

WASHINGTON HEALTH BENEFIT EXCHANGE

[wahealthplanfinder.org](http://wahealthplanfinder.org)

# SUPPLEMENTAL REPORT: UNINSURED SPECIAL ENROLLMENT PERIOD

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March 10 - May 8, 2020



## Our Mission

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The Washington Health Benefit Exchange seeks to redefine people's experience with health care. Our mission is to radically improve how Washington residents secure health insurance through innovative and practical solutions, an easy-to-use customer experience, our values of integrity, respect, equity and transparency, and by providing undeniable value to health care community.

## Our Work

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The Exchange is responsible for the operation of *Washington Healthplanfinder*, an easily accessible, online marketplace for individuals and families to find, compare and enroll in Qualified Health Plans, Qualified Dentals Plans and Washington Apple Health (Medicaid).

*Washington Healthplanfinder* connects 1 out of every 4 Washingtonians to their health coverage and offers:

- Side-by-side comparisons of Qualified Health Plans and Qualified Dental Plans
- Tax credits or financial help to pay for co-pays and premiums
- Expert customer support online, by phone or in-person through local organizations or insurance brokers

## Report Overview

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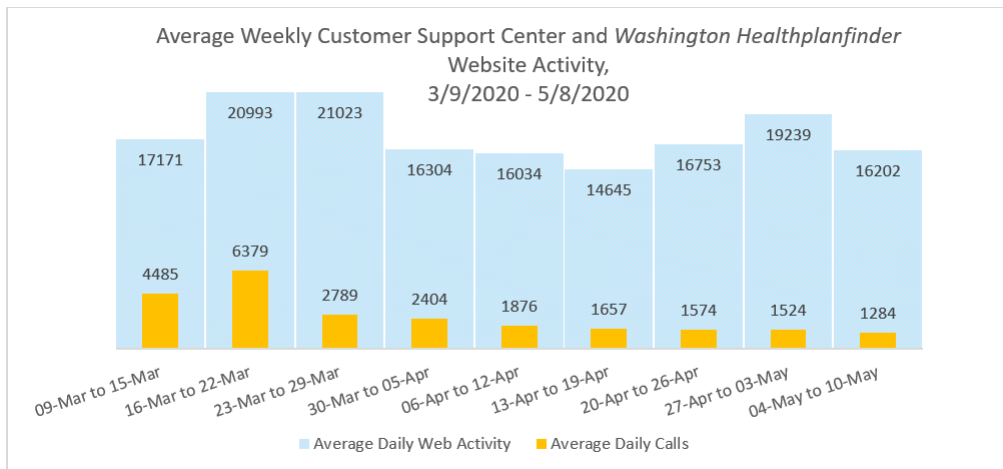
In response to the COVID-19 pandemic, the Exchange opened a special enrollment period for uninsured customers from March 10 - May 8, 2020. During that time, nearly 22,000 individuals signed up for health coverage, including about 7,000 uninsured through the new special enrollment period (SEP) and 15,000 through existing, ongoing SEPs triggered by qualifying events like loss of employer coverage, loss income (new subsidy eligibility), and other changes in program eligibility.

This data snapshot provides additional information about the nearly 22,000 who signed up, and how this activity compares to 2019.

The overall impact on net qualified health plan enrollments has yet to be determined. While an increased number of customers have signed up for coverage, not all of them are expected to complete the enrollment process by making a payment. In addition, an increased number of customers are transitioning from qualified health plan coverage to Washington Apple Health, and some are dropping coverage. The Exchange will continue to track this market movement which will be the subject of future analyses.

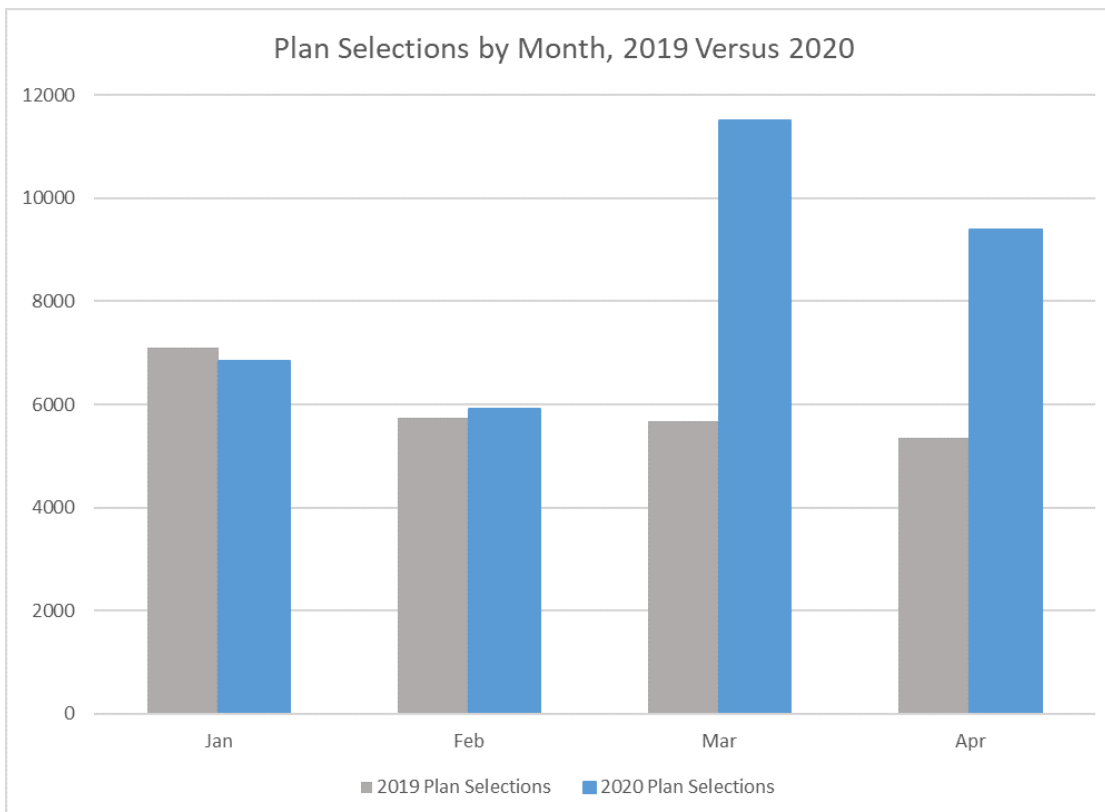
## Overall Washington Healthplanfinder Activity

During the opening weeks of the special enrollment period, website activity on Washington Healthplanfinder increased by 40% (from an average of 15,000 daily web sessions to over 21,000) and Customer Support Center activity doubled (from an average of 3,000 daily calls to over 6,000).



## Sign up Activity in March and April of 2020 Compared to 2019

Over April and March of 2020, the number of people signing up doubled compared to the same period last year.

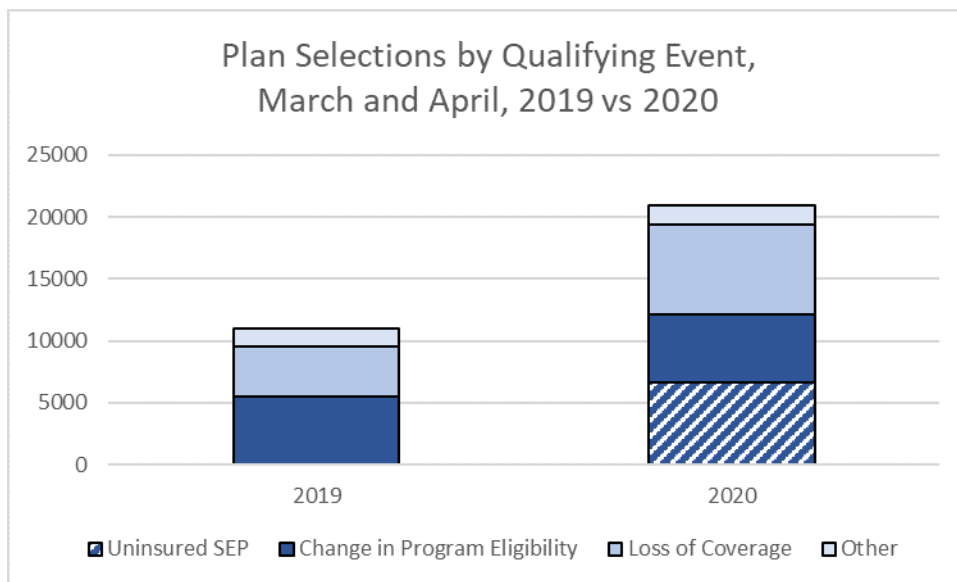


## Sign up Activity: By Type of Qualifying Event

The increase in plan selections during April and March of 2020 was driven by the 7,000 uninsured customers who signed up using the new special enrollment opportunity (“Uninsured SEP”), and an 80% increase in customers using the existing special enrollment period for loss of coverage (including employer coverage, COBRA, or other types of minimum essential coverage). Individuals who lose their existing health coverage can sign up through Washington Healthplanfinder up to 60 days before or after their coverage end date.

Additional qualifying events that typically open a special enrollment period (“Typical SEPs”) include:

- A change in income that makes someone newly eligible for the federal subsidies (including people currently receiving coverage off-Exchange)
- A change in program eligibility
- A change in household composition (marriage, birth or adoption of a child)
- A move within the state
- A loss of coverage through a health sharing ministry that has received a cease and desist order from the Washington office of Insurance Commissioner for fraudulent activity



## Sign up Activity: By New and Returning

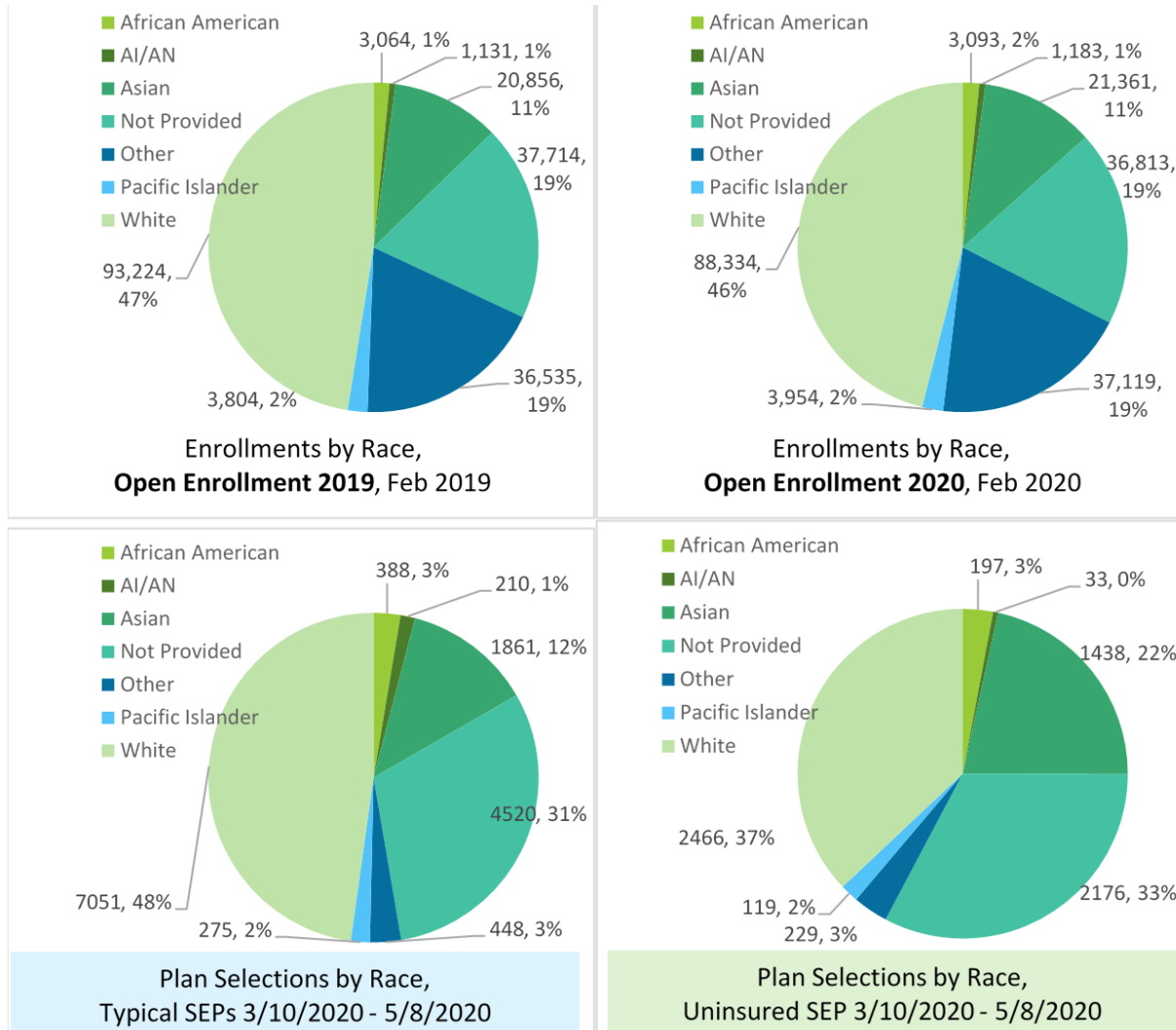
Among those who signed up from March 10 - May 8, a much higher percentage were new customers. The percent increased from 19% among those who enrolled during the latest open enrollment period (OE7) to 75% among the total who signed up (79% among those using the Uninsured SEP and 73% among those using Typical SEPs).

	Typical SEPs	Uninsured SEP	Total	Percent
<b>New Customers</b>	10,910	5,465	16,375	75%
<b>Returning Customers</b>	4,062	1,468	5,530	25%

Note: sum of Typical SEPs and Uninsured SEP columns vary slightly from other report totals due to changes in plan selection since May 8.

## Sign up Activity: By Race and Ethnicity

When looking at the self-reported race and ethnicity of customers who signed up from March 10 - May 8, a higher percentage of people of color signed up using the new Uninsured SEP. This increase was driven by a nearly 10% increase in the number of Asian customers who signed up using the new SEP, compared to the Typical SEPs.



Race	Typical SEPs	Uninsured SEP	Total	Percent
African American	388	197	585	3%
AI/AN	210	33	243	1%
Asian	1861	1438	3299	15%
Not Provided	4520	2176	6696	31%
Other	448	229	677	3%
Pacific Islander	275	119	394	2%
White	7051	2466	9517	44%
<b>Grand Total</b>	<b>14753</b>	<b>6658</b>	<b>2111</b>	<b>100%</b>

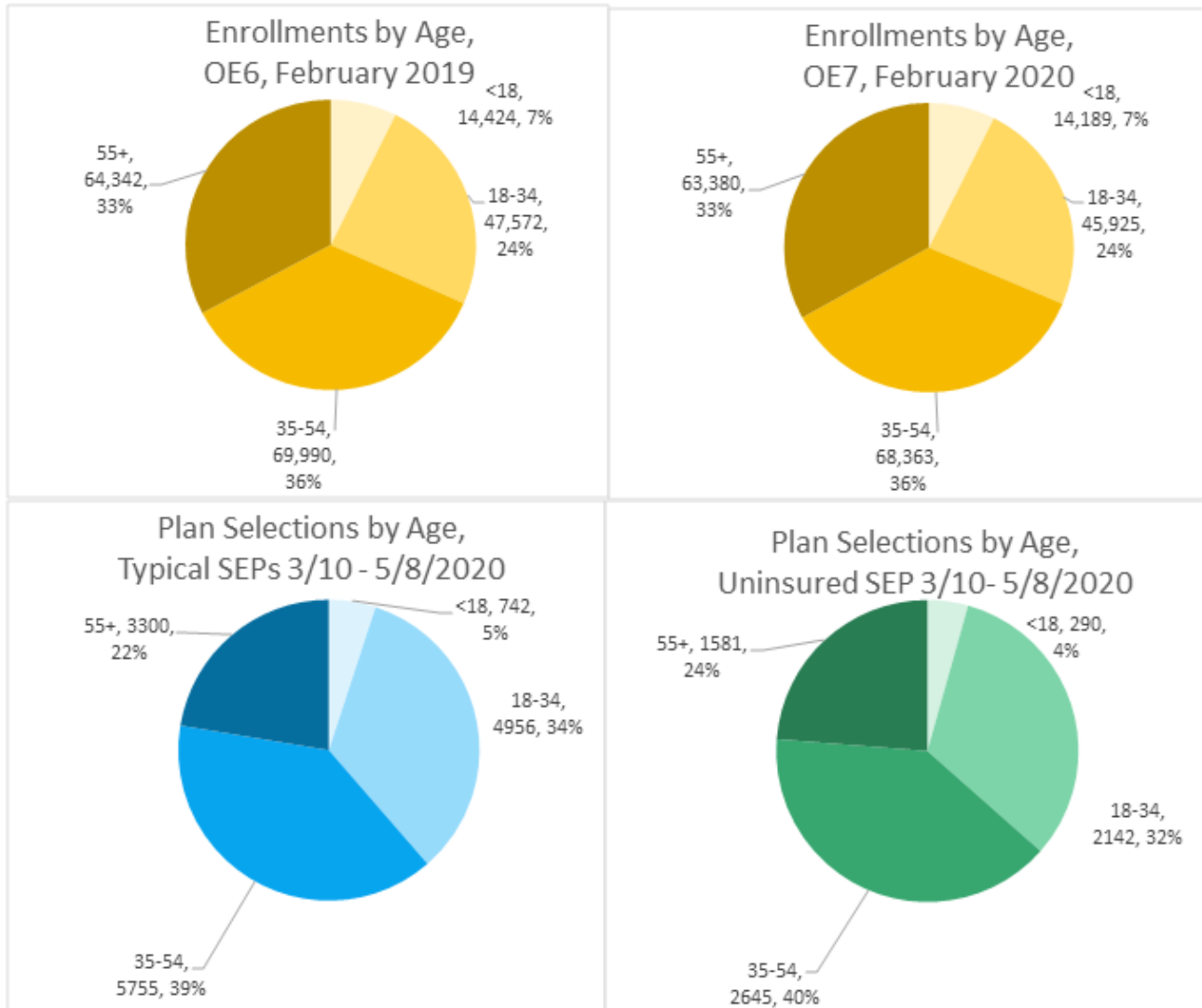
Groups of <1% not shown separately (Hawaiian: 16, Multi-race: 150)

Ethnicity	Typical SEPs	Uninsured SEP	Total	Percent
Hispanic	843	491	1334	6%
Non-Hispanic	13910	6167	20077	94%
<b>Grand Total</b>	<b>14753</b>	<b>6658</b>	<b>21411</b>	<b>100%</b>

## Sign up Activity: By Age

Consistently among qualified health plan enrollees, one-third are under 35 years old, one-third are between 35-54 years old, and a third are over 55 years old.

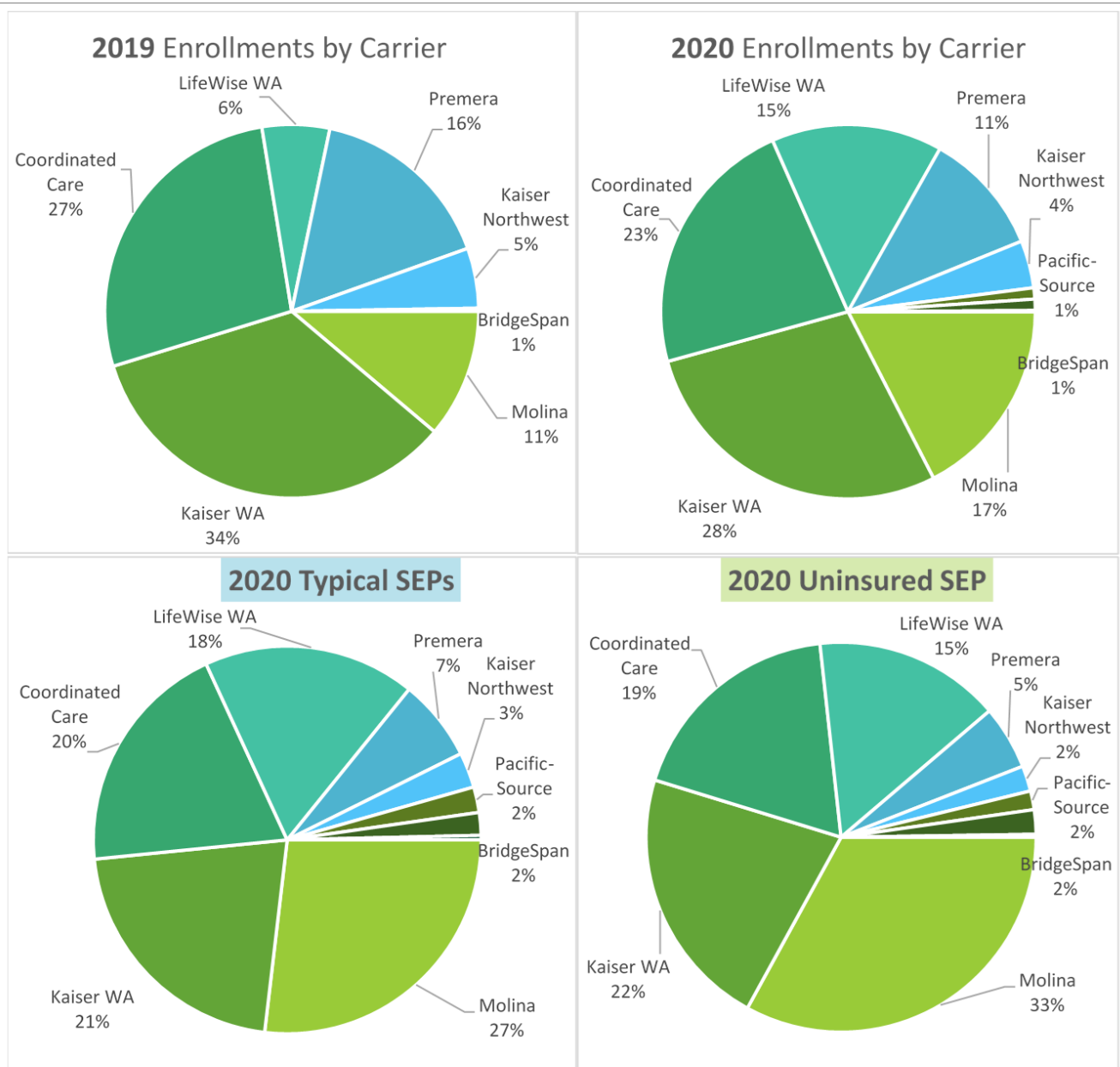
Among those who signed up from March 10 - May 8, a higher percentage were younger. Notably, the percent between 18-34 years old increased from 24% among those who enrolled during the latest open enrollment period (OE7), to 32% among those using the Uninsured SEP and 34% among those using Typical SEPs.



## Sign up Activity: By Carrier

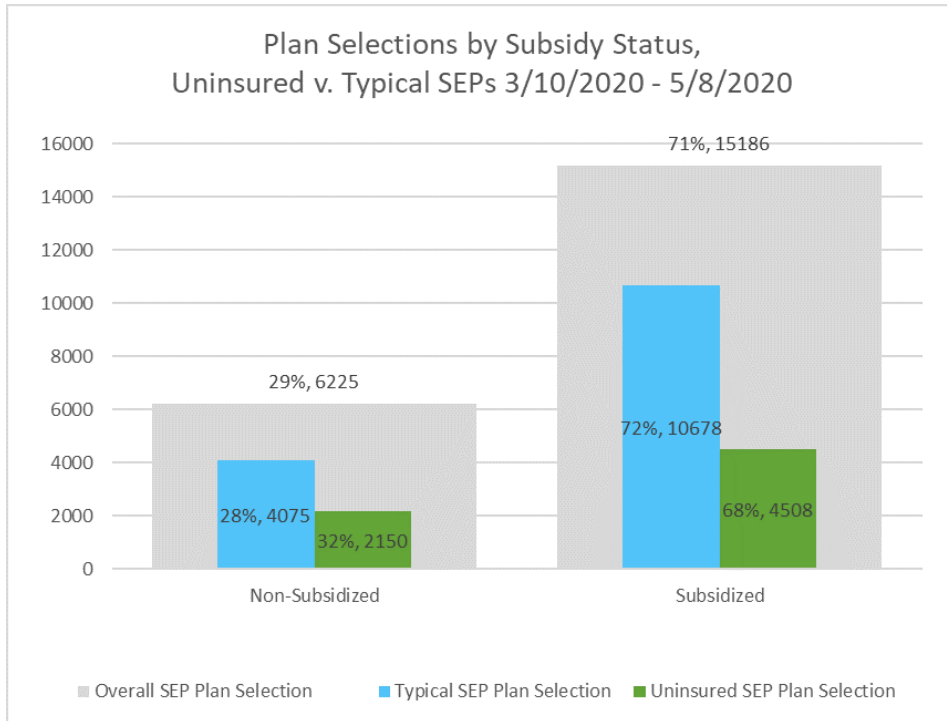
The distribution of qualified health plan enrollees among participating carriers shifted slightly from 2019 to 2020; the three carriers with the most enrollment experienced slight decreases.

Among those who signed up from March 10 - May 8, Molina and Kaiser Foundation Health Plan of Washington captured the largest share followed by Coordinated Care Corporation and LifeWise Health Plan of Washington.



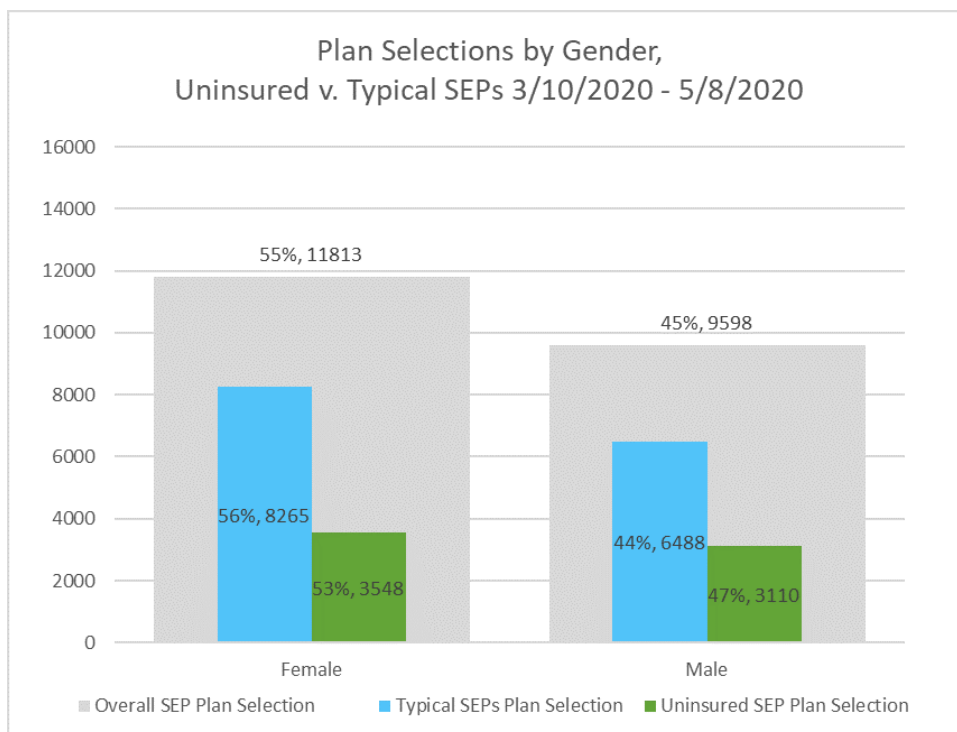
## Sign up Activity: By Subsidy Status

Among those who signed up from March 10 - May 8, a higher percentage were subsidized. The percent increased from 62% among those who enrolled during the latest open enrollment period (OE7) to 71% among the total who signed up (68% among those using the Uninsured SEP and 72% among those using Typical SEPs).



## Sign up Activity: By Gender

Among those who signed up from March 10 - May 8, the distribution of females (55%) and males (45%) mirrored that of those among those who enrolled during the latest open enrollment period (OE7).

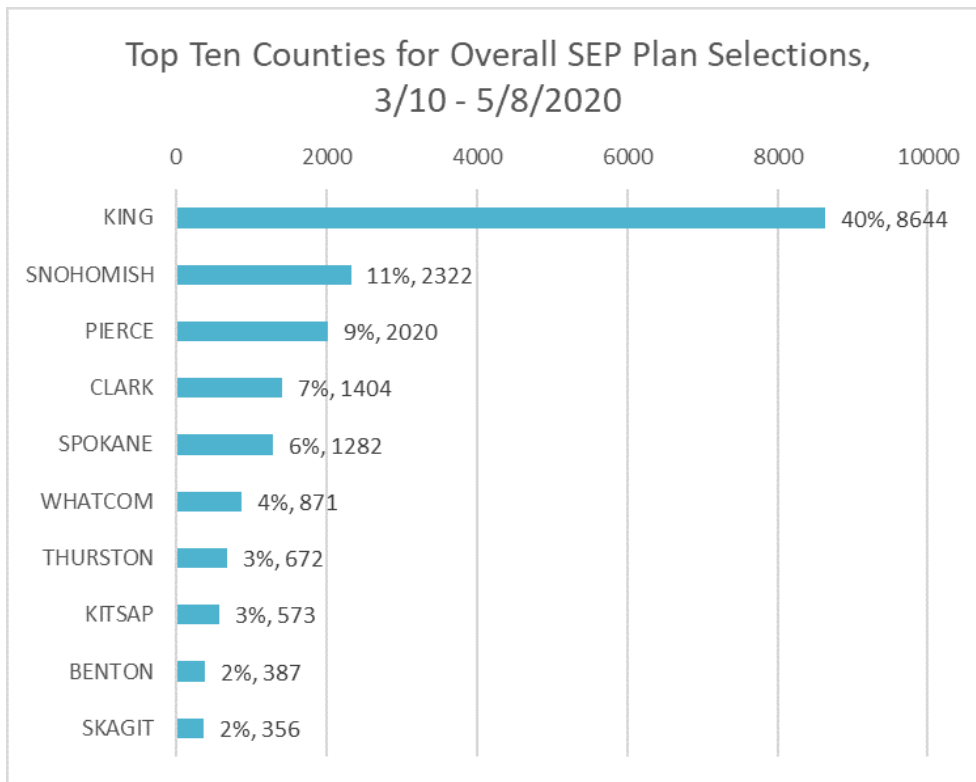




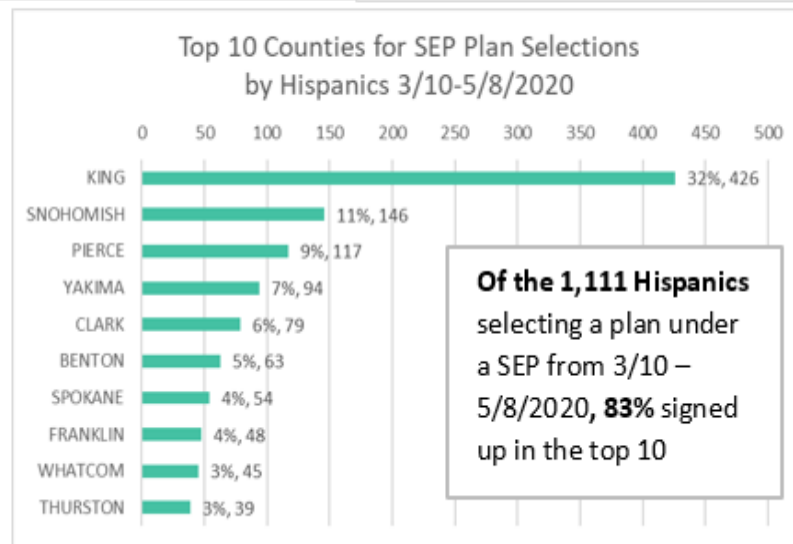
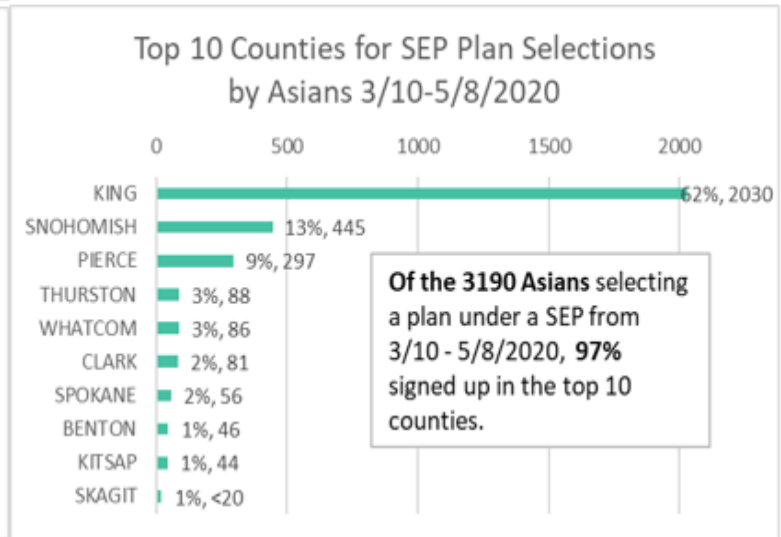
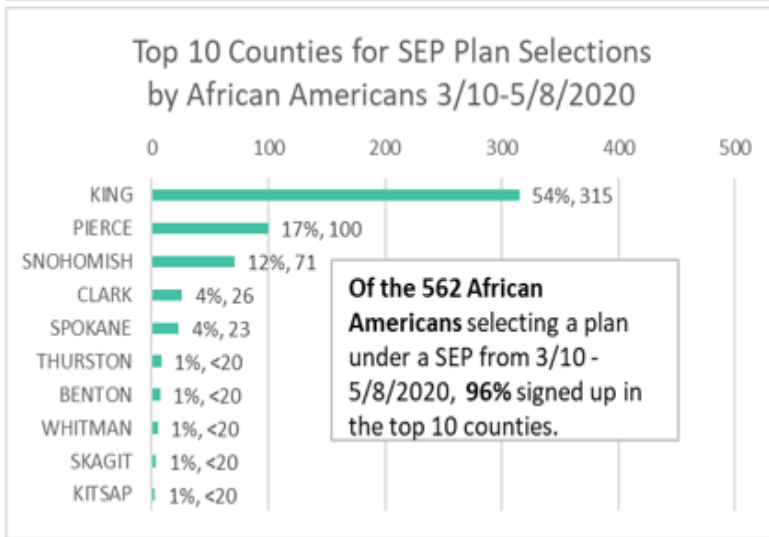
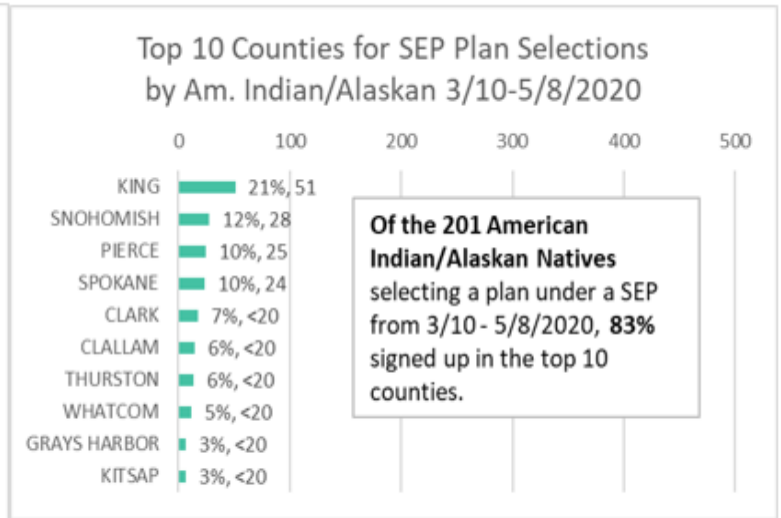
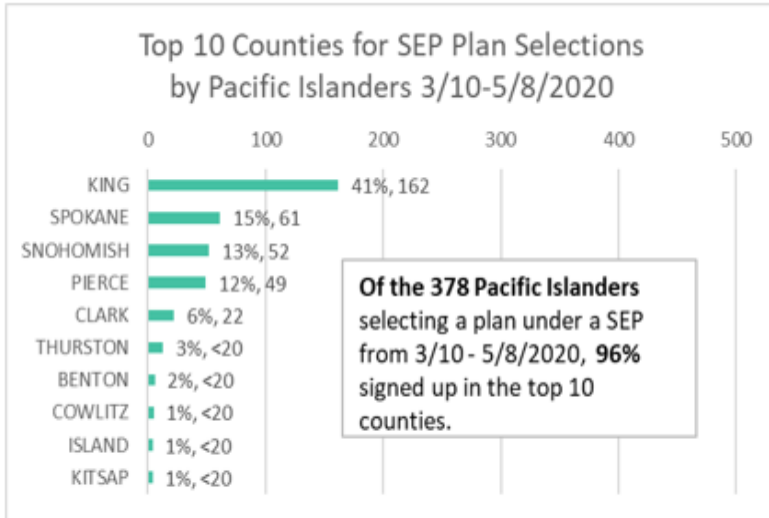
## Sign up Activity: By Geography

About 87% of the sign-up activity from March 10 – May 8 occurred in 10 counties. The top 10 counties, and the percentage of sign up activity that occurred in them, varied slightly when viewed by race and ethnicity.

Sign ups by county is also included. Across all counties, about 30% of those who signed up used the Uninsured SEP and 70% used Typical SEPs.



## Sign up Activity: By Geography, Race and Ethnicity





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