

WASHINGTON HEALTH BENEFIT EXCHANGE

WAhealthplanfinder.org

Public Health Emergency Special Enrollment and American Rescue Plan Act Implementation

June 2, 2021

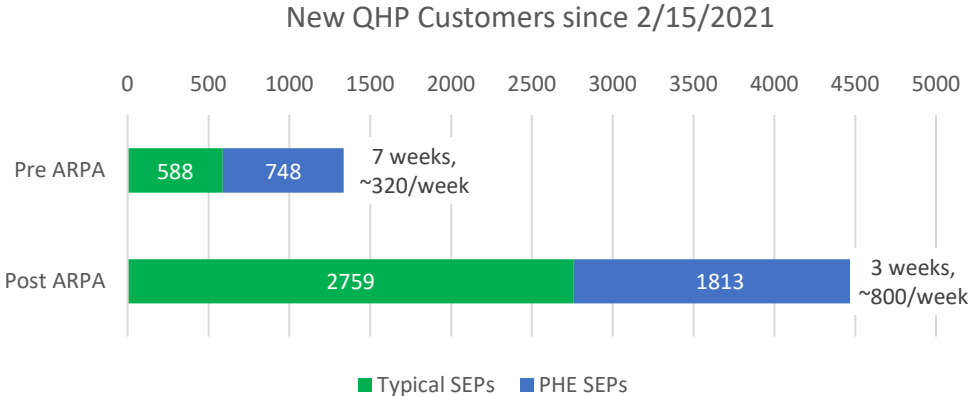
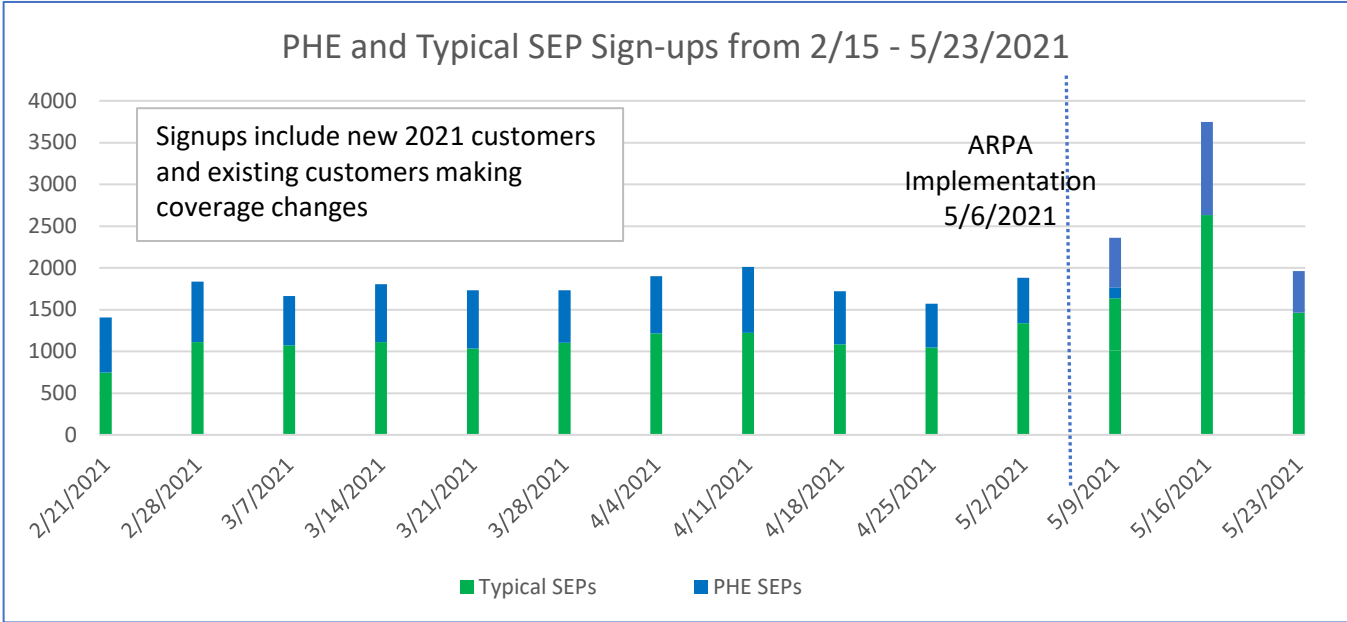
In response to the COVID-19 pandemic, the Washington Health Benefit Exchange (Exchange) opened a Public Health Emergency (PHE) Special Enrollment Period (SEP) for customers on February 15 extending to August 15, 2021. The American Rescue Plan (ARPA) passed in March 2021. Within two months the Exchange 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).

Sign-Ups During Public Health Emergency SEP (from 2/15 to 5/23)

- 34,500 total QHP customers signed up – 75% more per week than early 2021.
- 12,000 using the PHE SEP – 10% without QHP coverage in 2021.

Sign-Ups Post-ARPA Implementation (from 5/6 to 5/23)

- 7,000 QHP customers signed up - 160% more per week than early 2021.
- 3,000 using the PHE SEP – 82% without QHP coverage in 2021.

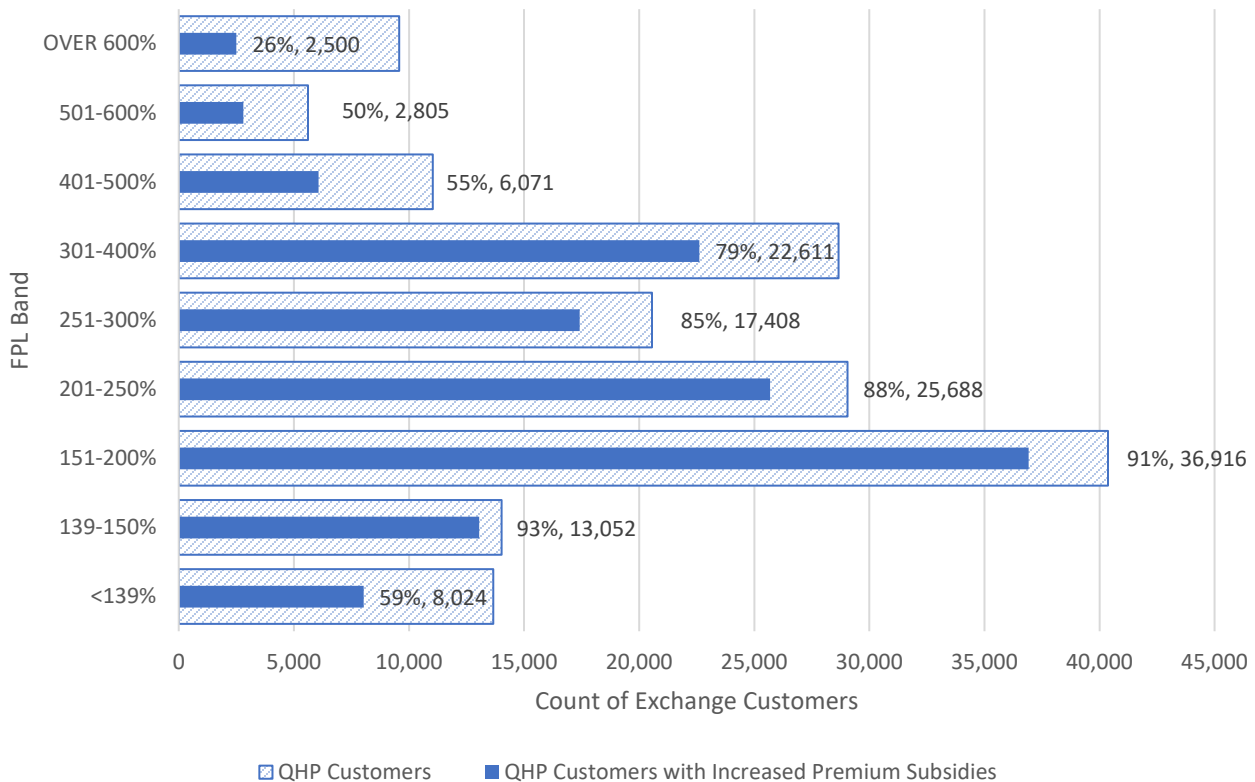


Subsidies Post-ARPA Implementation

The Exchange automatically extended new ARPA savings to existing, eligible customers after May 6, which will lower their premiums starting in June.

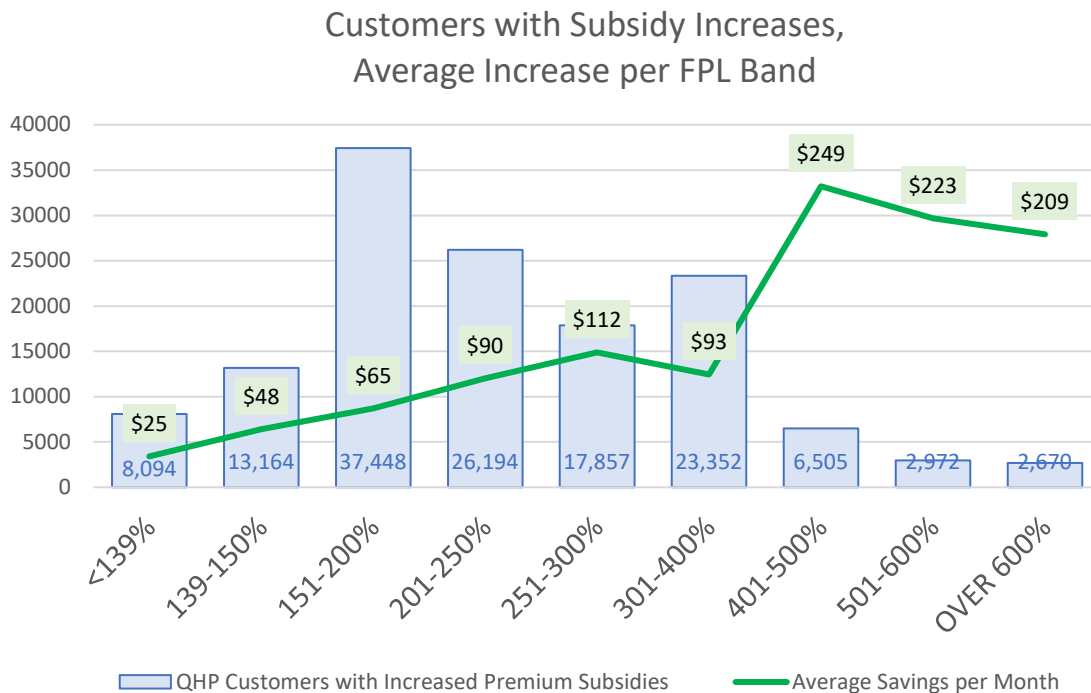
- The Exchange automatically recalculated subsidies under ARPA rules, resulting in savings to 138,000 customers (64%).
 - Includes 17,500 reporting unemployment benefits who receive maximum savings.
 - Includes 23,000 who did not receive subsidies pre-ARPA.
- Overall percent of Exchange customers receiving subsidies increased from 63% to 74%.

Number and Percent of QHP Customers with Increased Savings Post-ARPA, by FPL



Premium Savings Post-ARPA Implementation

- On average, 138,000 QHP customers received additional \$90/month in savings to lower their premium costs.
 - Those reporting unemployment benefits received \$124/month on average.
 - Those over 400% FPL, previously not eligible for subsidies, are now receiving over \$200/month on average.
- Overall, 35,000 QHP customers now have premiums under \$2/month per person (an increase of ~400% post ARPA).

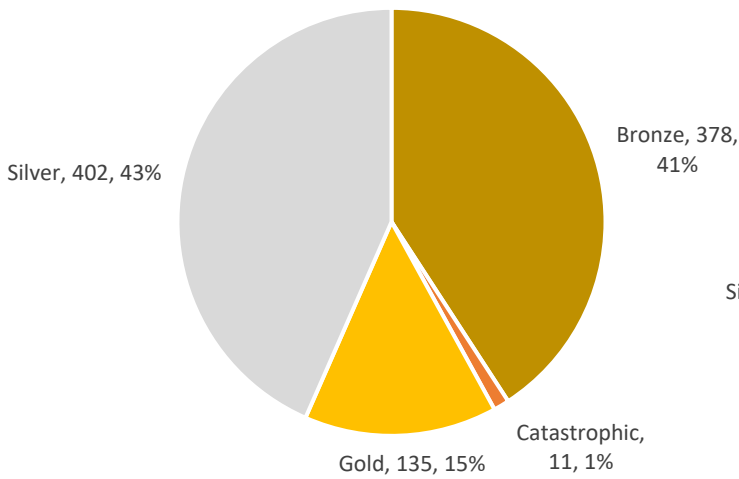


Note: Average premium savings analysis excludes Exchange customers who have not reported income. Customers who have not reported their income need to update their *Washington Healthplanfinder* account with income information to be eligible for the additional ARPA savings.

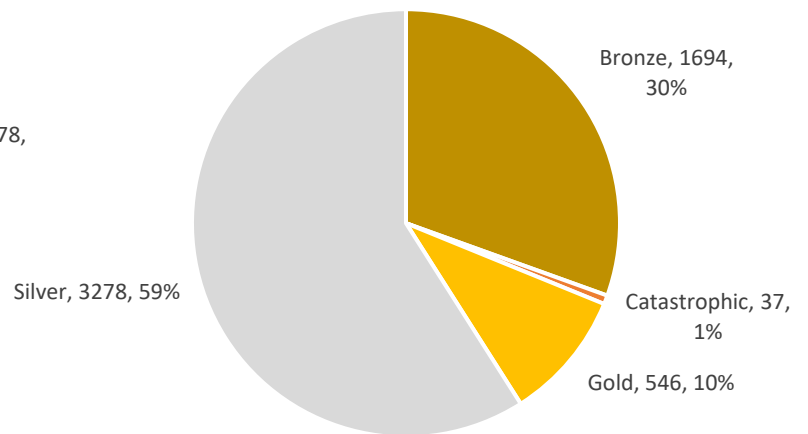
Plan Selection Post-ARPA Implementation

- The number of QHP customers selecting silver plans has increased post-ARPA. Pre-ARPA, 38% of QHP customers were in silver plans, with 49% in bronze.
- Post-ARPA, among those switching plans, 43% are choosing silver, and among new QHP customers, 59% are choosing silver.

Plan Selections by Metal Level,
QHP Customers Changing Plans Post-ARPA



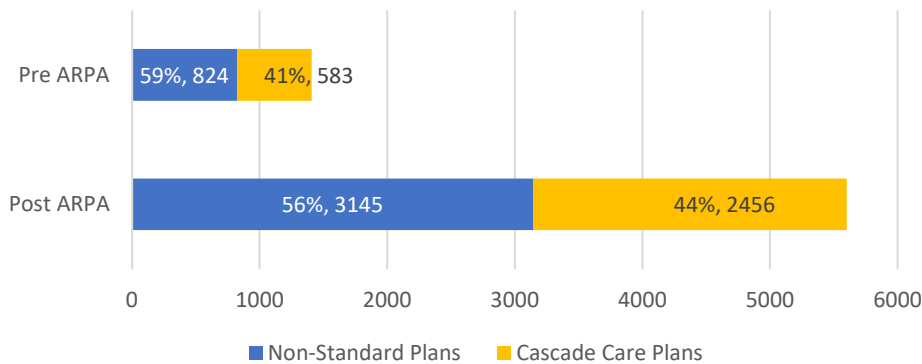
Plan Selections by Metal Level,
New QHP Customers Post-ARPA



Cascade Care Post-ARPA

Post-ARPA, customers continue to have strong interest in Cascade Care plans. During Open Enrollment for 2021, about 40% of new customers chose a Cascade Care plan. Pre-ARPA, 41% selecting a new plan chose a Cascade Care Plan, increasing to 44% post-ARPA.

PHE SEP Cascade Care vs Non-Standard Plan
Selections 2/15 - 5/23/2021



Additional Information

Data Sources:

- *Healthplanfinder* Database: As of 5/6/2021 and 5/23/2021
- Spring 2020 Open Enrollment report 2020
https://www.wahbexchange.org/wp-content/uploads/2020/07/HBE_EN_200730_2020_Spring_Enrollment_Report_updated2.xlsx
- Spring 2021 Open Enrollment Report (forthcoming)

Upcoming Reports:

- The Exchange will be providing regular updates on SEP enrollment post-ARPA (updated mid-June, July, and August)
- Future reports will include additional customer information, including demographic information (e.g., age, race, ethnicity)

Contact Information:

- If you have any questions about the information in this report, please contact: Joan Altman (joan.altman@wahbexchange.org) and Margaret Dennis (margaret.dennis@wahbexchange.org)