



Washington Health Benefit Exchange

**SENATE HEALTH COMMITTEE
NOVEMBER 14, 2016**

**PAM MACEWAN, CEO
MICHAEL MARCHAND, DIRECTOR OF COMMUNICATIONS & OUTREACH**

Post-Election Activities

- Consumer Messaging
 - Open-enrollment continues through January 31, 2017
- Carriers & stakeholder engagement
- Visioning on the evolution and stabilization of our market, including affordability and operational delivery.
- Monitoring national activity



Exchange Priorities 2016-2017

- Optimizing Customer Experience
- Growth and Enrollment
- Sustainability



The screenshot displays the Washington Healthplanfinder website interface. At the top, a navigation bar includes links for 'Home', 'Español', 'Language Assistance', 'Sign In', and 'Customer Support'. Below the navigation bar is the Washington Healthplanfinder logo, which consists of a stylized starburst icon and the text 'washington healthplanfinder' with the tagline 'click. compare. covered.' underneath. To the right of the logo, a message states: 'In-person and over-the-phone assistance is available at no cost to you.' Below this message are two links: 'Find a navigator' and 'Find a broker'. The main content area features a large banner with a background image of a smiling couple under a rain umbrella. The banner text reads: 'Get Covered this Open Enrollment' in large blue font, followed by '2017 health and dental plans are available' in a smaller blue font. A green 'SHOP NOW' button with a right-pointing arrow is positioned at the bottom right of the banner.



Open-Enrollment Period

Nov. 1, 2016 – Jan. 31, 2017

- Successful Launch
 - Monitoring Healthplanfinder activity
 - Monitoring Call Center activity
 - Monitoring consumer feedback and trends
 - Hosting weekly check-ins with Navigators and Brokers
 - Soliciting feedback from Committees and Workgroups
- Successful Processing of QHP Renewals
- Tracking to Enrollment Targets
- Fall Enrollment Report (enrollment demographics as of Sept.)



What's New?

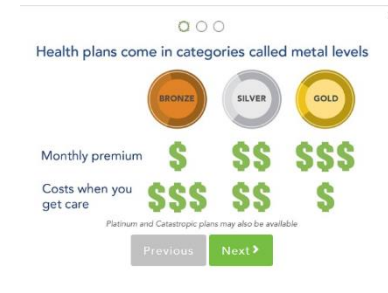
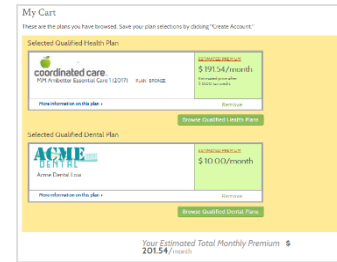
- Family Dental Plans

- 3 insurers will sell 12 Qualified Dental Plans (QDPs)



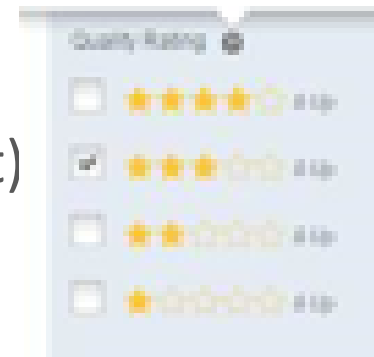
- New Shopping Features

- Shopping Cart (saves plan selections)
- Shopping Tips (alerts on comparing plans and reducing costs)



- Quality Rating System

- Based on federal standards of quality
- Health plans will be assigned a rating – 1 star (lowest) to 5 stars (highest)



New Enrollment Storefront Pilot

- Exchange has contracted with 2 organizations to manage full service, in-person enrollment assistance sites during OE
- High visibility, high consumer traffic locations
- Broker – Navigator partnership
- Consumer education

Washington Healthplanfinder Enrollment Center

**Better Health
Together**

2001 N. Division St.

Spokane



**Applied Team
Insurance**

7720 NE Vancouver
Mall Dr. #110

Vancouver



2017 Qualified Health Plan Themes

- 12 plans cover primary care visits before deductible has been met
- 53% of plans limit care to in-network providers only (except in emergencies), compared to 34% in 2016



Your doctor manages your care across other doctors in-network,

HMO



Use any doctor, and get savings if you stay in-network.

PPO



Use any doctor in-network, but you can't go outside the network for care (except for emergencies).

EPO



2017 Qualified Health Plan Pricing

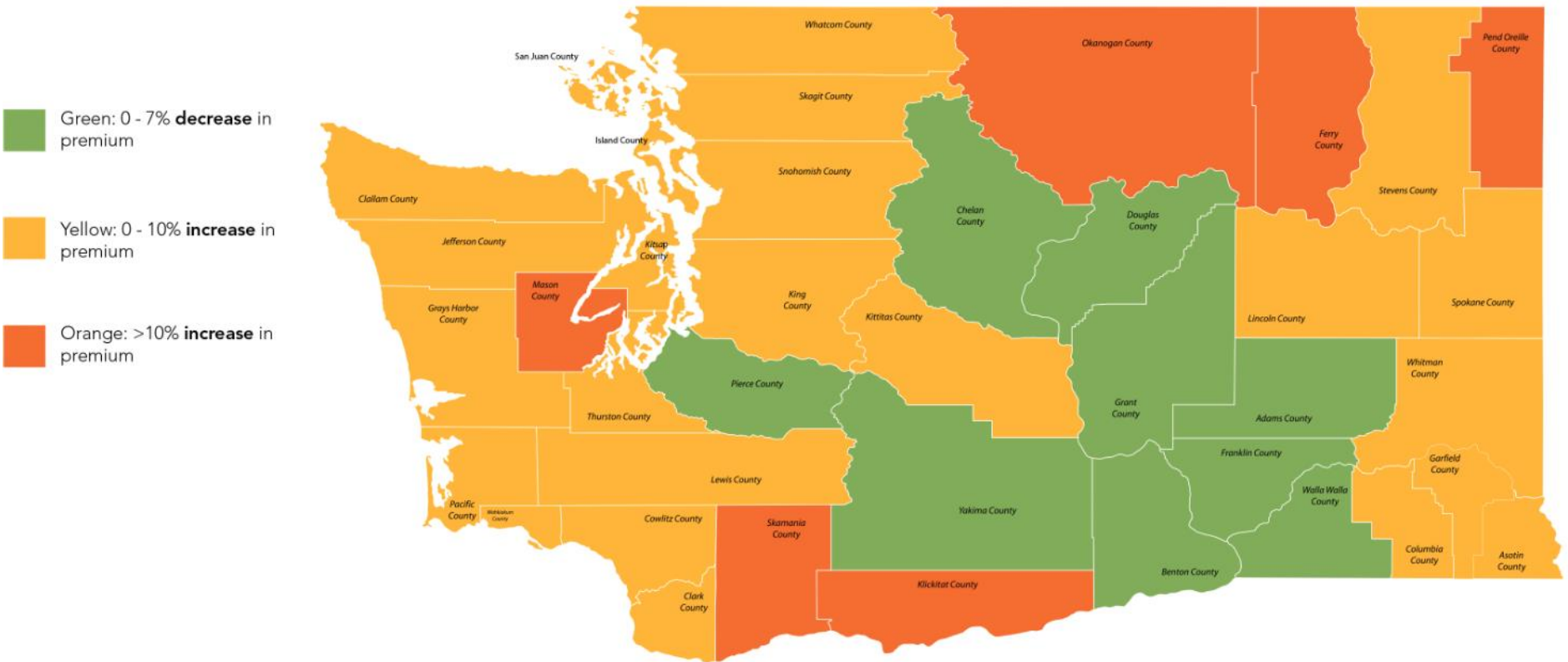
- Average premium changes 2016 to 2017 in the Exchange:
 - Gold plans: 13%% increase
 - Silver plans: 4% increase
 - Bronze plans: 6% increase
- Average deductible changes 2016 to 2017 in the Exchange:
 - Gold plans: 7% increase
 - Silver plans: 8% increase
 - Bronze plans: 5% increase



Premium change based on 40-year-old, non-smoker

Premium Increases Vary by County

Change in Second Lowest Cost Silver Premium (SLCSP) Rate '16 to '17
Average SLCSP Premium Increase is 8%



Based on 40-year-old unsubsidized, non-smoker

Subsidized Low-Income QHP Enrollees Shielded from Premium Increases

County	Year	Premium	150% FPL (~18k/yr)		250% FPL (~30k/yr)	
			Tax Credit	Cost to Consumer	Tax Credit	Cost to Consumer
Ferry (33% SLCSP increase)	2016	\$272	\$209	\$63	\$64	\$208
	2017	\$404	\$342	\$62	\$197	\$207
Spokane (7% SLCSP increase)	2016	\$209	\$146	\$63	\$1	\$208
	2017	\$224	\$162	\$62	\$17	\$207
King (6% SLCSP increase)	2016	\$223	\$160	\$63	\$15	\$208
	2017	\$238	\$176	\$62	\$31	\$207
Clark (5% SLCSP increase)	2016	\$292	\$229	\$63	\$84	\$208
	2017	\$308	\$246	\$62	\$101	\$207
Pierce (-7% SLCSP decrease)	2016	\$258	\$195	\$63	\$50	\$258
	2017	\$241	\$179	\$62	\$34	\$207

Based on 40-year-old, non-smoker



Average QHP Deductible Changes from 2016-2017

Metal Level	2016 Average Deductible	2017 Average Deductible	Change in Deductible
Bronze	\$5,693	\$5,977	\$284
Silver*	\$3,343	\$3,620	\$277
Gold	\$1,148	\$1,223	\$75



*Cost-Share Reductions (CSRs) available for those under 250% FPL

Looking Ahead

Challenges

- Affordability
- Changing Products & Provider Networks
- Market Stability
- Rural Access
- Changing Regulatory Environment

Opportunities

- Decision Support Tools
- Expanding Risk Pool
- Targeted Outreach

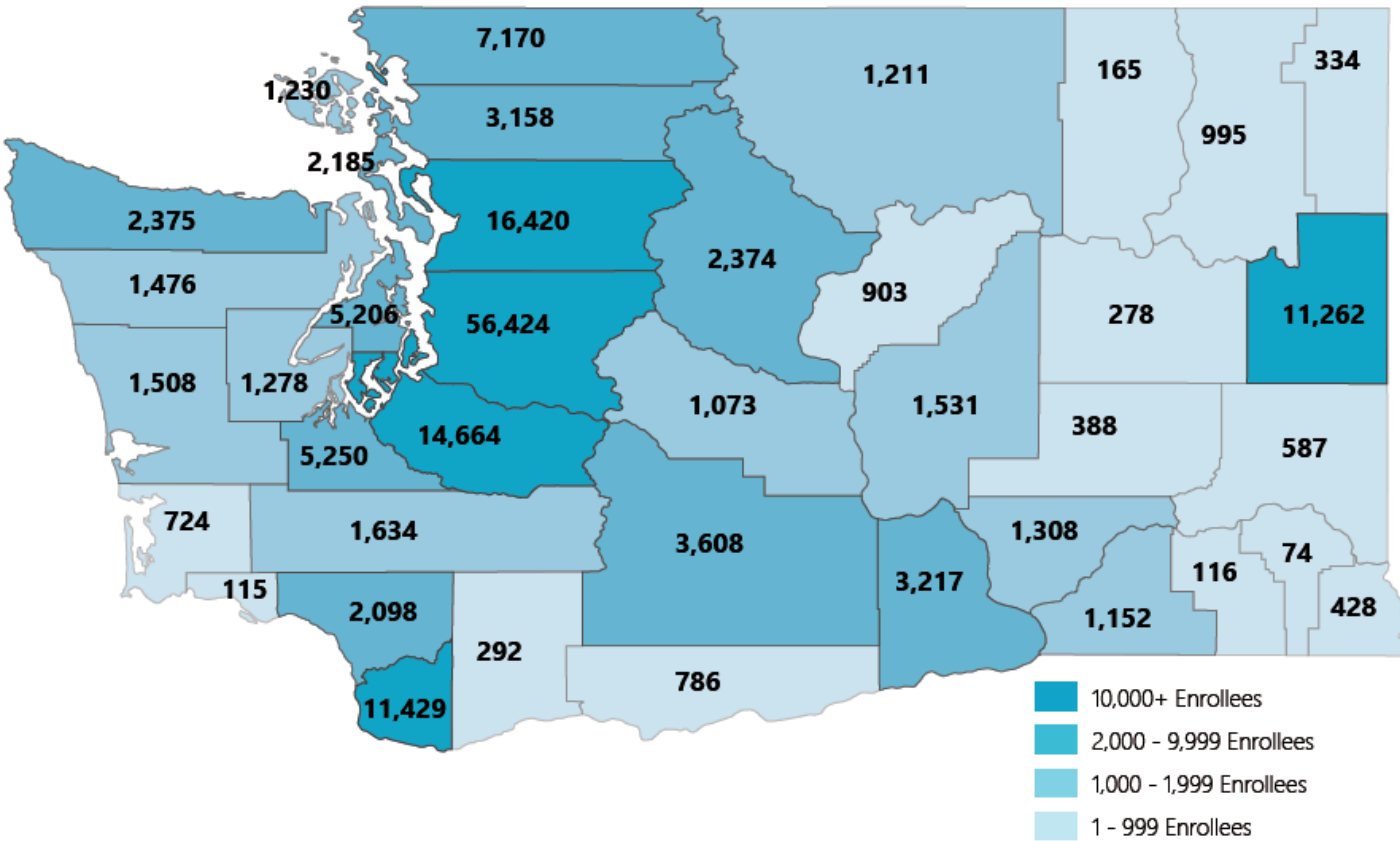




Appendix

FALL ENROLLMENT REPORT

QHP by County



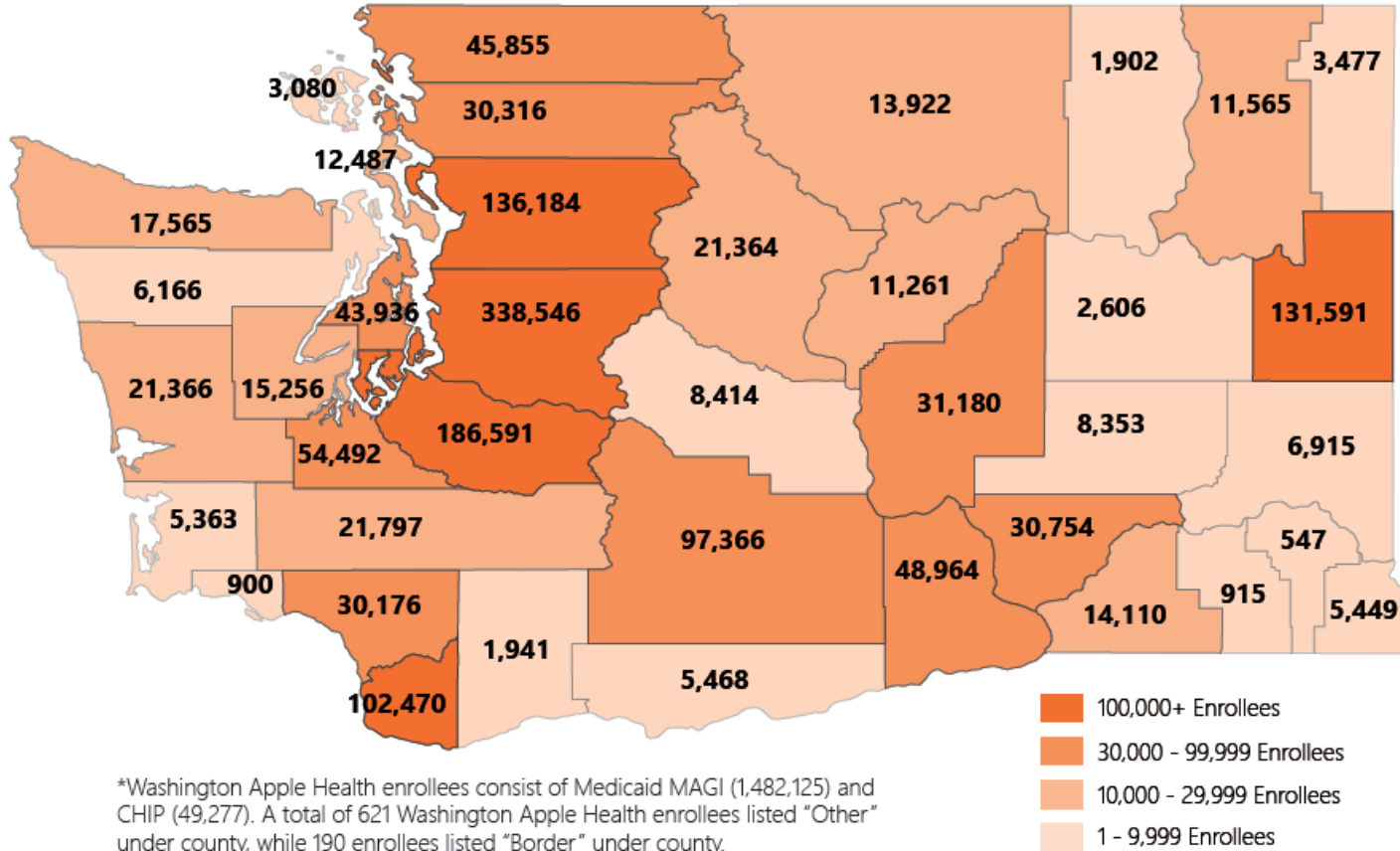
Top 10

KING.....	56,424
SNOHOMISH.....	16,420
PIERCE.....	14,664
CLARK.....	11,429
SPOKANE.....	11,262
WHATCOM.....	7,170
THURSTON.....	5,250
KITSAP.....	5,206
YAKIMA.....	3,608
BENTON.....	3,217



FALL ENROLLMENT REPORT

Washington Apple Health by County



Top 10

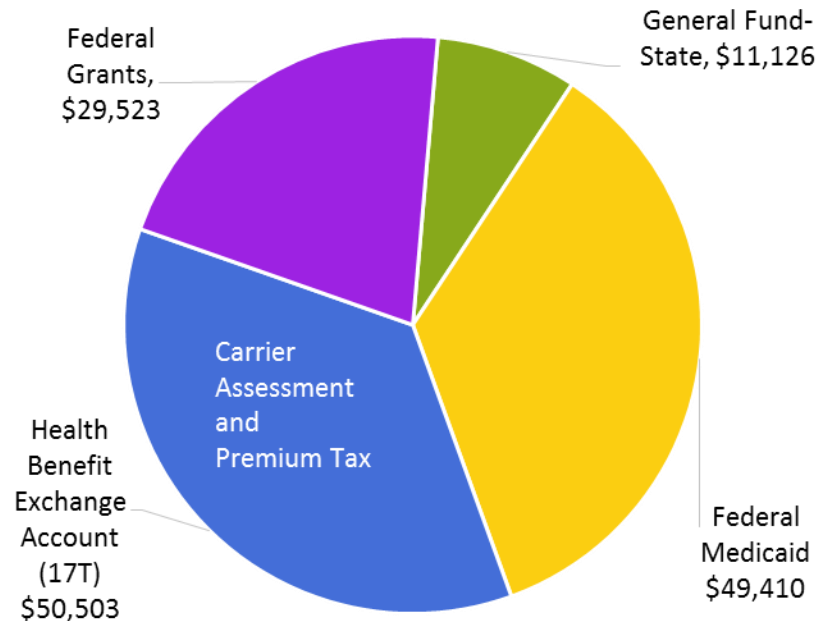
KING	338,546
PIERCE.....	186,591
SNOHOMISH	136,184
SPOKANE.....	131,591
CLARK.....	102,470
YAKIMA	97,366
THURSTON	54,492
BENTON	48,964
WHATCOM.....	45,855
KITSAP	43,936

*Washington Apple Health enrollees consist of Medicaid MAGI (1,482,125) and CHIP (49,277). A total of 621 Washington Apple Health enrollees listed "Other" under county, while 190 enrollees listed "Border" under county.

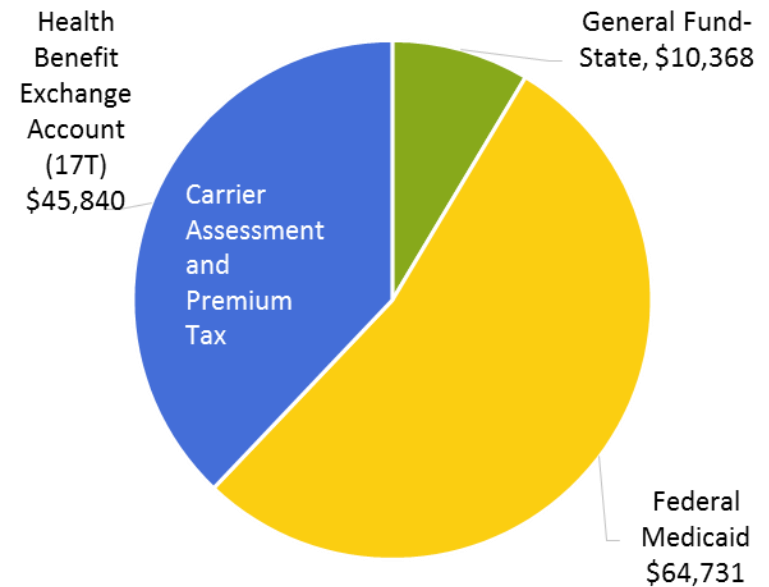


CURRENT VERSUS PROPOSED BUDGET – BY FUND SOURCE (IN THOUSANDS)

2015-17 Total Funding
\$140.6 million



Proposed 2017-19 Total Funding
\$120.9 million



Legislative Reports

www.wahbexchange.org/about-the-exchange/reports-data/

- Reports submitted to legislators include:
 - Annual Strategic Plan
 - Annual Detailed Financial Report
 - Annual Updates to 5 Year Spending Plan
 - Quarterly Spending Metrics Report
 - Monthly Financial Reports



The screenshot displays the Washington Health Benefit Exchange website. The header includes the logo and the text "washington healthbenefitexchange powering washington healthplanfinder". The navigation menu has links for Home, New Customers, Current Customers, News Center, and About the Exchange. The main content area is titled "Reports & Data" and lists several categories of reports and data, including Audits, Enrollee Satisfaction Survey Results, Enrollment, Legislative, and Performance Metrics. A sidebar on the left lists various sections, with "Reports & Data" highlighted.

washington
healthbenefitexchange
powering washington healthplanfinder

Home New Customers Current Customers News Center About the Exchange

What is the Exchange?
Exchange Staff
Exchange Board
Reports & Data
▶ Audit Reports
▶ Enrollee Satisfaction Survey Results
▶ Enrollment Reports & Data
▶ Legislative Reports & Presentations
▶ Performance Dashboard
▶ Public Records Request
Committees & Workgroups

Reports & Data

Audits

- ▶ [Audit Reports](#)

Enrollee Satisfaction Survey Results

- ▶ [Toplines & Reports](#)

Enrollment

- ▶ [Reports & Data](#)

Legislative

- ▶ [Reports & Presentations](#)

Performance Metrics

- ▶ [Dashboard](#)



Five Year Strategic Plan

Core Outcomes

- Define and Deliver Operational Excellence
- Increase Number of Insured and Access to Affordable Coverage
- Advance Consumer Choice and Decision-Making
- Promote Equity Across System



Key OE4 Dates

Nov. 1	Open Enrollment begins!
Dec. 15	<i>Soft</i> enrollment deadline for coverage effective Jan. 1, 2017.
Dec. 23	Final enrollment deadline for coverage effective Jan. 1, 2017. Customers ineligible for auto renewal or those interested in changing their 2017 coverage must select and finalize coverage.
Jan. 1	Coverage begins for customers eligible for auto renewal and customers who selected and finalized coverage by Dec. 23.
Jan. 23	Enrollment deadline for coverage effective Feb. 1, 2017.
Jan. 31	Open Enrollment ends! Enrollment deadline for coverage effective Mar. 1, 2017.



QHP Renewal Process

www.wahbexchange.org/renew

- Eligible customers auto-renewed into the same plan (if available) or a similar plan
- After auto-renewal, customers can shop and change plans during open enrollment (starting Nov. 1)
- Auto renewals effective for Jan. 1 coverage



New Family Dental Plans

www.wahbexchange.org/dental

- Current: Children (18 or younger) must enroll in a pediatric dental plan if they enroll in QHP coverage.
- New in 2017: All household members may enroll in a dental plan if they enroll in QHP coverage.
 - Dental plans can cover just adults, adults and children, or children only
 - Consumers decide which household members they would like to cover when they shop



New Shopping Tips

- Customers shopping online now receive alerts with educational tips on comparing plans and reducing costs.

Health plans come in categories called metal levels

	BRONZE	SILVER	GOLD
Monthly premium	\$	\$\$	\$\$\$
Costs when you get care	\$\$\$	\$\$	\$

Platinum and Catastrophic plans may also be available

Previous Next >

Find a deductible that works for you

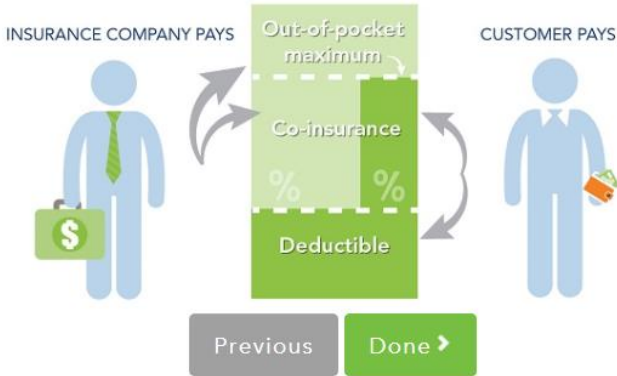


HOW IT WORKS

If your plan has a \$2,500 deductible, you'll pay \$2,500 out-of-pocket before your plan starts to pay for some of the costs of your care.

Previous Next >

Understand your health care costs



Health Literacy: Explaining Costs

Health Care Costs through the Year

	<p>Your premium is the amount you pay each month for your health plan.</p> <p>premium</p> 
	<p>At the start of the year, you pay for most of your health care until you've reached your deductible.</p> <p>deductible</p>  <p style="font-size: 48px; font-weight: bold; color: #add8e6;">1</p>
	<p>Once you've met your deductible amount, you will share the cost of care with your insurance company. This is called "co-insurance".</p> <p>co-insurance</p>  <p style="font-size: 48px; font-weight: bold; color: #add8e6;">2</p>
	<p>Once you've hit your out-of-pocket maximum, your health plan pays all of your covered services for the rest of the year.</p> <p style="text-align: center; color: #4a86e8; font-weight: bold;">YOUR COST? FREE</p> <p>out-of-pocket maximum</p> <p style="font-size: 48px; font-weight: bold; color: #add8e6;">3</p>

Metal Level Guide

Plans in *Washington Healthplanfinder* are separated into four categories, called metal levels. Find out what metal level may be right for you.

Answer a few questions about yourself	BRONZE	SILVER	GOLD	PLATINUM
How often do you go to the doctor?	Annual physical	1-3 times/year	4+ times/year	
How many prescription drugs do you need/use?	None	1-3 drugs	 4+ drugs	
How many times do you go to the ER in a year?	Once or less	Maybe a few times	Often	
Are you planning to have surgery or have a baby?	No	Maybe	Yes	
If you get sick, you'd be willing to pay a _____	\$3,750 - \$6,500 deductible*	\$1,250 - \$5,000 deductible*	\$250 - \$2,000 deductible*	
How much are you willing to pay for your monthly premium?	\$	\$\$	\$\$\$ - \$\$\$\$	
Do you qualify for lower out-of-pocket costs, called Cost Sharing Reductions?	No	Yes? You must choose a Silver plan to get these cost savings!	No	

This is an educational tool only and is not intended as a plan recommendation. Health insurance plans differ. *Based on 2015 plan pricing.



Health Literacy: Explaining Costs

Shopping Tip #1:


Health plans come in categories, called metal levels

	 BRONZE	 SILVER	 GOLD
Monthly premium	\$	\$\$	\$\$\$
Costs when you get care	\$\$\$	\$\$	\$

Platinum and Catastrophic plans may also be available

Shopping Tip #2:


Find a deductible that works for you



How it works:
If your plan has a \$2,500 deductible, you'll pay \$2,500 out of your own pocket before your health plan starts to pay some of your health care costs.

How Insurance Works

Health insurance protects you from high costs.




EXAMPLE HEALTH PLAN

- ☐ \$250 ER co-pay
- ☐ \$2,000 deductible
- ☐ 20% co-insurance



\$10,000 ER visit



BILL
ER visit: \$10,000

Patient pays:
ER co-pay (\$250)
+ deductible (\$2,000)
+ 20% co-insurance of remainder of bill (\$1,550)
\$250+ \$2,000+ \$1,550

Patient Total: \$3,800

Key Terms

Co-pay

A fixed amount you pay for a covered health care service.

Deductible

The amount you will spend on your health care before your health plan starts to pay some of your health care costs.

Co-insurance

Your share of the cost of a covered health care service, after you have paid your health plan's deductible.



Without health insurance: \$10,000!

Insurance costs throughout the year

At the beginning of the year, **you pay** for most of your health care until you reach your deductible.



deductible



Once you've met your deductible amount, you will **share the cost** of care with your health plan.

co-insurance



YOUR COST? FREE

Once you've hit your out-of-pocket maximum, your **insurance plan pays all** of your covered services for the rest of the year.

out-of-pocket max



Finding a local Navigator or Broker

Home

Español

Sign In

Customer Support



In-person and over-the-phone assistance is available at no cost to you.

Find a navigator

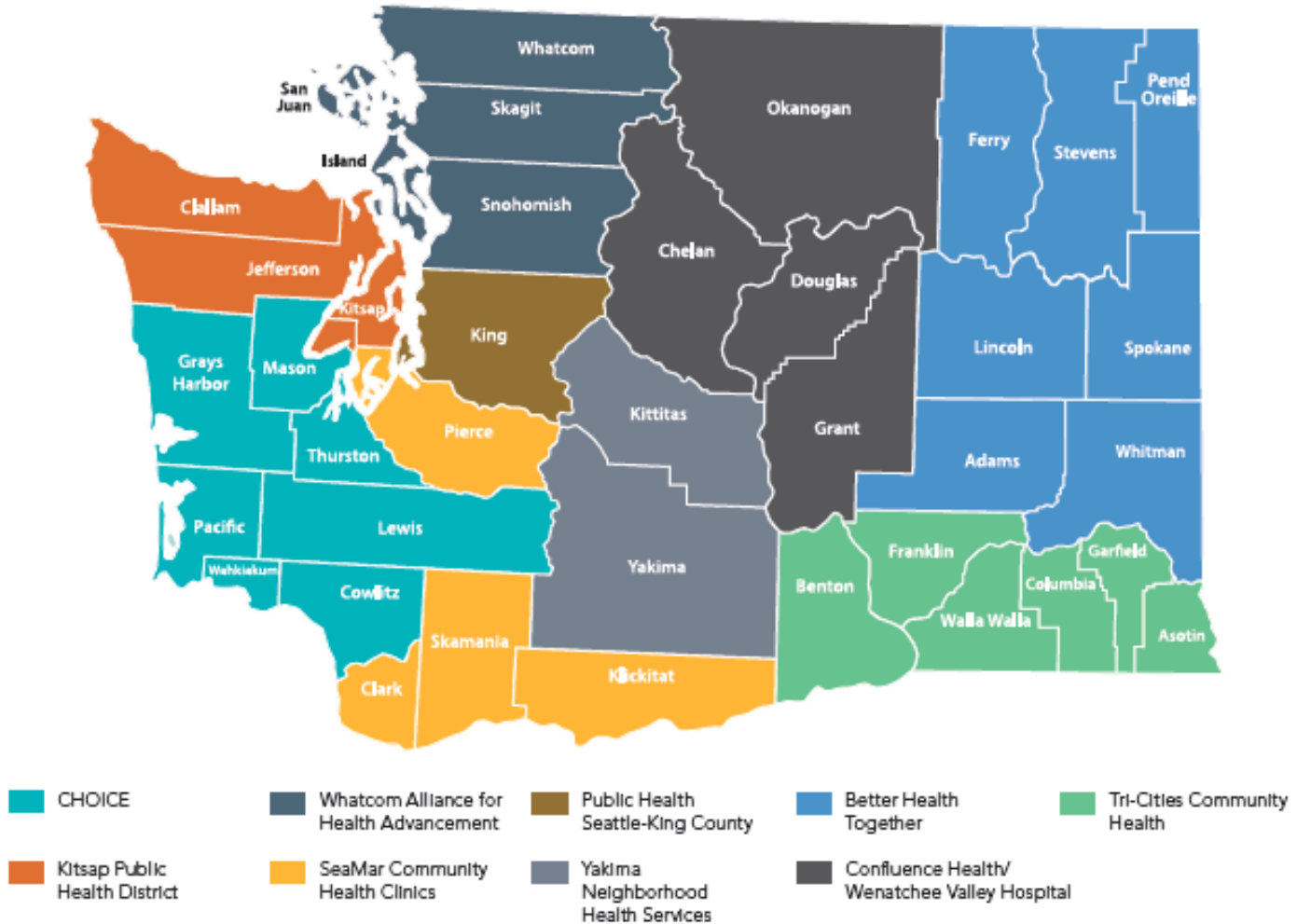
Find a broker



Navigator Lead Organizations

www.wahbexchange.org/partners/navigators/

Service Area by County



Consumer Assistance: Customer Support Center

- 1-855-WAFINDER (1-855-923-4633)
- Located in Spokane Valley, WA
- Hours of Operations: 8am-8pm M-F (except state holidays)
- Assist with
 - Applying for or renewing health care coverage
 - Health Insurance Premium Tax Credit (HIPTC) questions
 - Qualified Health and Dental Plans(QHP/QDP) questions
 - Healthplanfinder Business questions



Additional Resources

www.wahealthplanfinder.org

- Customer Support @ top right of home page
- 1-855-WAFINDER (1-855-923-4633)
- TTY/TTD for Deaf : 1-855-627-9604

www.wahbexchange.org

- Partner Toolkit @ footer



[WAHealthplanfinder](https://www.facebook.com/WAHealthplanfinder)



[@waplanfinder](https://twitter.com/waplanfinder)



[waplanfinder](https://www.youtube.com/waplanfinder)



Partner Toolkit

Click on the icons below for valuable resources to use when helping customers enroll through *Washington Healthplanfinder*.





washington
healthplanfinder

click. compare. covered.