

Keeping People Covered During the Medicaid Unwind: Data Snapshot Report

October 2023

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Washington Health Benefit Exchange (Exchange) is a state-based marketplace that runs *Washington Healthplanfinder*, an integrated online platform that serves both Washington Apple Health (Medicaid) and individual market customers. More than two million Washingtonians are covered by Apple Health. Due to the COVID-19 public health emergency, many individuals received continuous Apple Health coverage since 2020. Routine Apple Health redeterminations resumed April 1, 2023. This report includes individuals who lost Apple Health coverage through Aug. 31, 2023.

Customers having their Apple Health eligibility redetermined

- 987,000 Apple Health customers out of a total of more than 2 million had their eligibility redetermined from April 1 through Aug. 31. (Source: HCA [PDF](#) and CMS Monthly Unwind Report)
 - 572,000 (58%) remained on Apple Health.
 - 415,000 (42%) had their Apple Health coverage end.

Customers regaining coverage

- 107,000 of those who lost Apple Health have regained coverage through *Washington Healthplanfinder* (Source: *Washington Healthplanfinder* Database).
- 90% of those who returned to Apple Health or transitioned to QHP coverage had no gap in coverage.
- Customers transitioning to QHP coverage after their Apple Health coverage ended are more likely to be younger, Hispanic, and non-white than existing QHP customers.

Historically high QHP transition rate for eligible individuals losing Apple Health

- Since Medicaid redeterminations resumed, the percentage of eligible customers selecting a QHP following the end of their Apple Health coverage is nearly 60% higher than in years prior to the start of the public health emergency (an increase from 17% to 27%).

Federal and state premium subsidies (Cascade Care Savings) helping customers transition from Apple Health to QHPs

- 87% are receiving federal subsidies to reduce the cost of their coverage.
- More than 60% are receiving Cascade Care Savings (CCS), a new state subsidy for those up to 250% of the federal poverty level.
 - 61% of those receiving CCS are paying premiums of \$25/month or less.
- Nearly three quarters (74%) of former Apple Health customers selected a QHP from the three carriers with the lowest average premiums (Coordinated Care, Molina, and CHPW).

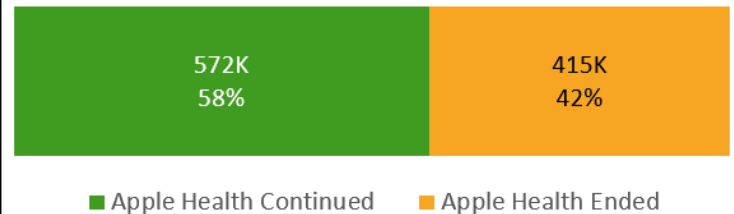
Coverage Transitions Summary

From April 1 through Aug. 31:
987,000 total Apple Health customers had their eligibility redetermined:

- **572,000** (58%) remained on Apple Health.
- **415,000** (42%) customers had their Apple Health coverage end.

Sources: May through August data from HCA's [Continuous enrollment unwind data](#). April data from HCA's CMS Monthly Unwind Report.

Figure 1. Apple Health redeterminations: Cumulative from April 1– Aug. 31

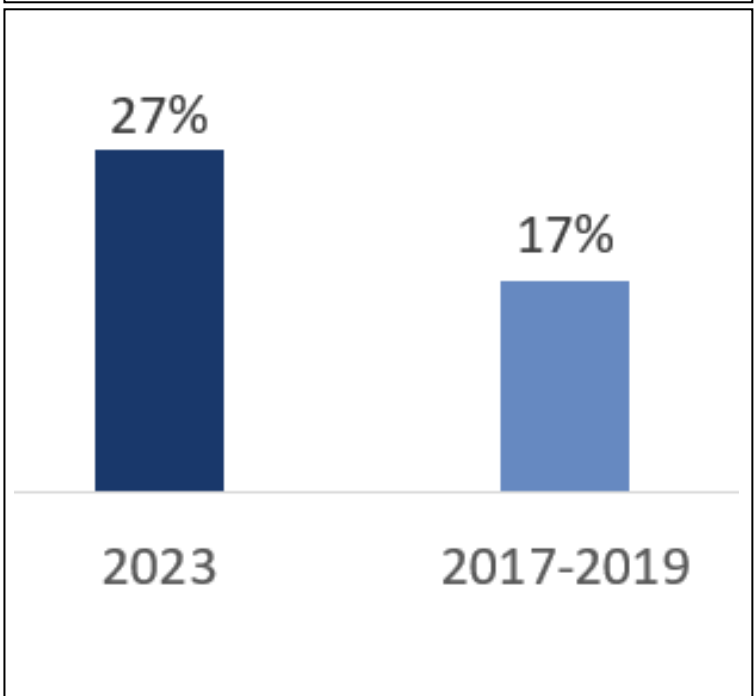


Washington Health Benefit Exchange (Exchange) is monitoring how many customers who lose Apple Health regain coverage through *Washington Healthplanfinder*. So far:

- **88,000** (21%) are eligible for a qualified health plan (QHP). Of those:
 - **24,000** (6%) have selected a QHP.
 - **64,000** (15%) have not selected a plan.
- 83,000 (20%) have returned to Apple Health (including customers with no coverage gap).
- 249,000 (59%) Coverage unknown. May be receiving coverage from an employer, a family member, Medicare, etc.

Source: *Washington Healthplanfinder* Database. Includes MAGI Medicaid only.

Figure 2. Conversion from Apple Health to QHP higher in 2023 than in pre-COVID years



Customers regaining coverage through *Washington Healthplanfinder*

#	Metric	Cumulative	8/31/23	7/31/23	6/30/23	5/31/23	4/30/23
1	QHP Selected	24,000	4,000	5,000	6,000	6,000	3,000
2	QHP Eligible, Not Selected	64,000	10,000	15,000	16,000	15,000	8,000
3	QHP Enrolled	21,000	3,000	4,000	6,000	5,000	3,000

Displayed by date customers lost Apple Health coverage. Data as of Sept. 18, 2023. Totals may not sum due to rounding.

Coverage Transition Example

Clients who are above income for Apple Health are staying covered by transitioning to affordable qualified health plans.

Illustrative Example:

A 32-year-old Spokane Valley resident makes \$31,320 a year. They were on an Apple Health plan and enrolled in a Coordinated Care Public Option plan when their eligibility was redetermined.

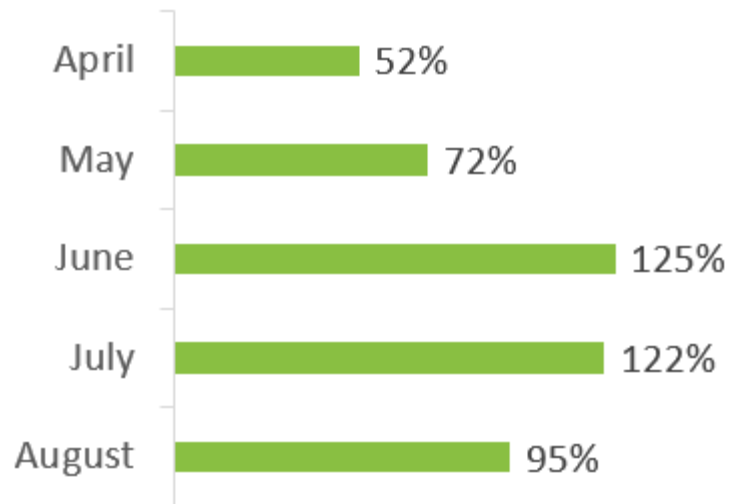


2024 public option Silver cost sharing reduction (CSR) plan	Customer out-of-pocket costs
Monthly Premium	\$356
Monthly APTC (federal subsidy)	-\$289
Monthly Cascade Care Savings	-\$63
Monthly Net Premium	\$4
Deductible	\$2,500
Primary Care Visits (4; copay before deductible)	\$62
Generic Medication Annual Supply (12 fills; copay before deductible)	\$288
Total customer out-of-pocket costs in 2024	\$398

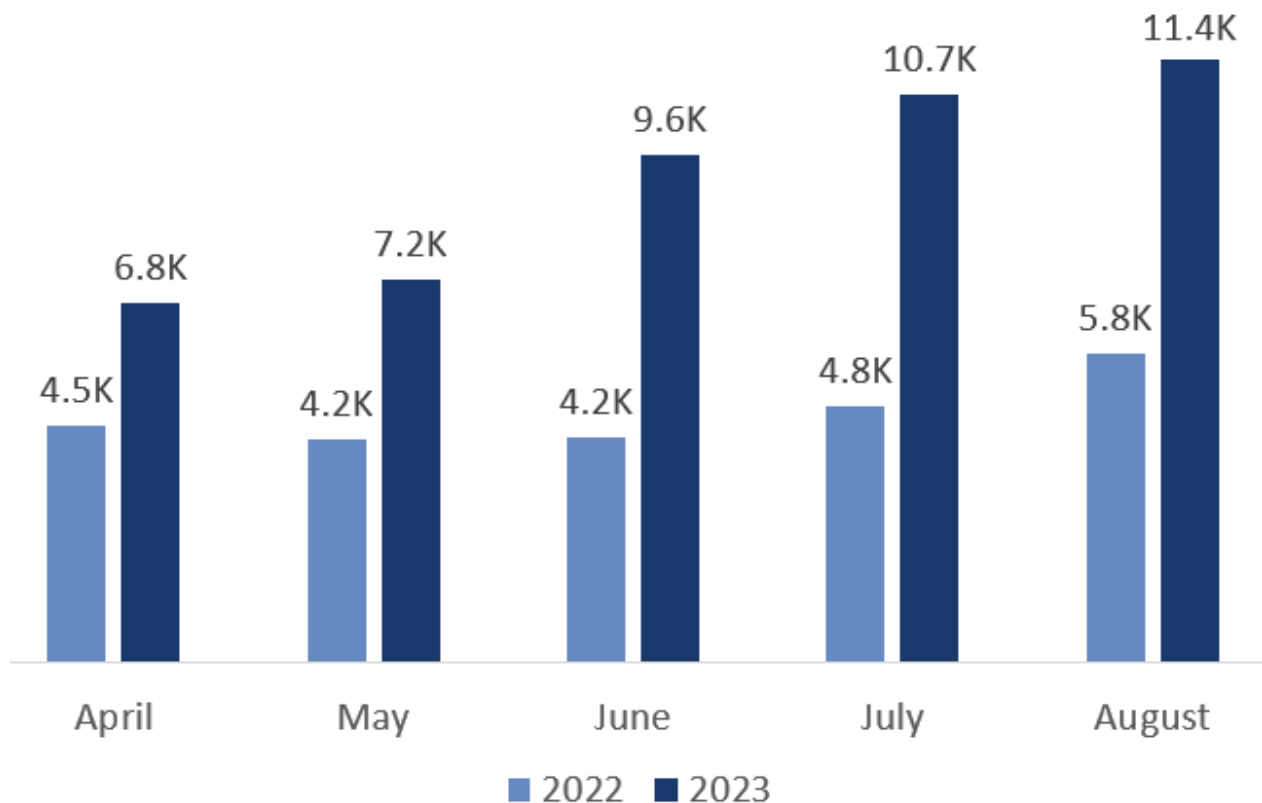
Total QHP Selections

- Total QHP selections have nearly doubled since Medicaid redeterminations started compared with the same period in 2022.
- The largest number of Medicaid redeterminations took place in the months of May through July.
- The largest year-over-year increase in QHP selections occurred in June.

Percent increase in total QHP selections
April 1–Aug. 31 (2022 compared with 2023)



Number of total QHP selections April–August (2022 compared with 2023)

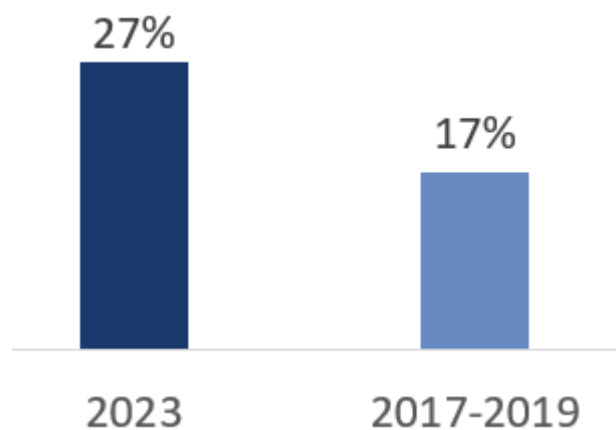


Graphics include all QHP customers, not just former Apple Health customers, and are displayed by QHP coverage start month. Data as of Sept. 1, each year.

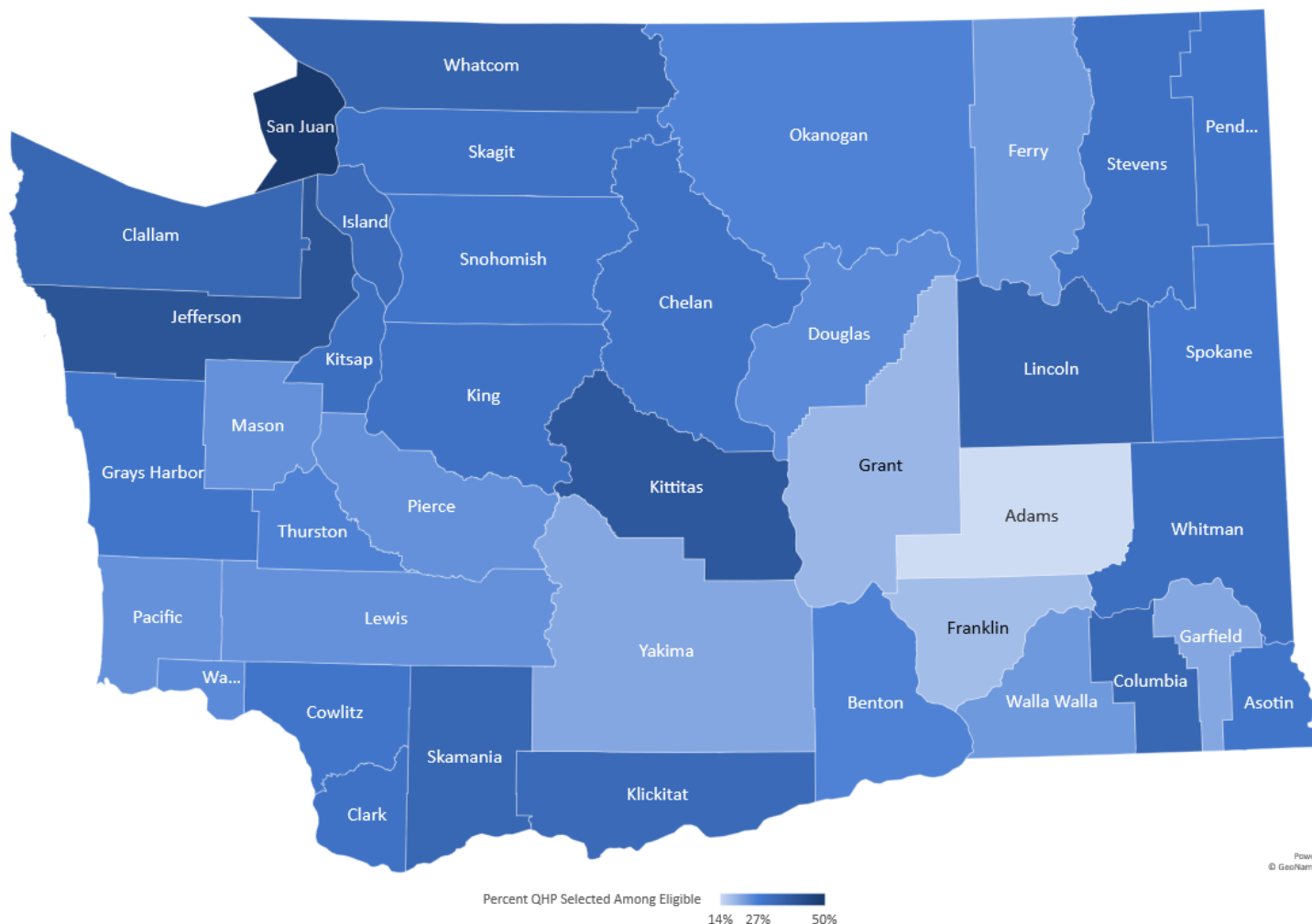
Coverage Transitions

- Since Medicaid redeterminations resumed, 88,000 former Apple Health customers have been determined QHP eligible; 24,000 (27%) have selected a QHP.
- The percentage of eligible customers selecting a QHP after their Apple Health ended has increased 59% — from 17% before the unwind to 27% currently.
- In several rural areas the rate is even higher, including San Juan (50%), Jefferson (40%), Kittitas (39%), Lincoln (35%) and Whatcom (35%) counties.

Percent of eligible customers selecting a QHP following Apple Health coverage end



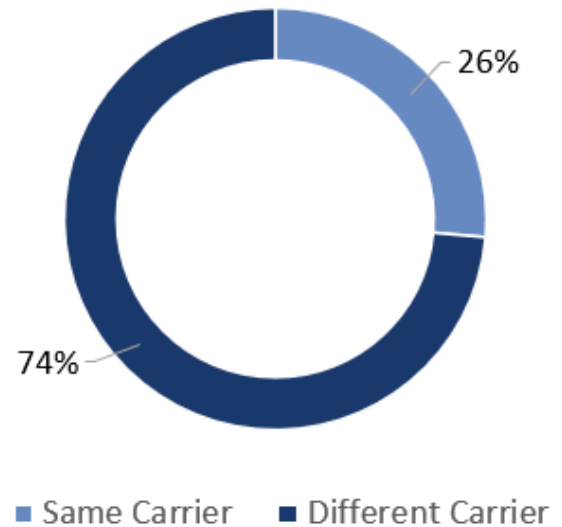
Percent of eligible customers Selecting a QHP following Apple Health coverage end by county



Most former Apple Health customers who selected a QHP changed insurance carriers:

- Only 26% chose a QHP from the same carrier that offered their Apple Health coverage; one of four carriers serving both Apple Health and the Exchange.
- Nearly three quarters (74%) of former Apple Health customers selected a QHP from the three carriers with the lowest average premiums (Coordinated Care, Molina, and CHPW).

Percent of QHP customers remaining with their Apple Health carrier *



Former Apple Health customers selecting a QHP by carrier

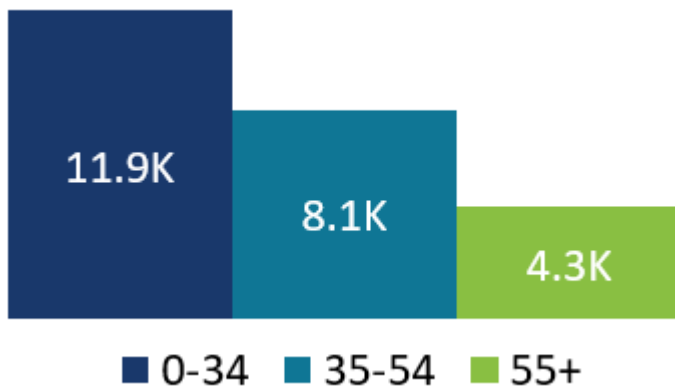
QHP carrier	# former Apple Health customers	Percent of total
Coordinated Care Corporation*	10,500	43%
Molina*	4,600	19%
CHPW*	2,900	12%
LifeWise WA	1,700	7%
Kaiser WA	1,700	7%
Regence BlueShield	1,000	4%
Regence BlueCross BlueShield of OR	700	3%
UnitedHealthcare of OR*	600	2%
Premera	300	1%
Kaiser Northwest	200	1%
PacificSource	200	1%
BridgeSpan	<100	0%
Total	24,400	100%

*QHP carriers labeled with an asterisk also offer coverage to Apple Health customers. Values rounded to nearest hundred. Totals may not sum due to rounding.

Coverage Transitions by Age & Sex Assigned at Birth

Current QHP customers who were formerly enrolled in Apple Health (WAH) are more likely than existing QHP enrollees to be younger (<35 years old) or female.

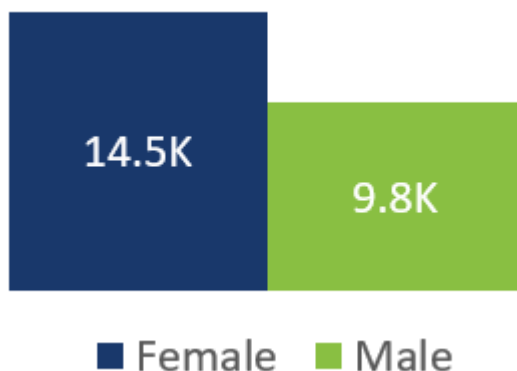
Former Apple Health customers
selecting a QHP by age



QHP customers by age

Age Group	Former WAH	Existing QHP
0-34	50%	31%
35-54	33%	36%
55+	17%	34%
Total	100%	100%

Former Apple Health customers
selecting a QHP by sex assigned at birth



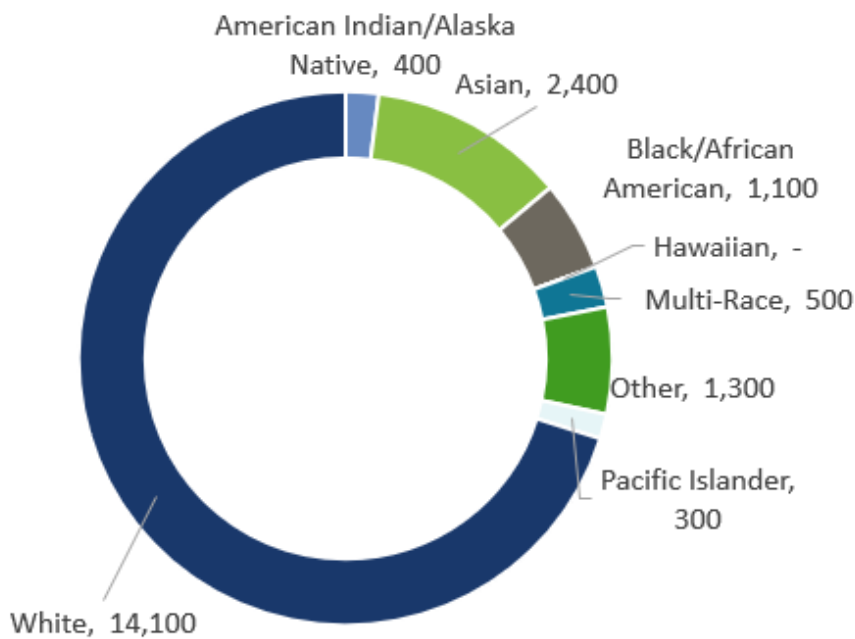
QHP customers by sex
assigned at birth

Sex	Former WAH	Existing QHP
Female	58%	55%
Male	42%	45%
Total	100%	100%

Coverage Transitions by Race & Ethnicity

Current QHP customers who were formerly enrolled in Apple Health (WAH) are more likely than existing QHP enrollees to be Hispanic or non-white.

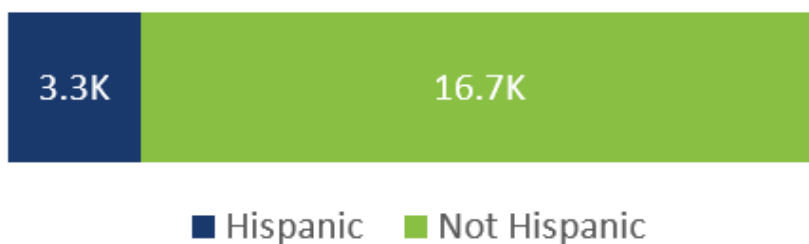
Former Apple Health customers by race



QHP customers by race

Race	Former WAH	Existing QHP
American Indian/Alaska Native	2%	1%
Asian	12%	19%
Black/African American	5%	3%
Hawaiian	0%	0%
Multi-Race	3%	1%
Other	6%	4%
Pacific Islander	2%	1%
White	70%	71%
Total	100%	100%

Former Apple Health customers by ethnicity



QHP customers by ethnicity

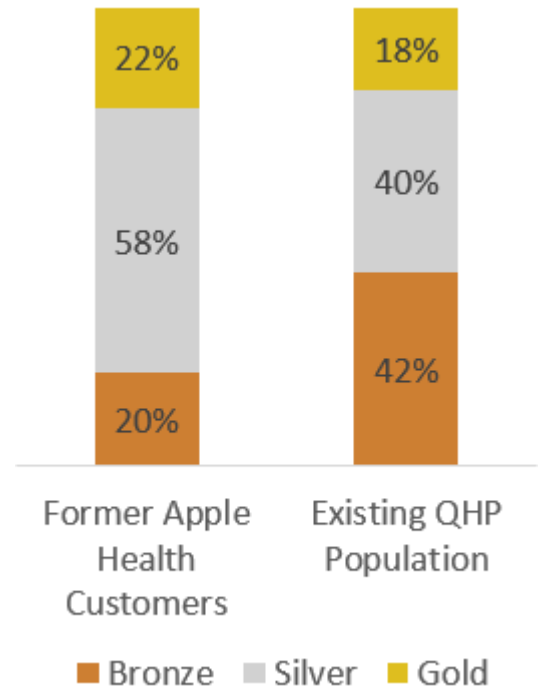
Race	Former WAH	Existing QHP
Hispanic	17%	12%
Not Hispanic	83%	88%
Total	100%	100%

Race and ethnicity are collected separately and are shown as different categories. Charts exclude customers who did not report race or ethnicity. 17% of former WAH customers did not report a race. 17% of former WAH customers did not report an ethnicity. Values rounded to nearest hundred.

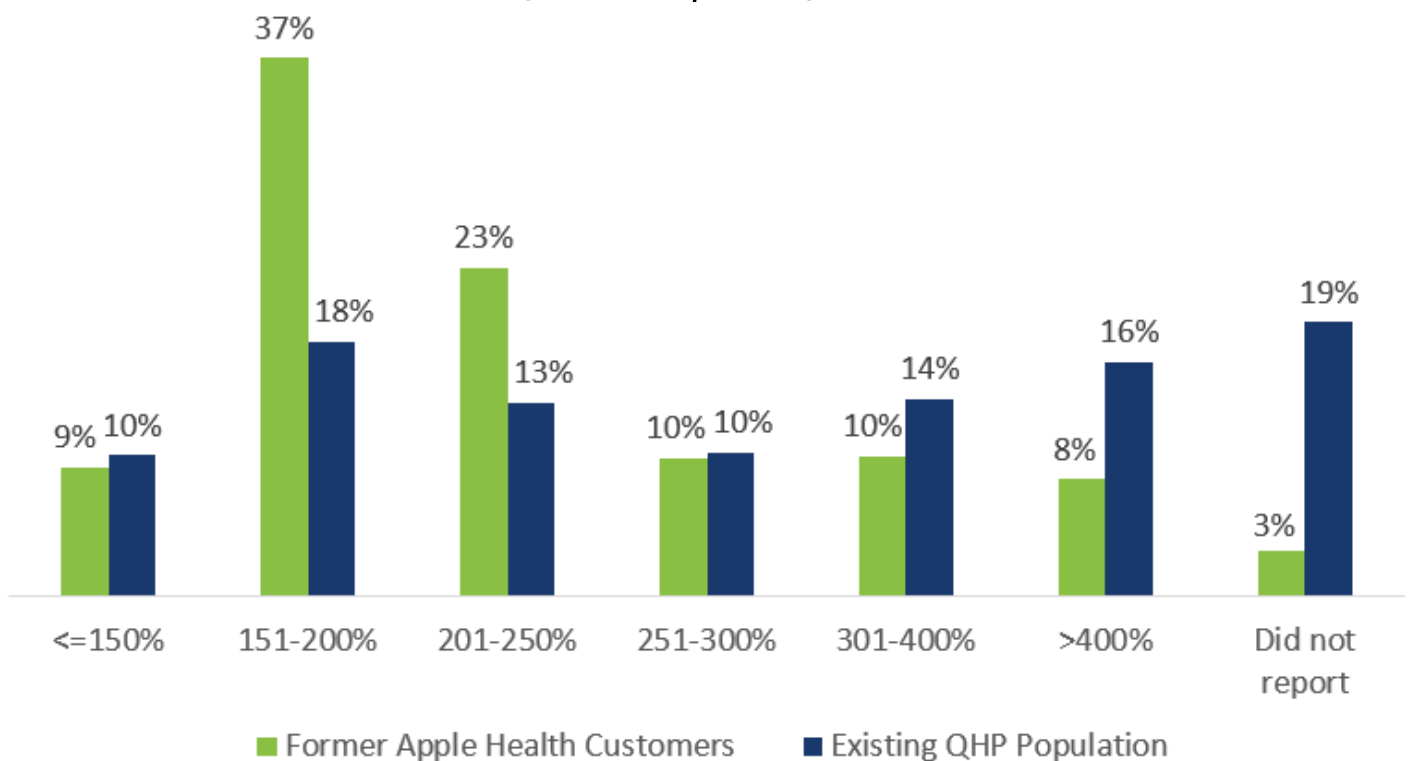
Coverage Transitions by Income & Metal Level

- Nearly seven in 10 (69%) of former Apple Health customers selecting a QHP have a household income below 250% of the federal poverty level (FPL), compared with (41%) of existing QHP customers.
- 80% of former Apple Health customers selecting a QHP selected a silver or gold plan, compared with 58% of existing QHP customers.
- Customers up to 250% FPL who select a Cascade Care Silver or Gold plan are eligible for Cascade Care Savings, and the ongoing Cascade Care Savings special enrollment opportunity.

By metal level



By federal poverty level



Cascade Care Savings

15,000 out of 24,000 former Apple Health customers who selected a QHP are receiving Cascade Care Savings (CCS), a new state subsidy for those up to 250% FPL.

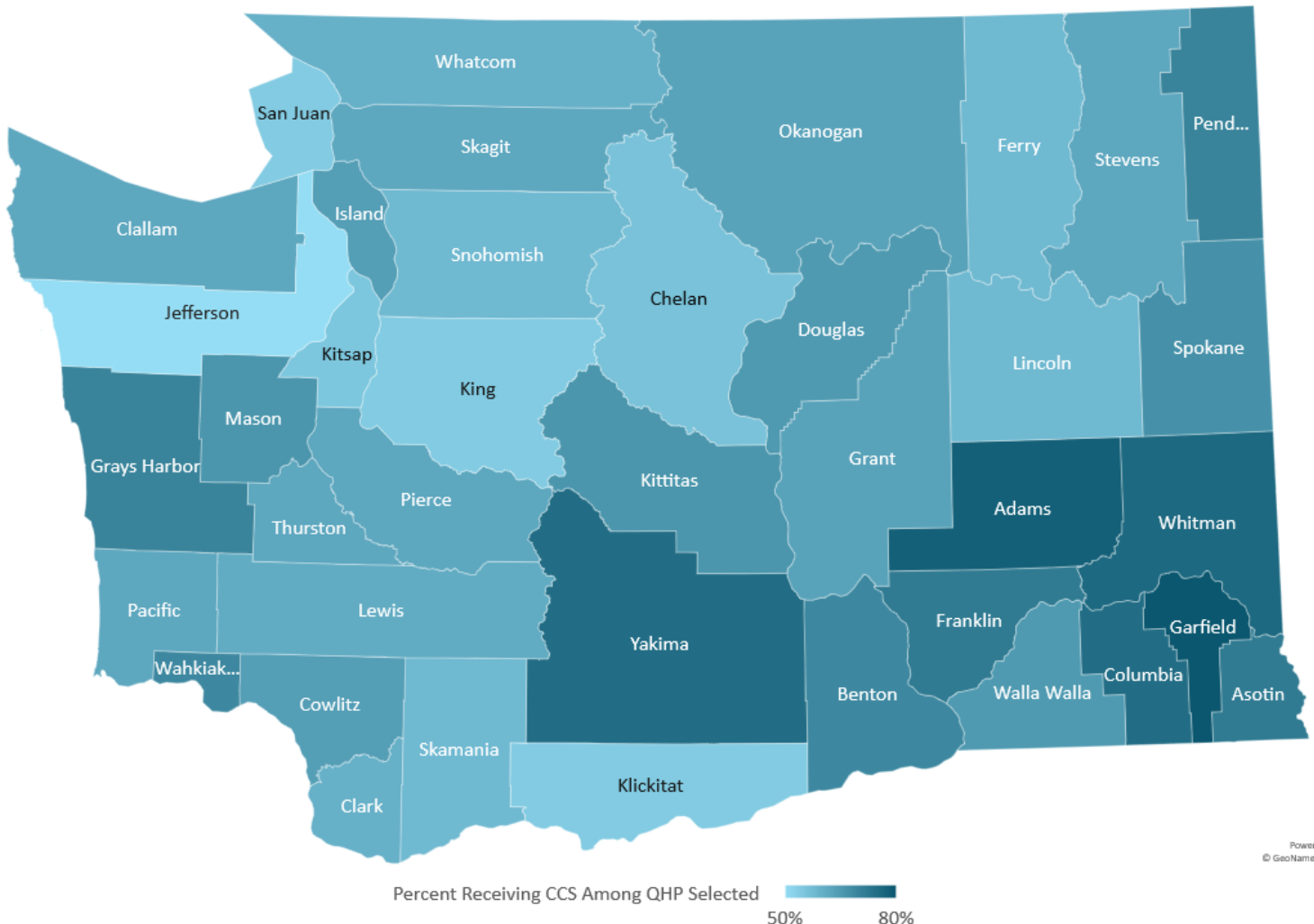
- More than 60% of former Apple Health customers are receiving CCS, compared with 20% of the existing QHP population.
- In five counties at least 75% of former Apple Health customers are receiving CCS.
- 61% of the former Apple Health customers receiving CCS are paying \$25/month or less for their QHP premium.

Top 10 counties by percent receiving CCS

County	Percent
Garfield	80%
Adams	78%
Whitman	76%
Columbia	75%
Yakima	75%

County	Percent
Asotin	72%
Franklin	72%
Grays Harbor	70%
Pend Oreille	70%
Benton	69%

Percent of former Apple Health customers who selected a QHP and are receiving CCS



21,000 out of 24,000 former Apple Health customers are receiving advance premium tax credits (APTCs).

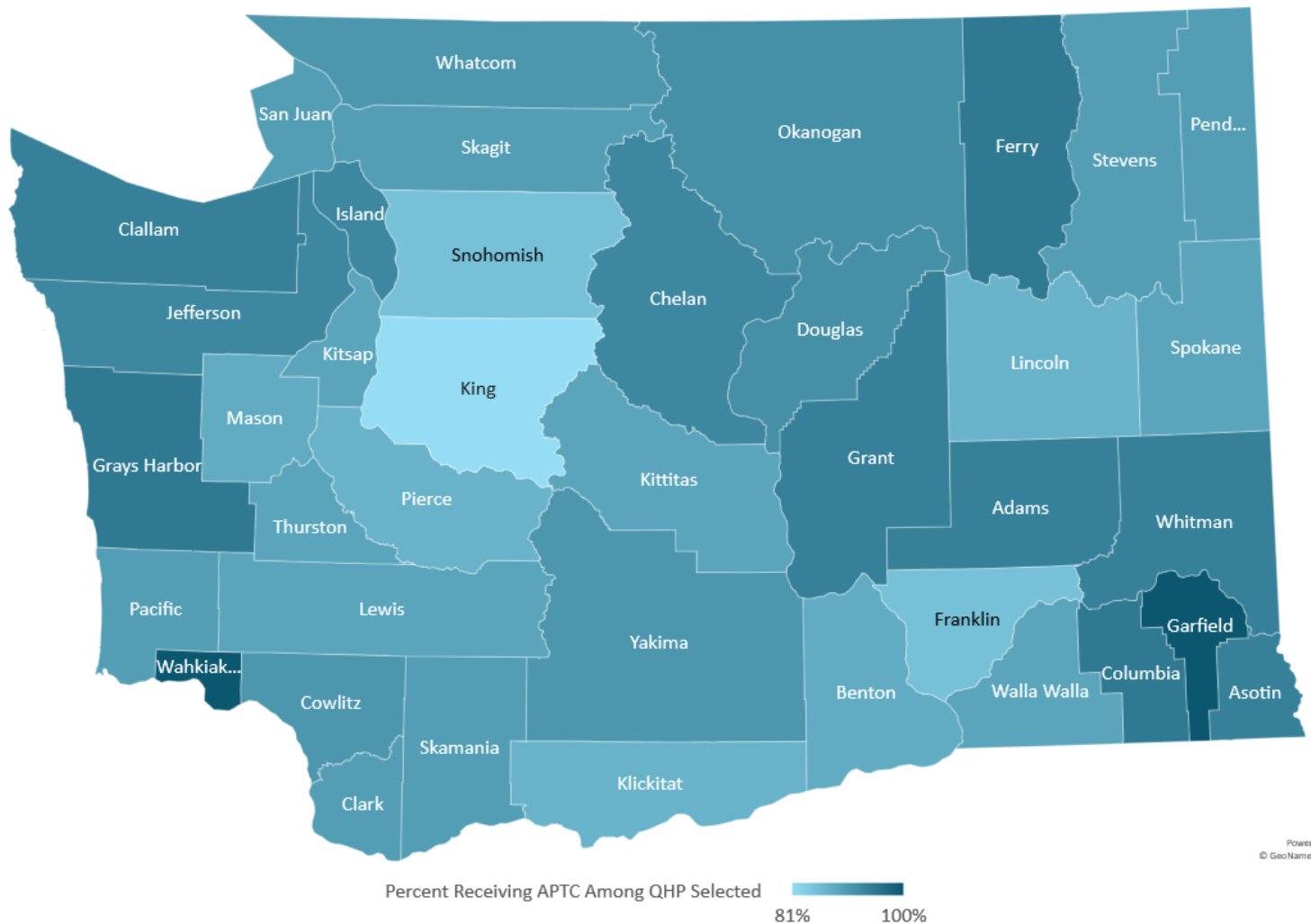
- 87% of former Apple Health customers are receiving APTCs, compared with 77% of the existing QHP population.
- In 10 counties at least 94% of former Apple Health customers are receiving APTCs.
- 50% of the former Apple Health receiving APTCs are paying \$25/month or less for their QHP premium.

Top 10 Counties by percent receiving APTC

County	Percent
Wahkiakum	100%
Garfield	100%
Grays Harbor	95%
Columbia	95%
Ferry	95%

County	Percent
Adams	94%
Clallam	94%
Asotin	94%
Whitman	94%
Grant	94%

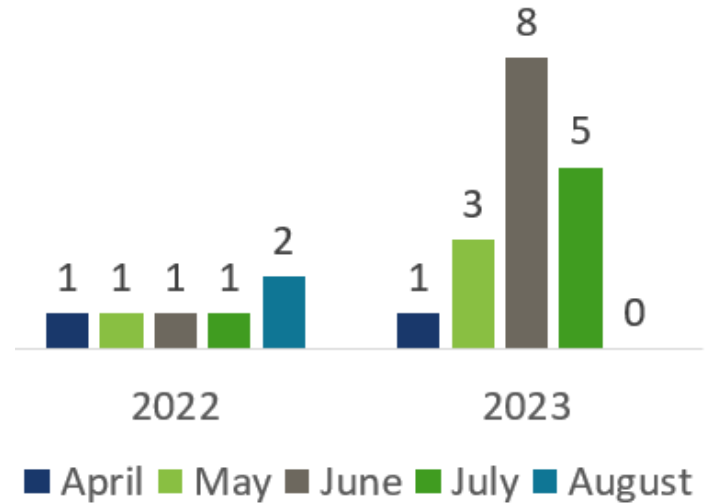
Percent of former Apple Health customers who selected a QHP and are receiving APTCs



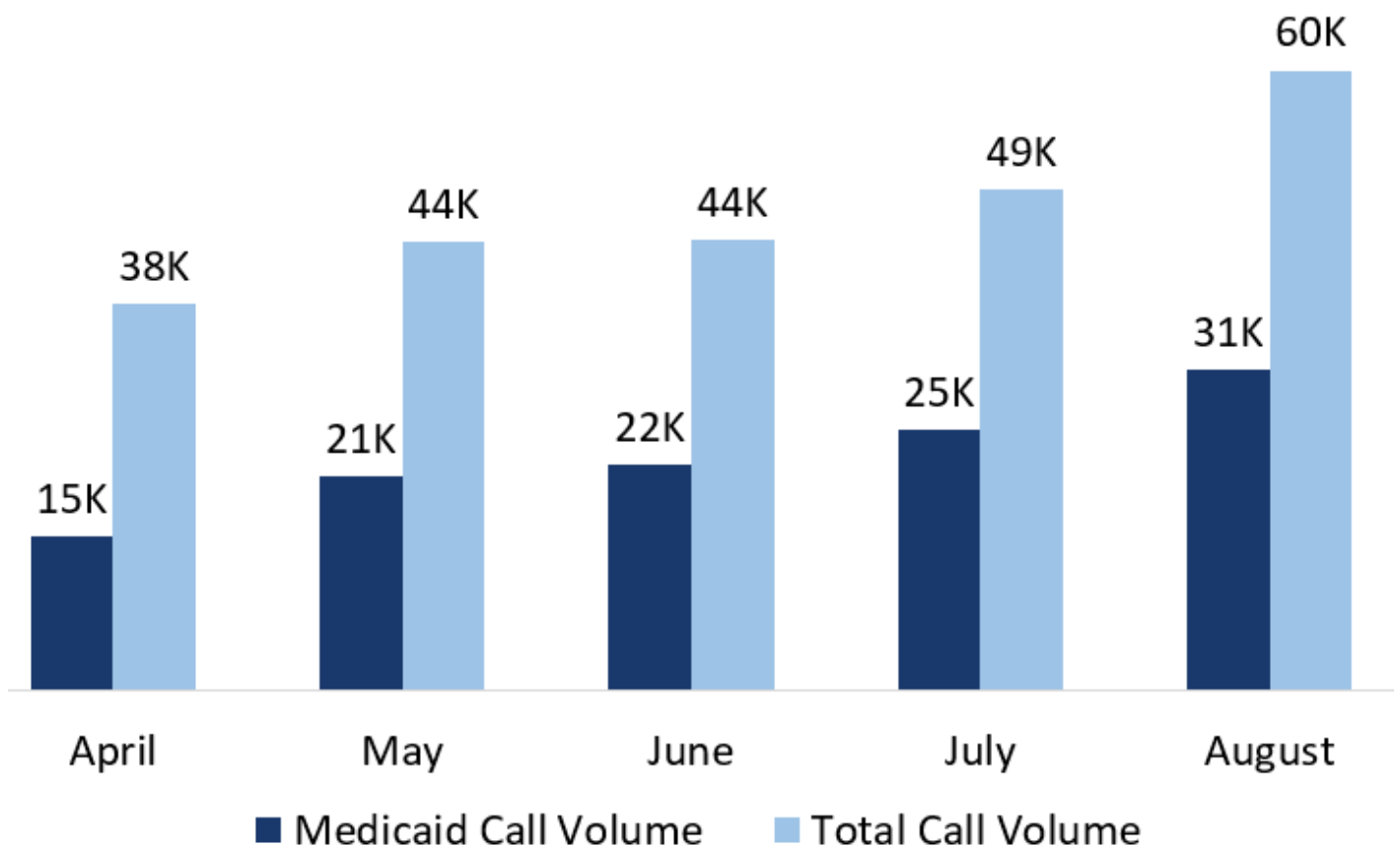
Customer Support Center

- The number of monthly Medicaid-related calls handled by the *Washington Healthplanfinder* Customer Support Center has doubled since April.
- Call center wait times have remained under 10 minutes. Wait times peaked in June at eight minutes before returning to less than one minute by August.

Customer Support Center wait times
(rounded to the nearest minute)



Customer Support Center call volume by month



Values rounded to nearest thousand.

Data Sources

- Qualified health plan (QHP) selections and enrollment since Medicaid redeterminations resumed was sourced from the Washington Health Benefit Exchange (Exchange) Database as of Sept. 18, 2023, unless otherwise noted.
- QHP enrollment data prior to Medicaid redeterminations resuming was sourced from the Exchange's [2023 Spring Enrollment Report](#).
- Washington Apple Health (WAH) data was sourced from the Exchange Database as of Sept. 18, 2023, unless otherwise noted. The Exchange Database includes information only on those who are income eligible for Medicaid based on the Modified Adjusted Gross Income (MAGI) standard. Individuals who are eligible for WAH based on non-financial criteria are not included unless otherwise specified.
- Call center and outreach data was sourced from the Exchange Database as of Sept. 1, 2023, unless otherwise noted.

Definitions

- **Modified Adjusted Gross Income (MAGI)** is the basis for determining Medicaid income eligibility for most children, pregnant women, parents, and adults. The MAGI-based methodology considers taxable income and tax filing relationships to determine financial eligibility for Medicaid.
- **"Cascade Care plans"** are **public option (Cascade Select)** and **standard (Cascade)** plans. **"Non-Standard"** and **"Non-Cascade"** plans describe all plans that do not fall into Cascade Care plan categories. Cascade Care plans were offered for the first time for the coverage year 2021.
- **"Cascade Care Savings,"** offered exclusively through *Washington Healthplanfinder*, allows those who qualify (up to 250% FPL) to receive state funded premium assistance to pay for Cascade Care Silver and Gold plans.
- **"APTC recipients"** are customers who receive advance premium tax credits (APTC).
- **"CCS recipients"** are customers who receive Cascade Care Savings (CCS), regardless of whether they also receive APTC.

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