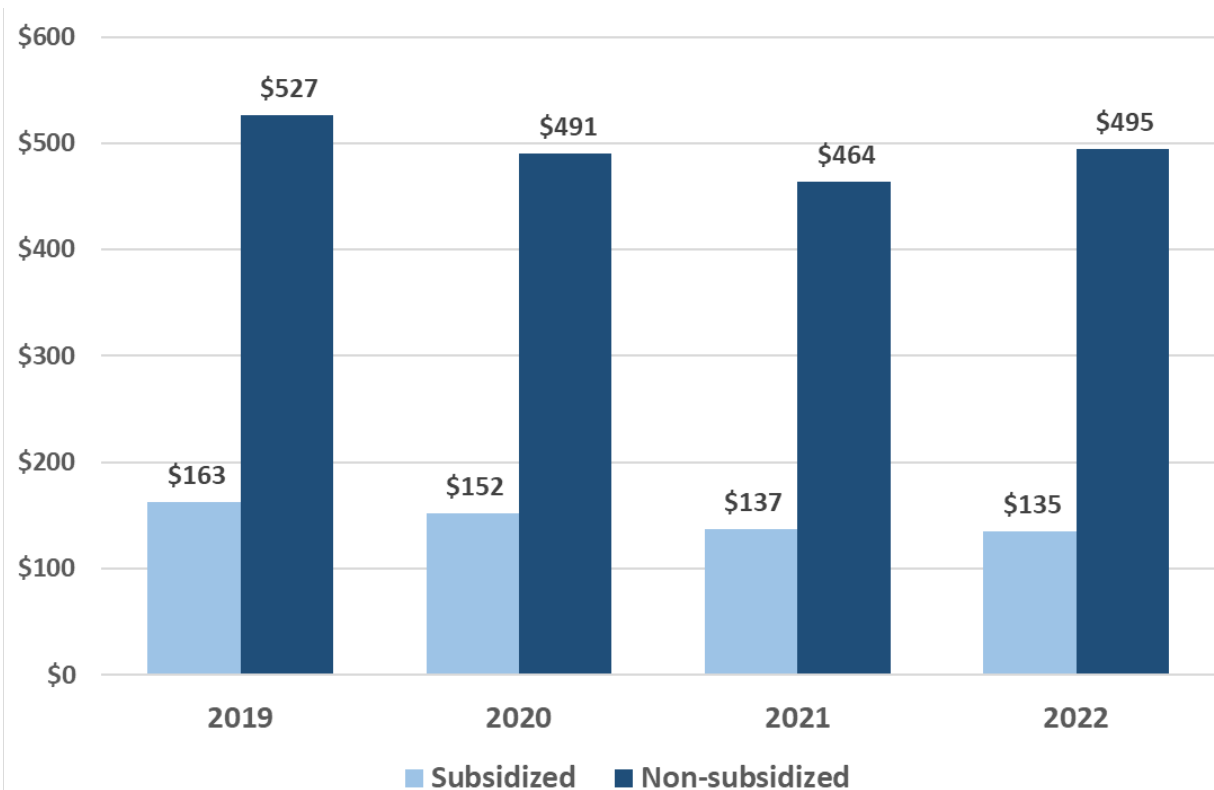


## Enrollment by Subsidy Status

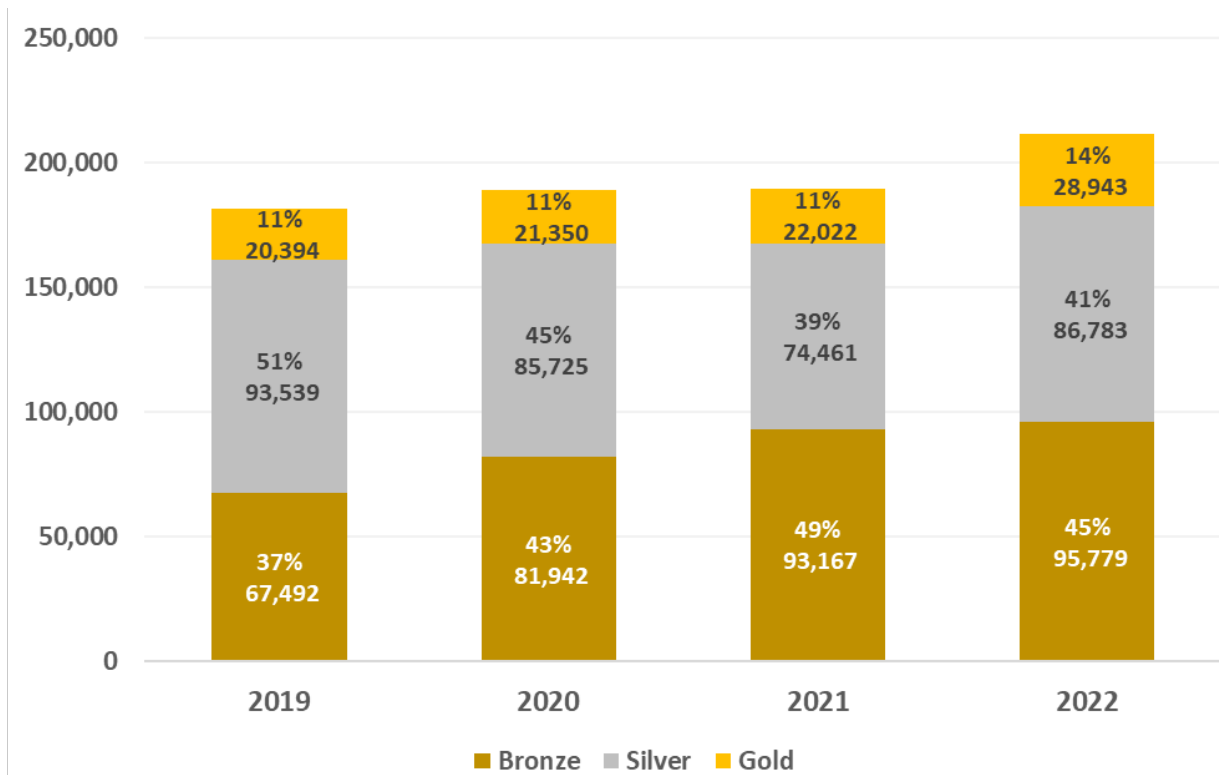


\*Higher count of subsidized enrollees in 2022 is related to the newly available ARPA subsidies (implemented May 6, 2021).

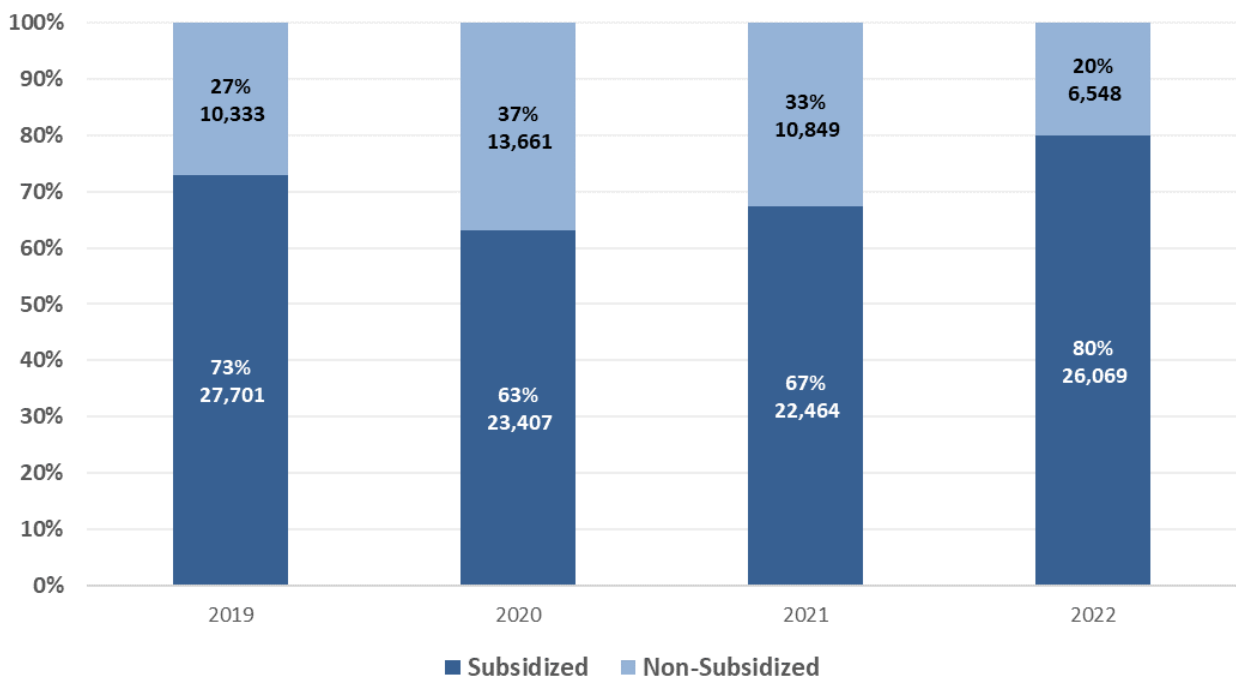
## Average Monthly Net Premium By Subsidy Status



## Enrollment by Metal Level



## New Enrollees by Subsidy Status

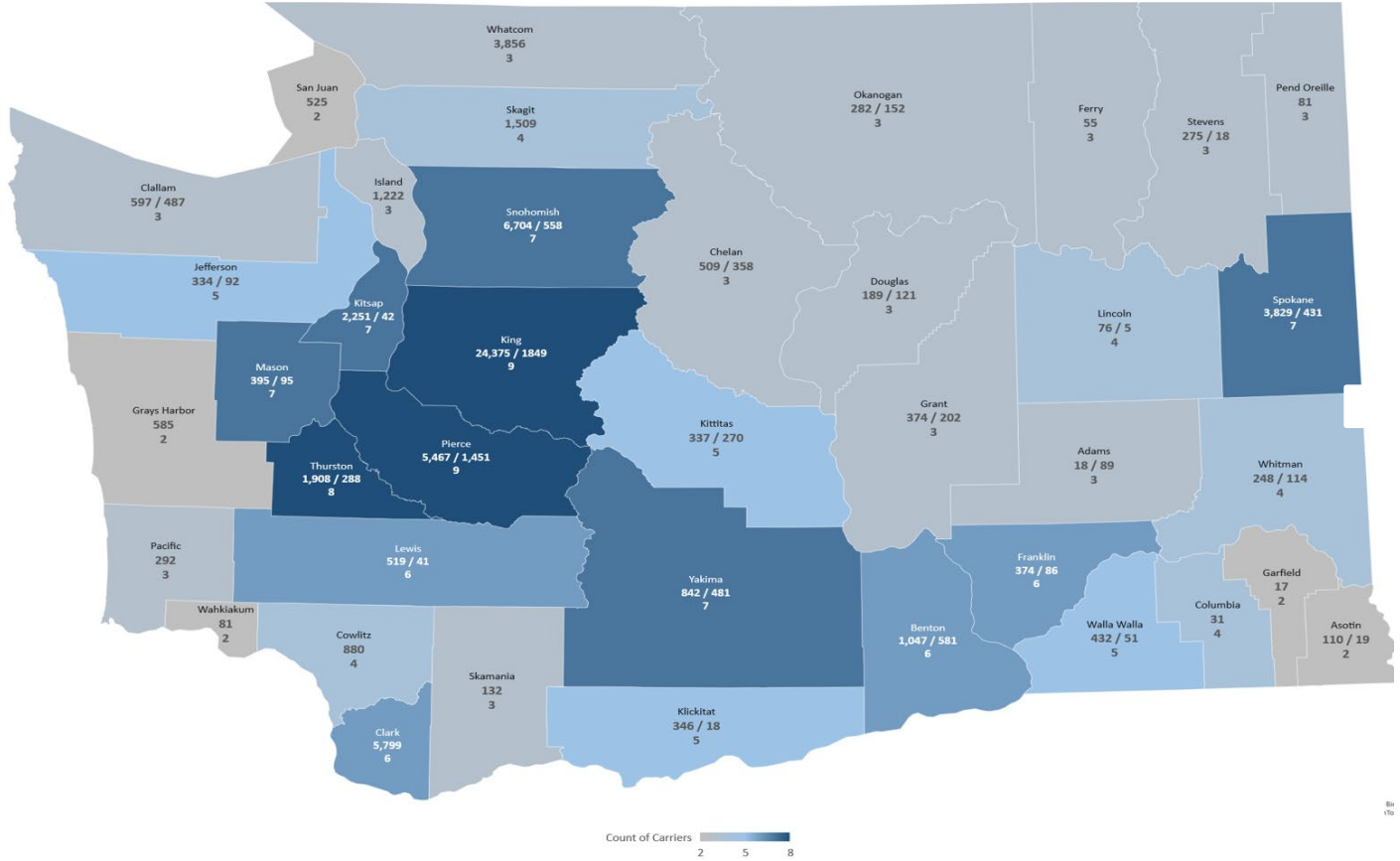


# Cascade Care

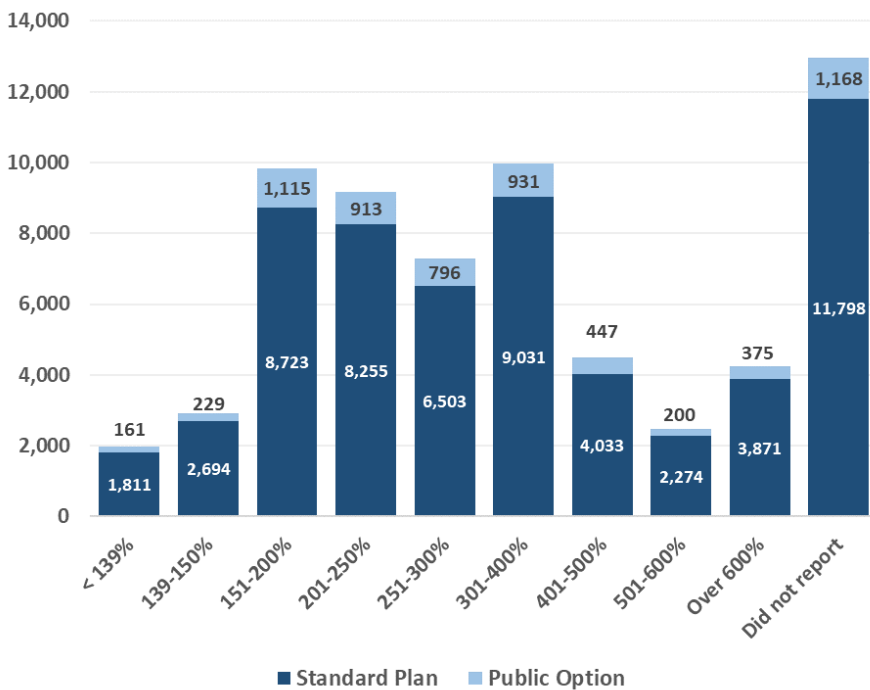
Cascade Care Plans include Public Option (Cascade Select) and Standard Plans (Cascade). "Other" (also known as "Non-Standard") design describes all plans that do not fall into Cascade Care categories. Cascade Care plans were offered for the first time for the coverage year 2021.

## Number of Cascade Care Enrollees and Carriers by County (Standard/Public Option Enrollees, Carrier Count)

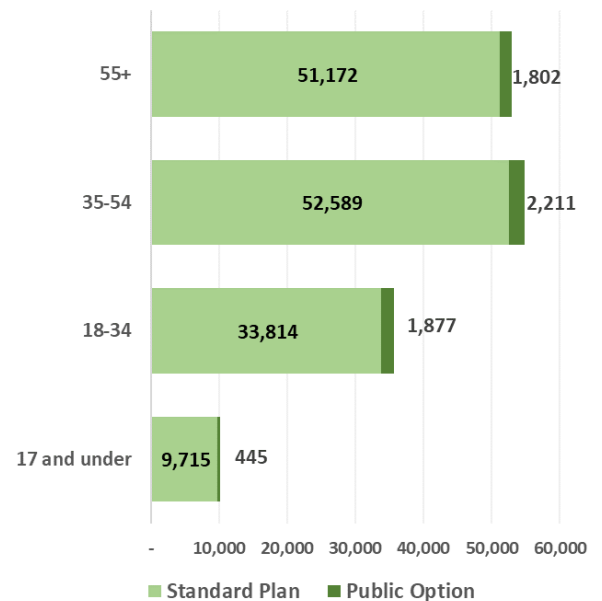
In 2022, the number of counties where public option plans were offered increased from 19 to 25



### By FPL

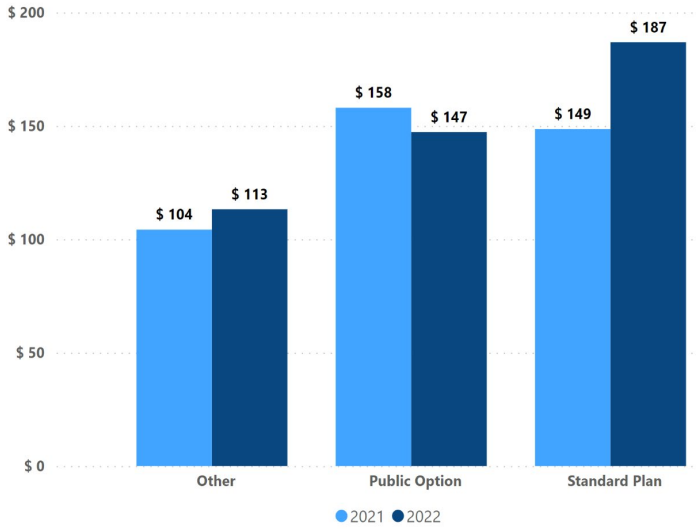


### By Age

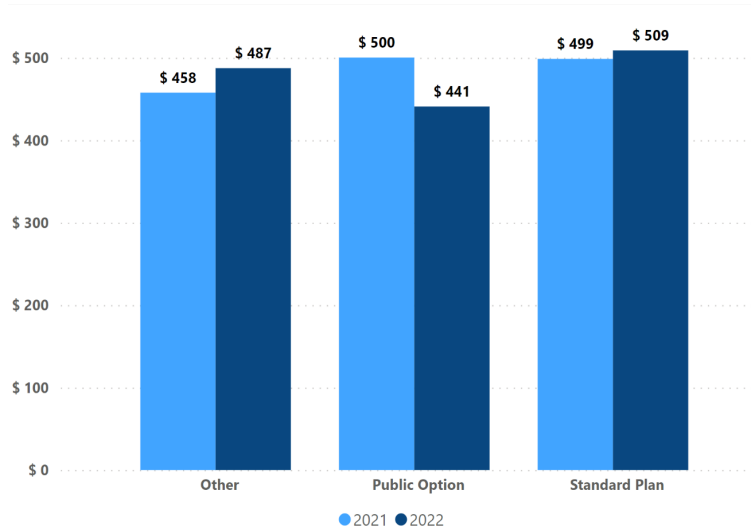


# Cascade Care Enrollments

## Subsidized Cascade Care Monthly Net Premium per Person

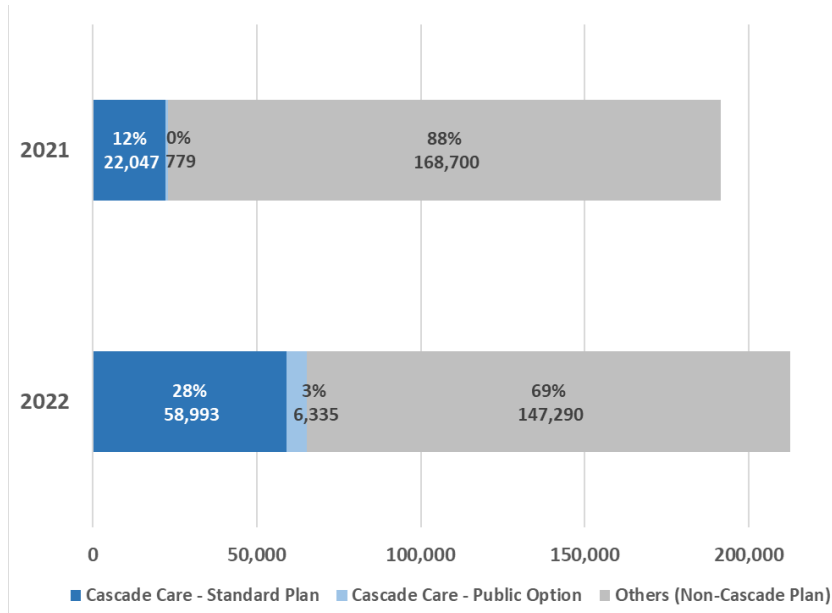


## Unsubsidized Cascade Care Monthly Net Premium per Person

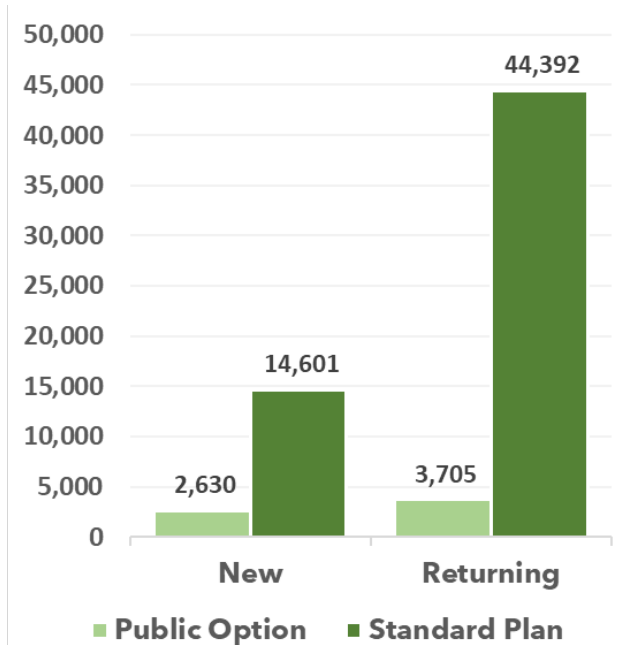


## By Enrollment Count

31% of total enrollees are currently in a Cascade Care plan — up from 12% in 2021



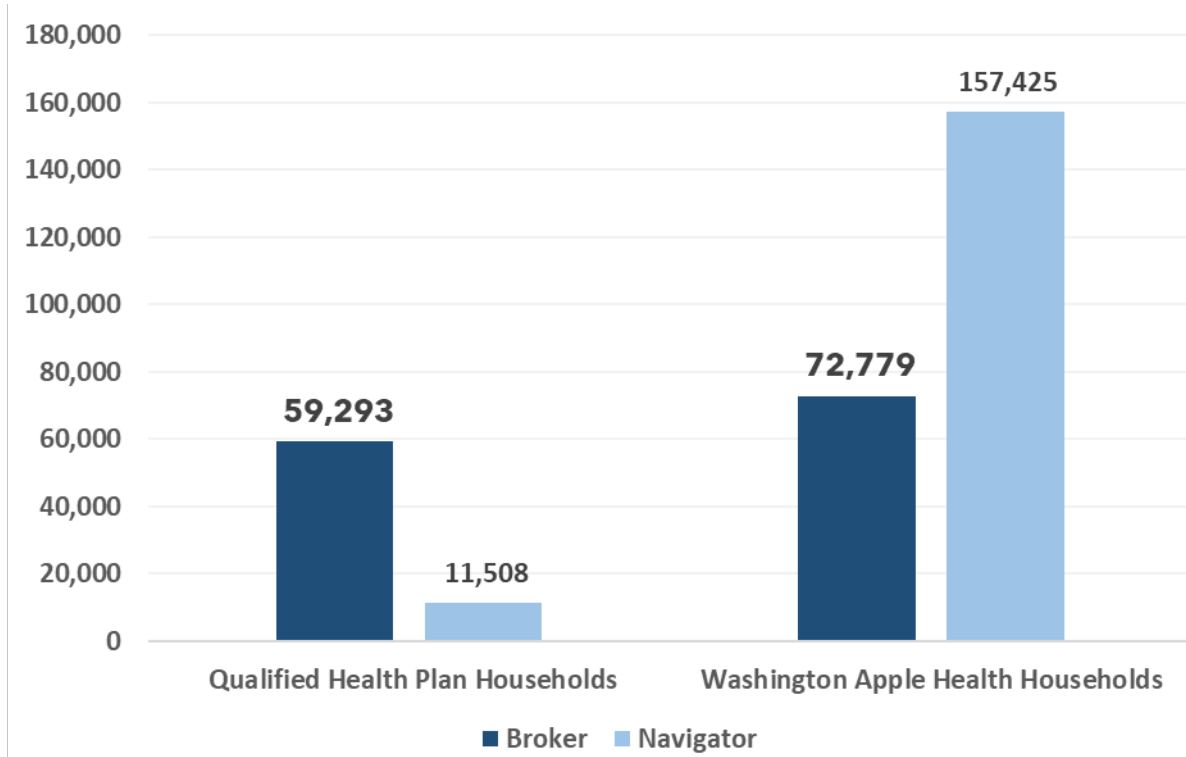
## By New and Returning



# Customer Support

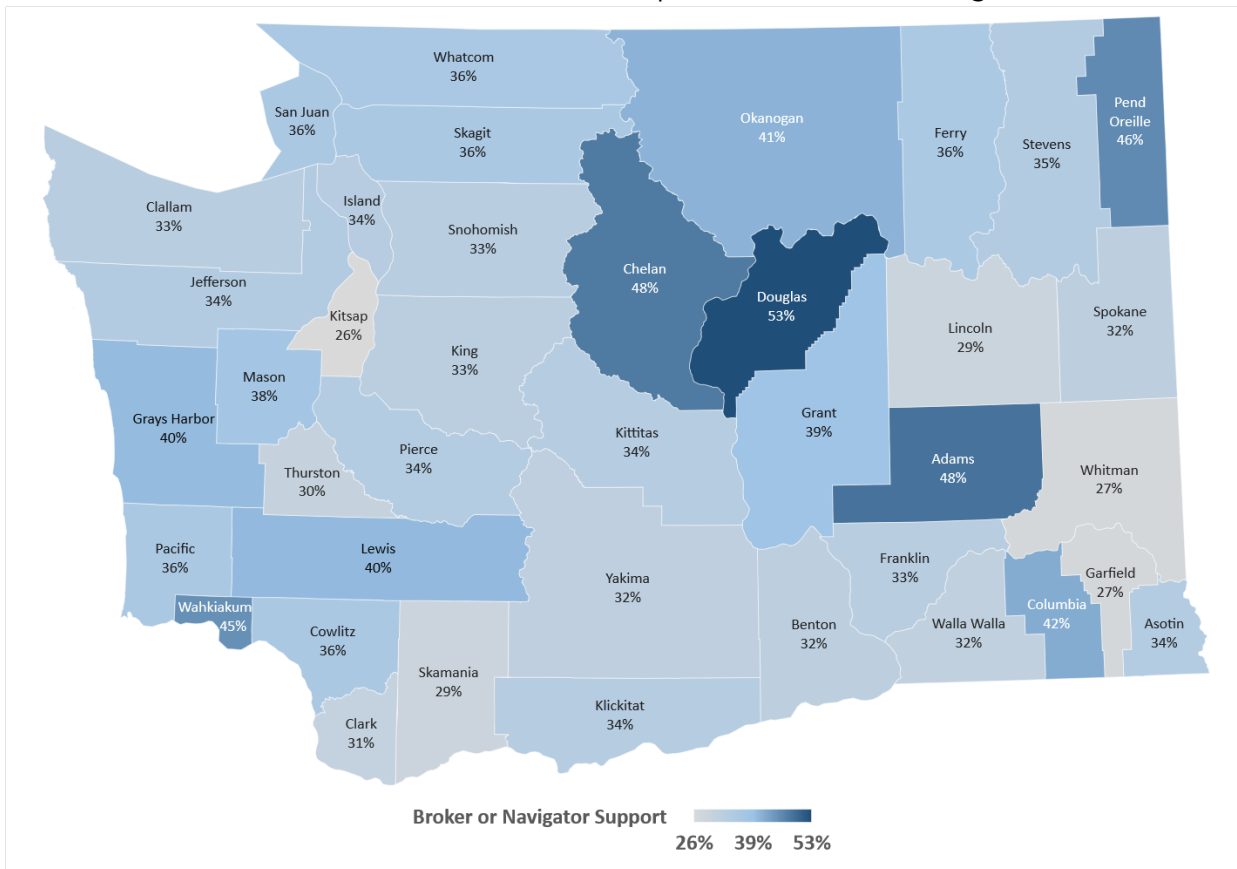


## Households Partnered with an Assister



## Qualified Health Plan Enrollees Partnered with an Assister by County

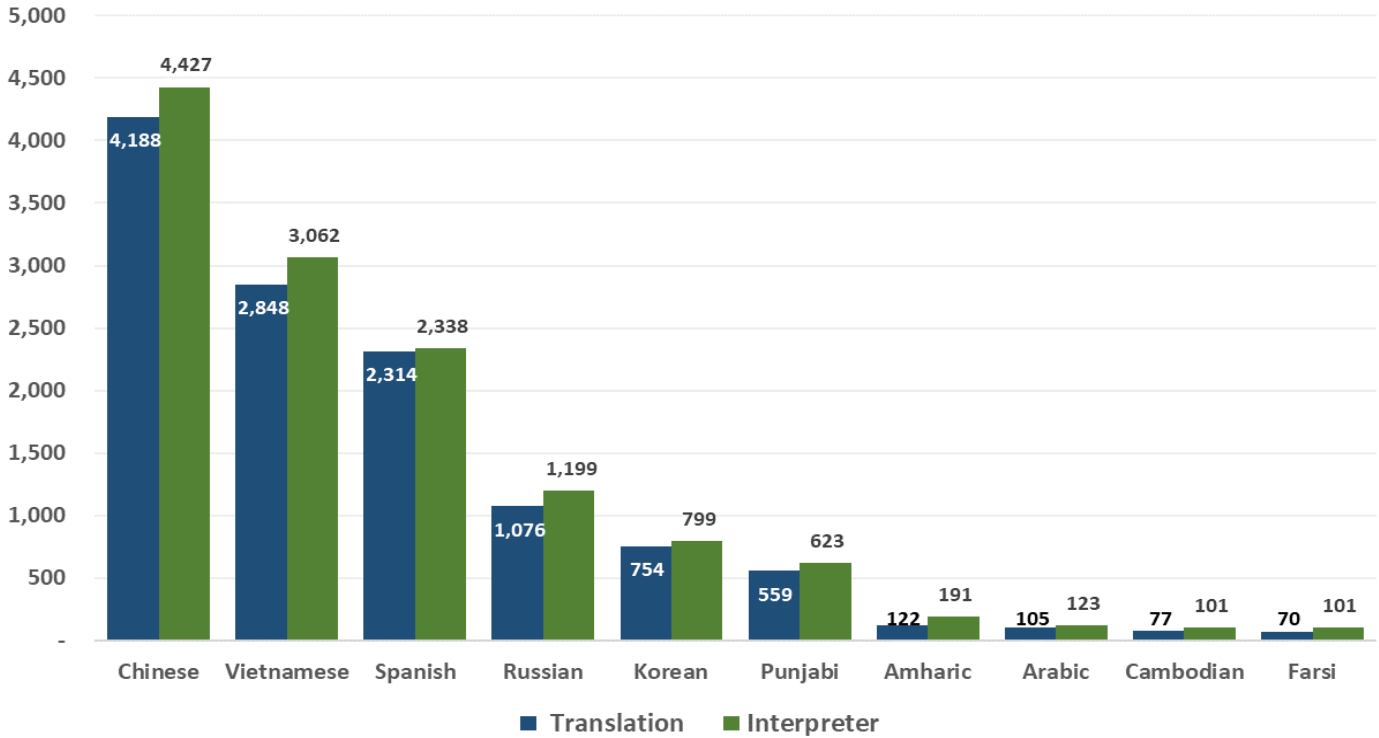
33% of Qualified Health Plan enrollees partnered with a Navigator or Broker



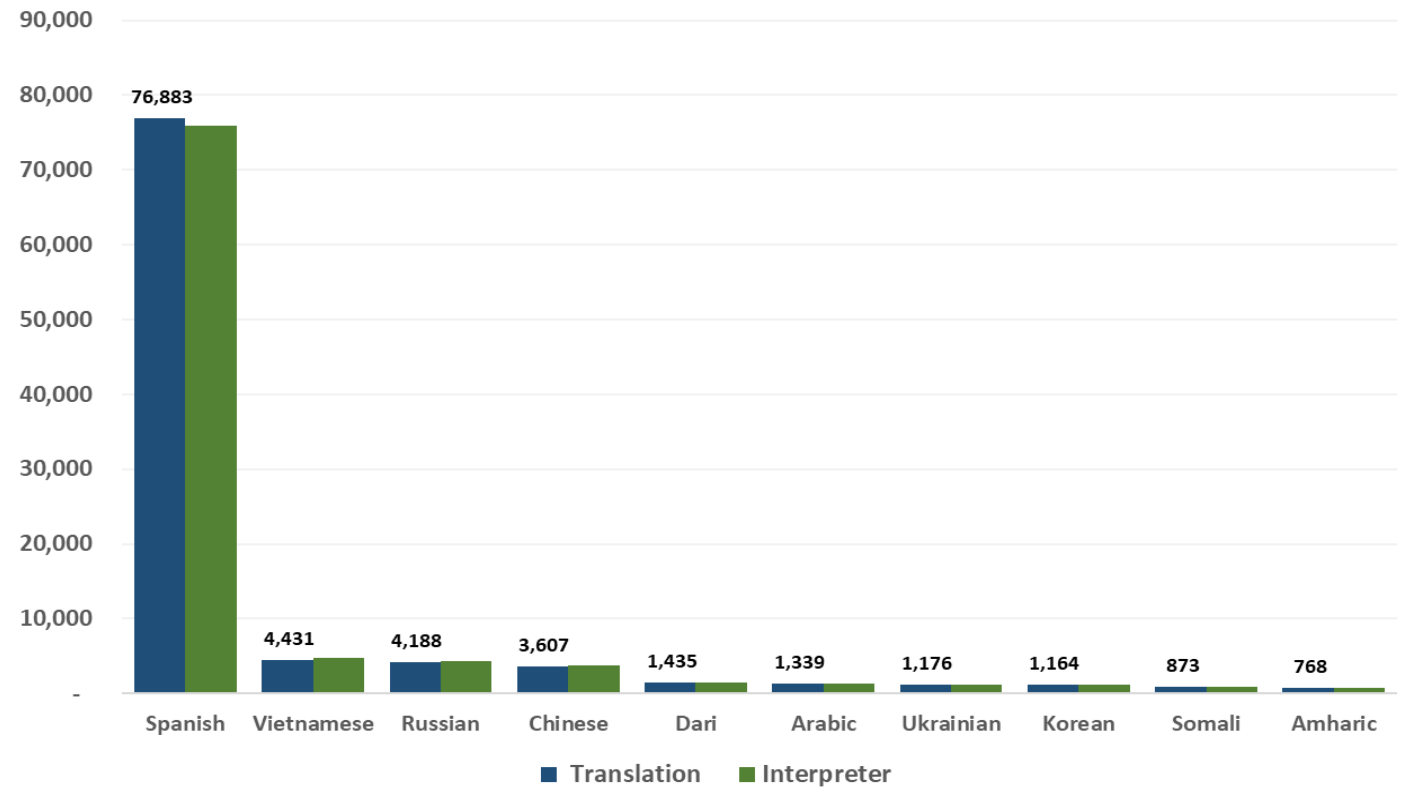
# Language Assistance Requested Through Healthplanfinder

Washington Health Benefit Exchange Enrollment Report Spring 2022

## Translation and Interpretation requests from Qualified Health Plan Enrollees



## Translation and Interpretation requests from Washington Apple Health Enrollees



Washington Healthplanfinder applicants can request language assistance through the online application. Language assistance is also provided by multi-lingual and bi-lingual Customers Service Representatives at the Customer Support Center, and through telephonic interpretation that supports 200+ languages.

