

Washington Health Benefit Exchange Public Health Emergency Special Enrollment & American Rescue Plan Act Implementation



Background

In response to the COVID-19 pandemic, the Exchange was the first in the country to open a Public Health Emergency (PHE) Special Enrollment Period (SEP) enabling Washingtonians to sign up for coverage outside of Open Enrollment.

A subsequent SEP was open from February 15, 2021, through August 15, 2021, during which the American Rescue Plan Act (ARPA) was passed (March).

Within two months, the Exchange was again among the first in the country to make all the new savings under ARPA available to Exchange customers, including the extra help for those reporting unemployment income in 2021 (updates were made in *Washington Healthplanfinder* on May 6, 2021).

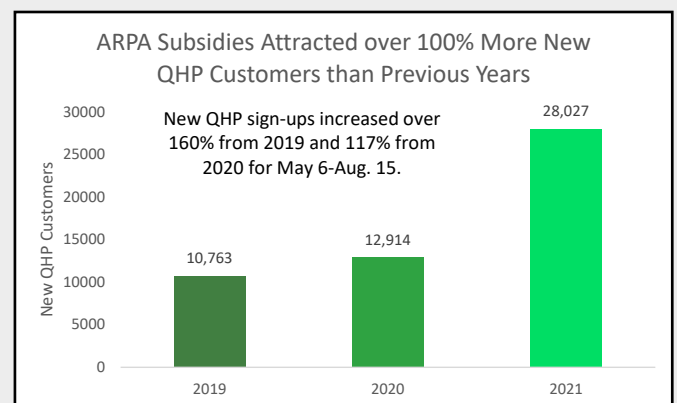
In addition, the Exchange automatically applied the new ARPA savings to eligible current customers – so they could receive lower premiums without needing to take additional action. This action was followed by outreach efforts to reach new customers and those who needed to take further action to receive additional savings.

Record Numbers of Washingtonians Signed Up for Health Care Coverage During 2021 Special Enrollment Period (February 15 - August 15)

- More than 57,000 Washingtonians signed up for health care coverage between February 15 and August 15 on the state's insurance marketplace, *Washington Healthplanfinder*.
- Of them, 46,000 were new customers.

Surge in enrollments due to increased savings through the American Rescue Plan Act

More than 36,000 customers signed up for health coverage through *Washington Healthplanfinder* after ARPA was implemented. Among them, 28,000 were new, which represents a 117% increase in new customers over the same time period in 2020 and a 160% increase compared to 2019.



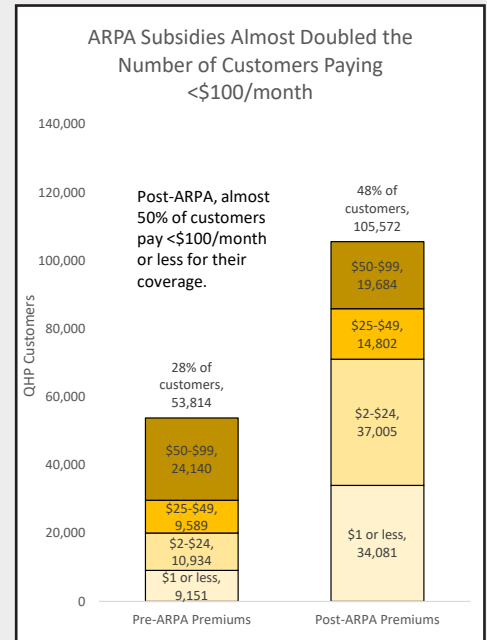
Questions? Contact Joan Altman, Director of Government Affairs and Strategic Partnerships, Washington Health Benefit Exchange
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Nearly half of all *Washington Healthplanfinder* customers pay less than \$100 per month

- More than 34,000 customers now receive health coverage for \$1 per month or less
- Middle income families who were previously ineligible for federal savings saw their monthly premiums drop by nearly \$200 per month on average.



Under ARPA, significant new savings became available to *Washington Healthplanfinder* customers across the state

American Rescue Plan Act (ARPA): Implementation Impacts by Congressional District									
Congressional District	Overall QHP Customers			QHP Customers, New/Increased Savings Post ARPA					
	Customers	Post ARPA Average Net Premium (per person)	Post ARPA % of Customers with < \$1 Premium	Total Number of Customers Helped	Number Since May 6	Number New Since May 6	Average Net Premium, Total Customers Helped	Average Monthly Subsidy Increase, Total Customers Helped	
1	26,370	\$ 228	11%	17,357	3,937	3,034	\$ 120	\$ 90	
2	24,372	\$ 170	19%	18,667	3,946	3,035	\$ 110	\$ 92	
3	20,984	\$ 162	28%	17,279	3,709	2,858	\$ 96	\$ 87	
4	12,145	\$ 174	14%	9,493	2,114	1,745	\$ 117	\$ 93	
5	18,128	\$ 183	13%	13,594	3,009	2,431	\$ 131	\$ 94	
6	20,774	\$ 225	18%	15,007	3,195	2,455	\$ 116	\$ 90	
7	32,084	\$ 248	9%	19,483	4,980	3,756	\$ 108	\$ 91	
8	22,139	\$ 207	13%	15,331	3,565	2,748	\$ 119	\$ 91	
9	28,579	\$ 190	13%	19,583	4,798	3,592	\$ 115	\$ 88	
10	16,257	\$ 175	21%	12,321	2,926	2,374	\$ 97	\$ 94	
Grand Total	221,832	\$ 201	15%	158,115	36,180	28,027	\$ 108	\$ 91	

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American Rescue Plan Act (ARPA): Implementation Impacts by Legislative District									
Washington State Legislative District	Overall QHP Customers			QHP Customers, New/Increased Savings Post ARPA					
	Customers	Post ARPA Average Net Premium (per person)	Post ARPA % of Customers with < \$1 Premium	Total Number of Customers Helped	Number Since May 6	Number New Since May 6	Average Net Premium, Total Customers Helped	Average Monthly Subsidy Increase, Total Customers Helped	
1	5,172	\$ 214	14%	3,471	827	640	\$ 120	\$ 90	
2	2,942	\$ 184	21%	2,264	519	417	\$ 110	\$ 92	
3	3,414	\$ 157	15%	2,637	624	502	\$ 96	\$ 87	
4	4,290	\$ 190	12%	3,168	787	638	\$ 117	\$ 93	
5	5,464	\$ 258	9%	3,208	758	586	\$ 131	\$ 94	
6	3,876	\$ 193	12%	2,766	612	502	\$ 116	\$ 90	
7	3,857	\$ 181	14%	2,971	595	470	\$ 108	\$ 91	
8	2,876	\$ 186	12%	2,144	501	426	\$ 119	\$ 91	
9	2,592	\$ 176	15%	2,063	413	341	\$ 115	\$ 88	
10	4,550	\$ 184	12%	3,557	662	500	\$ 97	\$ 94	
11	5,431	\$ 152	14%	4,079	935	674	\$ 83	\$ 82	
12	4,506	\$ 187	17%	3,490	706	546	\$ 108	\$ 102	
13	3,136	\$ 197	14%	2,362	457	353	\$ 112	\$ 89	
14	3,016	\$ 166	20%	2,430	528	421	\$ 100	\$ 91	
15	1,682	\$ 149	15%	1,359	321	278	\$ 94	\$ 84	
16	2,752	\$ 184	13%	2,134	458	366	\$ 118	\$ 89	
17	4,797	\$ 147	30%	4,017	877	663	\$ 97	\$ 82	
18	4,889	\$ 184	24%	3,863	858	639	\$ 117	\$ 93	
19	3,399	\$ 147	35%	2,856	530	421	\$ 77	\$ 81	
20	3,223	\$ 186	20%	2,603	576	464	\$ 117	\$ 90	
21	5,160	\$ 178	22%	3,740	899	698	\$ 96	\$ 87	
22	4,092	\$ 194	18%	2,996	672	535	\$ 109	\$ 89	
23	4,698	\$ 289	8%	2,999	613	469	\$ 165	\$ 99	
24	5,282	\$ 209	27%	4,061	748	555	\$ 107	\$ 102	
25	3,475	\$ 167	22%	2,672	627	508	\$ 100	\$ 89	
26	3,968	\$ 249	13%	2,678	611	469	\$ 142	\$ 100	
27	3,842	\$ 179	22%	2,894	719	566	\$ 98	\$ 92	
28	2,967	\$ 197	20%	2,124	513	422	\$ 106	\$ 87	
29	2,867	\$ 125	27%	2,378	609	507	\$ 75	\$ 83	
30	3,987	\$ 145	16%	3,164	805	630	\$ 83	\$ 79	
31	3,853	\$ 199	16%	2,747	677	528	\$ 114	\$ 97	
32	5,698	\$ 202	15%	3,939	883	660	\$ 105	\$ 89	
33	4,267	\$ 126	17%	3,411	819	623	\$ 72	\$ 79	
34	6,351	\$ 226	9%	4,192	946	704	\$ 116	\$ 97	
35	3,479	\$ 198	18%	2,676	581	447	\$ 117	\$ 94	
36	7,464	\$ 281	7%	4,105	1,124	853	\$ 143	\$ 103	
37	6,586	\$ 174	13%	4,706	1,219	913	\$ 91	\$ 85	
38	3,216	\$ 157	22%	2,520	606	490	\$ 94	\$ 89	
39	3,734	\$ 192	16%	2,815	647	507	\$ 109	\$ 94	
40	6,849	\$ 181	16%	5,189	1,000	747	\$ 88	\$ 92	
41	7,716	\$ 281	7%	4,121	1,023	772	\$ 133	\$ 89	
42	6,677	\$ 145	15%	5,207	1,031	788	\$ 79	\$ 85	
43	6,974	\$ 273	7%	3,862	1,142	858	\$ 134	\$ 100	
44	4,283	\$ 197	17%	3,006	700	533	\$ 114	\$ 95	
45	6,276	\$ 293	6%	3,433	833	640	\$ 146	\$ 101	
46	5,821	\$ 229	10%	3,941	961	747	\$ 122	\$ 98	
47	5,166	\$ 149	14%	3,706	886	663	\$ 79	\$ 82	
48	6,895	\$ 275	7%	3,744	908	682	\$ 133	\$ 88	
49	4,322	\$ 141	33%	3,647	838	663	\$ 95	\$ 78	
Grand Total	221,832	\$ 201	15%	158,115	36,180	28,027	\$ 108	\$ 91	

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American Rescue Plan Act (ARPA): ARPA Implementation Impacts by County

County	Overall QHP Customers			QHP Customers, New/Increased Savings Post ARPA				
	Number	Post ARPA Average Net Premium (per person)	Post ARPA % of Customers with < \$1 Premium	Total Number of Customers Helped	Number Since May 6	Number New Since May 6	Average Net Premium, Total Customers Helped	Average Monthly Subsidy Increase, Total Customers Helped
ADAMS	321	\$ 137	15%	270	55	46	\$ 88	\$ 88
ASOTIN	420	\$ 163	23%	357	59	48	\$ 113	\$ 93
BENTON	3,739	\$ 187	12%	2,802	651	548	\$ 120	\$ 94
CHELAN	2,558	\$ 180	17%	2,007	407	317	\$ 108	\$ 108
CLALLAM	2,717	\$ 193	31%	2,104	409	297	\$ 95	\$ 104
CLARK	14,467	\$ 159	29%	11,906	2,671	2,044	\$ 103	\$ 89
COLUMBIA	87	\$ 204	15%	64	13	6	\$ 119	\$ 95
COWLITZ	2,497	\$ 144	31%	2,131	388	303	\$ 83	\$ 86
DOUGLAS	998	\$ 196	14%	764	181	141	\$ 118	\$ 100
FERRY	180	\$ 198	18%	135	20	16	\$ 105	\$ 95
FRANKLIN	1,223	\$ 177	10%	975	230	188	\$ 112	\$ 92
GARFIELD	57	\$ 230	19%	42	10	8	\$ 154	\$ 87
GRANT	1,696	\$ 190	17%	1,299	276	214	\$ 98	\$ 93
GRAYS HARBOR	1,837	\$ 162	41%	1,514	281	223	\$ 77	\$ 88
ISLAND	2,791	\$ 181	11%	2,203	399	290	\$ 94	\$ 99
JEFFERSON	1,577	\$ 263	11%	1,120	191	143	\$ 143	\$ 115
KING	84,522	\$ 228	10%	53,638	13,331	10,090	\$ 113	\$ 95
KITSAP	7,040	\$ 268	9%	4,763	1,004	774	\$ 157	\$ 100
KITTITAS	1,224	\$ 204	11%	906	156	119	\$ 124	\$ 94
KLICKITAT	956	\$ 176	25%	754	138	101	\$ 100	\$ 102
LEWIS	1,504	\$ 206	11%	1,222	268	222	\$ 143	\$ 99
LINCOLN	346	\$ 216	9%	251	40	30	\$ 135	\$ 99
MASON	1,484	\$ 177	23%	1,219	246	184	\$ 104	\$ 98
OKANOGAN	1,285	\$ 171	22%	1,015	166	120	\$ 91	\$ 92
PACIFIC	755	\$ 145	40%	631	111	92	\$ 68	\$ 89
PEND OREILLE	411	\$ 159	19%	336	81	61	\$ 96	\$ 99
PIERCE	20,108	\$ 186	21%	14,915	3,614	2,903	\$ 104	\$ 95
SAN JUAN	1,720	\$ 220	26%	1,186	171	116	\$ 89	\$ 108
SKAGIT	3,680	\$ 160	12%	2,982	557	424	\$ 86	\$ 94
SKAMANIA	418	\$ 191	28%	325	61	42	\$ 105	\$ 99
SNOHOMISH	22,513	\$ 190	19%	16,247	3,805	2,956	\$ 107	\$ 95
SPOKANE	13,347	\$ 183	13%	9,880	2,289	1,860	\$ 111	\$ 95
STEVENS	1,227	\$ 190	11%	950	191	151	\$ 118	\$ 96
THURSTON	6,926	\$ 195	18%	5,101	1,174	930	\$ 110	\$ 94
WAHKIAKUM	109	\$ 148	36%	94	15	14	\$ 65	\$ 71
WALLA WALLA	1,231	\$ 184	15%	954	181	145	\$ 116	\$ 92
WHATCOM	9,697	\$ 151	15%	7,712	1,569	1,199	\$ 81	\$ 90
WHITMAN	912	\$ 186	15%	698	139	119	\$ 124	\$ 87
YAKIMA	3,252	\$ 152	15%	2,643	632	543	\$ 96	\$ 87
Grand Total	221,832	\$ 201	15%	158,115	36,180	28,027	\$ 108	\$ 91

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