

Policy Level

Agency:

107 Health Care Authority on Behalf of the Health Benefit Exchange

Decision Package Code/Title:

PL-WC-HBE Consumer Experience and Access

Agency RecSum:

The Health Benefit Exchange (Exchange) requests funding to continue current *Washington Healthplanfinder* (HPF) development and enhancement activities to address technical development backlogs, improve HPF features for customers, and to meet ongoing federal and state policies and programs to improve access and affordability of health insurance for Washingtonians.

Fiscal detail:

Operating Expenditures	FY 2024	FY 2025	FY 2026	FY 2027
17T-1 HBEA	\$494,000	\$1,713,000	\$1,860,000	\$1,860,000
001-C General Fund Federal	\$137,000	\$478,000	\$519,000	\$519,000
Total Expenditures	\$631,000	\$2,191,000	\$2,379,000	\$2,379,000
Biennial Totals	\$2,822,000		\$4,758,000	
Staffing	FY 2024	FY 2025	FY 2026	FY 2027
FTEs	0.9	3.0	3.0	3.0
Average Annual	1.95		3	
Object of Expenditure	FY 2024	FY 2025	FY 2026	FY 2027
Obj. C	\$631,000	\$2,190,000	\$2,378,000	\$2,378,000
Revenue	FY 2024	FY 2025	FY 2026	FY 2027
17T-1 HBEA	\$0	\$0	\$0	\$0
001-C General Fund Federal	\$137,000	\$478,000	\$519,000	\$519,000
Total Revenue	\$137,000	\$478,000	\$519,000	\$519,000
Biennial Totals	\$615,000		\$1,038,000	

Package Description

What is the problem, opportunity or priority you are addressing with the request?

The Exchange has grown in scope, size, and complexity in the last decade. The number of plans offered has increased from 46 in 2018 to 130 in 2021. In addition to Washington Apple Health, there are currently 92 plans offered by 12 health insurance carriers offered on Washington Healthplanfinder (HPF), responding to a variety of consumers.

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Since 2020, multiple important state and federal policy initiatives have benefitted Washington health insurance consumers. They have also redirected and expanded Exchange development efforts to update Healthplanfinder to implement rapid policy developments. This has resulted in a significant backlog in regular and necessary updates, fixes and features to improve HPF customer experience and service, improve speed and efficiency, and streamline and update HPF software code to enable continued effective response to changing customer and carrier needs.

Since the declaration of the Public Health Emergency (PHE) in response to the Covid 19 Pandemic in 2020, the Exchange has rapidly instituted multiple changes to help people access healthcare coverage. These include additional and extended Special Enrollment Periods, implementing changes that put Apple Health eligibility terminations on hold, implementing federal ARPA changes and operating extended Open Enrollment periods. Apple Health eligibility and operations resulting from the pandemic continue today with federally directed Medicaid Redeterminations continuing through 2023 and into 2024.

Cascade Care plans were initiated in 2021 to improve customer comparison of plans across carriers. In 2023 the state added Cascade Care Savings premium assistance to these plans for the first time, and introduced a Cascade Care Savings Special Enrollment period that allows low-income customers change plan selections during the year (rather than once a year during Open Enrollment). For Plan Year 2024, the Exchange has implemented expansion of the Qualified Health Plan market to all Washingtonians, regardless of immigration status, and will support Washington Apple Health Expansion for immigrants who have not previously been eligible.

To get these features to market quickly, most Exchange HPF development teams were dedicated to Healthplanfinder changes and features in response to major new initiatives, replacing underlying needs to update software stability, accessibility, speed, and known improvements needed and desired by customers. For the last three years, Exchange development teams have spent nearly 70% of their time supporting development and delivery of critically important program changes. Technical debt has mounted that makes the HPF code harder to maintain and modify, increasing the likelihood of issues that impact the customer experience. This in turn decreases productivity as time is spent on workarounds and fixes, slowing progress and escalating future development costs. Significant important HPF improvements to improve access (including language access), simplification and customization of customer experience to reduce application time and responsiveness to customer needs, accuracy and efficiency of shopping tools and assistance, response to customer feedback , and automation of routine transactions and other features are awaiting development capacity for programming and implementation.

What is your proposal?

The Exchange is requesting an additional \$2,822,000 in the 2023-25 biennium for HPF enhancements responsive to consumer needs, with ongoing costs of \$4,758,000 beginning in the 2025-27 biennium. This proposal will allow the Exchange to address the backlog of critical system enhancements that were delayed due to the increased responsiveness required by state and federal activities that have emerged in each of the past four years.

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Continuation of funding levels appropriated through Fiscal Year 2024, but not continued into FY 25 and beyond, will enable updates and improvements to recent policy initiatives in Cascade Care, Cascade Care Savings, immigrant health care, shopping flexibility for consumers, customer-responsive feature updates, user experience iterations to ensure a more accessible shopping, display improvements for customer education and assistance, system stability and security, and improvements needed to assist customers transitioning to and from Washington Apple Health.

Technical debt will be addressed by the removal of unused and outdated code and libraries, addressing defects that are contributing to business workarounds and customer enrollment delays, and code refactoring to improve performance speeds. Regular framework updates will be implemented and continually prioritized thereafter to maintain a healthy and secure system.

This decision package is also an essential foundational step to enable any HPF upgrades needed to implement potential Washington Apple Health Expansion program changes to implement Health Care Authority program implementation launch and or enhancement in 2024 and beyond.

How is your proposal impacting equity in the state?

Which target populations or communities benefit from this proposal?

Underlying disparities continue in health coverage for low-income people and people of color. Customer and enrollment assistance feedback continues to reinforce the importance of stable and responsive tools for new and returning customers enrolling in health insurance. The system improvements for the current biennium and beyond will continue to improve HPF and will result in a more accessible application for all Washingtonians regardless of when and how they apply for coverage.

Effective and responsive access to health insurance is critical to advancing equity in health outcomes in Washington. Funding this request provides capacity for the Exchange to respond to market and state and federal efforts to further addresses health disparities.

Disproportionate Impact Considerations

The goal of the Exchange is for all Washingtonians to have full and equal access to health coverage. Funding this request will enable the Exchange to continue to support all residents of Washington with modern and responsive tools to help them obtain and maintain coverage.

Community outreach and engagement:

The Exchange engages in meaningful dialog with multiple committees and workgroups, comprised of individuals from diverse backgrounds, devoted to making Washington Healthplanfinder an efficient website that serves the people of Washington State.

Health insurance coverage is complex, and many Washington residents prefer to seek help reviewing their coverage options and enrolling through Washington Healthplanfinder. The Exchange's Lead Navigator Organizations have become trusted, knowledgeable resources in their communities after

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10 years serving their local partners. Lead Organizations conduct community-led outreach and engagement on behalf of the Exchange. Lead Navigator Organizations know their communities and how to connect with the hardest to reach populations who continue to experience disparities in coverage rates. By serving as the trusted source of information in their services areas, Lead Navigator Organizations oversee and provide technical application support to a network of diverse partner organizations. Additionally, Navigator Organizations operate three storefront enrollment centers (Federal Way, Spokane, and Yakima) and collectively provide training and support for a cumulative 900 navigators statewide.

What are you purchasing and how does it solve the problem?

By funding this request, the Exchange will address many critical system activities that have been delayed as important policy initiatives and regulatory requirements have been achieved on behalf of consumers.

This Decision Package will continue funding for one of four total HPF development teams in FY24 and FY25 to analyze, design, and deploy enhancements to Healthplanfinder. Based on recent history, this level of HPF development will be required through the 2025-27 biennium.

What alternatives did you explore and why was this option chosen?

Without this request, the Exchange will be very limited in its ability to respond to system needs identified by customers, enrollment assisters, state-agency partners, stakeholders, and staff.

Some customer experience and enrollment accessibility improvements could be accomplished with manual workarounds, but would require significant additional, on-going, staffing increases. This alternative is less responsive to customer need and is not cost effective compared to Healthplanfinder system fixes and upgrades.

Further, if technical debt accumulates, the HPF code will become increasingly difficult to maintain and modify. Feature delivery will slow, risk of security vulnerabilities would increase, and inefficient tools will delay customer coverage. Framework upgrades are a necessary endeavor for system health. Over time, system development will have to pivot toward maintaining current system functionality and stability and away from feature development for customers and potential customers at a time when we are striving to enhance features to meet customer and assister needs.

Assumptions and Calculations

Expansion or alteration of a current program or service

This request would maintain the system stability and enhancement capacity of the Exchange at early FY24 levels through FY25 and beyond. This will enable completion of planned system changes that have been delayed to accomplish timely implementation of federal tax credit changes, Cascade Care plans and Cascade Care Savings state premium assistance, and the opening of the Exchange's Qualified Health Plans marketplace to all Washington residents.

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Continuation of Healthplanfinder development capacity is critical to ongoing effort to refine major Cascade Care Savings and Immigrant Health Care initiatives launched over the last two years. In addition, as the Health Care Authority implements the Washington Apple Health Expansion program this year, any Healthplanfinder changes, features and enhancements will depend, at a minimum, on this decision package. Additional resources may be needed, depending on policy decisions regarding implementation of Apple Health Expansion (for example if a wait-list is desired or required for eligible residents who are not enrolled due to funding caps on program enrollment)

Detailed assumptions and calculations

The Exchange requests \$2,822,000 in the 2023-25 biennium and ongoing funding of \$4,758,000 beginning in the 2025-27 biennium for costs of continuing current development, implementation, and testing of *Washington Healthplanfinder* updates, improvement, system stability, security and feature enhancements.

- No new General Fund-State dollars are requested.
- System enhancements that benefit both the QHP and Medicaid populations are eligible for 90% FFP.

Operating Expenditures	FY 2024	FY 2025	FY 2026	FY 2027
Salaries	\$85,000	\$284,000	\$284,000	\$284,000
Benefits	\$29,000	\$98,000	\$98,000	\$98,000
Contracts	\$487,000	\$1,747,000	\$1,935,000	\$1,935,000
Goods and Services	\$29,000	\$60,000	\$60,000	\$60,000
Travel	\$1,000	\$1,000	\$1,000	\$1,000
Total Expenditures	\$631,000	\$2,190,000	\$2,378,000	\$2,378,000

The Exchange experience over the past four years of Healthplanfinder development suggest that the current workloads to maintain the system, address complex customer needs, and meet evolving and maturing state and federal policy changes will continue through the 2025-27 Biennium. Annual funding decisions on Healthplanfinder maintenance and development capacity inhibit longer-term feature and upgrade planning, and rely on project and/or contracted staffing that result in higher turnover and lower programming and development efficiency. The Exchange requests ongoing funding of the current workload levels to sustain Healthplanfinder development and improvement.

Workforce assumptions

HPF development teams are composed of both staff positions and contractors. This decision package will continue current levels. Without the decision package, current staffing and contractor levels and upgrades to Healthplanfinder are not sustainable at current levels. Ongoing funding into next biennium will enhance feature planning and implementation by stabilizing staff and contractors currently in project positions and/or short-term contracts.

Strategic and Performance Outcomes

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Strategic framework

This proposal directly relates to Results Washington’s Healthy and Safe Communities goal. HPF has an impact on each of the outcome measures within that goal—starting with ensuring access to quality healthcare. HPF is a critical tool for Washingtonians to choose and apply for healthcare coverage, obtain eligibility for subsidies or tax premiums that make healthcare coverage more affordable, and enroll in plans that allow them access to care. Access to healthcare is more critical now than ever. Better access to healthcare leads to a healthier population which furthers additional Results Washington goals.

The funding sought in this package will allow us to continue developing our technology to meet core goals outlined in the Exchange’s Strategic Vision, including:

- Improving customer experience in enrolling for high quality health insurance and qualifying for free or reduced costs
- Leveraging the portal to support public programs and new individual market health insurance customers
- Generating new products to offer consumers and leveraging our technology and expertise to support state programs

Performance outcomes

Enhancements to the system will provide greater customer service and efficiencies that help us deliver on the goal for efficient, effective and accountable government.

Other supporting materials

Copies of the APD have been previously provided to HCA, OFM, the House and Senate.

Other Collateral Connections

Intergovernmental

None.

Legal or administrative mandates

None.

Changes from current law

None.

State workforce impacts

None.

State facilities impacts

None.

Puget Sound recovery

None.

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Copies of the APD have been provided to HCA, OFM, the House and Senate.

Information technology (IT)

ABS will pose the question below for *each* DP. If the answer is yes, you will be prompted to attach an IT addendum. (See Chapter 10 of the budget instructions for additional requirements.)

Information Technology

Does this DP include funding for any IT-related costs, including hardware, software (including cloud-based services), contracts or IT staff?

No

Yes

Please download the [IT-addendum](#) and follow the directions on the bottom of the addendum to meet requirements for OCIO review. After completing the IT addendum, please upload the document to continue.

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