

## Policy Level

### Agency:

107 Health Care Authority on Behalf of the Health Benefit Exchange

### Decision Package Code/Title:

PL-WD-HBE Apple Health Expansion Implementation Support

### Agency RecSum:

The Health Benefit Exchange (Exchange) requests funding to support implementation of the legislatively mandated expansion of the Apple Health (AH) medical assistance program. As recent Health Care Authority (HCA) program and policy decisions have been made regarding the expansion, and enrollment estimates have been updated, resource needs have been identified to support program transitions, enrollment tracking and management, customer outreach and messaging that will change throughout the plan year.

### Fiscal detail:

Operating Expenditures	FY 2024	FY 2025	FY 2026	FY 2027
001-1 GF-State	\$75,000	\$543,000	\$616,000	\$620,000
<b>Total Expenditures</b>	<b>\$75,000</b>	<b>\$543,000</b>	<b>\$616,000</b>	<b>\$620,000</b>
<b>Biennial Totals</b>	<b>\$618,000</b>		<b>\$1,236,000</b>	
Staffing	FY 2024	FY 2025	FY 2026	FY 2027
FTEs	0.00	2.00	2.00	2.00
<b>Average Annual</b>	<b>1</b>		<b>2</b>	
Object of Expenditure	FY 2024	FY 2025	FY 2026	FY 2027
Obj. C	\$75,000	\$543,000	\$616,000	\$620,000
Revenue	FY 2024	FY 2025	FY 2026	FY 2027
001-C GF-Federal	\$0	\$0	\$0	\$0
<b>Total Revenue</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>	<b>\$0</b>
<b>Biennial Totals</b>	<b>\$0</b>		<b>\$0</b>	

## Package Description

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

The 2023-2025 biennial budget includes funding to support 1332 waiver implementation, including outreach and a community engagement, and to make updates to *Washington Healthplanfinder* (HPF) to support implementation of a Medicaid look-alike program. Customers newly eligible for the legislatively mandated expansion of the Apple Health will primarily access the program through the Exchange's enrollment and eligibility system, HPF. Currently over 2 million Washington residents use HPF to access Washington Apple Health and commercial health coverage. Current estimates

For additional information contact:

Nicholas Aaseby, Associate Director of Strategic Budget Planning  
360-688-1574 [nicholas.aaseby@wahbexchange.org](mailto:nicholas.aaseby@wahbexchange.org)

show there are approximately 410,000 uninsured state residents in Washington State, and an estimated 25 percent will newly have access to coverage through HPF under the upcoming expansions, including about 35,000 who are income eligible for the Apple Health expansion (up to 138% FPL).<sup>1</sup>

Additional Exchange activities have been identified as being needed to support the launch and initial implementation of the program, in collaboration with the HCA and DSHS. These additional activities include targeted outreach and enrollment assistance for customers transitioning to the expansion from other *Washington Healthplanfinder* supported programs, additional community based engagement to inform implementation and further address access barriers, communication to customers during the plan year about relevant program changes (e.g., availability of the program based on available resources) through notifications and website updates, additional support for private payors who want to provide additional financial assistance through the Exchange sponsorship program, and additional staff support to address complex eligibility and enrollment scenarios.

### **What is your proposal?**

The Exchange requests additional funding to support implementation of recent HCA policy and program decisions related to the Apple Health Expansion, including the activities summarized and further described below.

This funding request is aligned with HCA's Apple Health expansion related request).

To help ensure a successful launch of the Apple Health Expansion program, the Exchange in collaboration with HCA and DSHS, has identified the following activities.

### **Program Implementation and Eligibility and Enrollment Support**

- Providing enrollment assistance to newly eligible customers through the Exchange Customer Support Center. It is anticipated the Apple Health expansion will generate additional in-language assistance needs, and increased call volume.
- Transitioning QHP customers who become eligible for the Apple Health expansion to that program.
- Conducting verification, making eligibility determinations, supporting document uploads, generating eligibility notices, recording household changes, and facilitating coverage renewals through *Washington Healthplanfinder*.
- Coordinating with HCA and DSHS around the development of program policies and procedures, system updates, and case management of customers (and carriers working with

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<sup>1</sup> Office of Financial Management Research Brief No. 112 (August 2023) available at:  
<https://ofm.wa.gov/sites/default/files/public/dataresearch/researchbriefs/brief112.pdf>.

them) who experience complex eligibility and enrollment scenarios. This includes scenarios where households have members who qualify for different *Washington Healthplanfinder* supported programs, have nuanced tax filing requirements due to their household composition or status, have members whose eligibility changes during the plan year, or who otherwise encounter circumstances that require program coordination across HCA and DSHS administered programs. These activities require support from Exchange eligibility and enrollment staff.

- Contracted cultural competency training for customer facing staff given to help address known barriers for the expansion population.

### **Customer Communication About Launch & Mid-Year Program Changes**

- Outreach to potentially eligible customers about the launch of the new expansion program will be critical. This will include outreach to *Washington Healthplanfinder* customers up to 138% FPL who (1) sign up for a qualified health plan between November 1 and June 30, 2024 and need to transition to the new expansion program, and (2) appear eligible for the new expansion program but did not sign up for a qualified health plan.
- Implementation will likely require communicating with *Washington Healthplanfinder* customers mid-year about the status of the new expansion program (e.g., whether/when enrollment is open or has been closed based on available resources).

### **How is your proposal impacting equity in the state?:**

#### **Which target populations or communities benefit from this proposal?**

Individuals who are at 138 percent of FPL who are ineligible for state or federally funded medical programs.

This work to expand access to coverage also aligns with the Exchange's core mission to increase access to affordable health care, and the equity statement unanimously approved by our Board.

### **Disproportionate Impact Considerations**

Unlike previous years, more Washington residents than ever before will be able to access health care coverage regardless of immigration status. AH Expansion is meant to serve a population that has been largely excluded from health care access. Many of these individuals are unfamiliar with the complexity of Washington's health care system and most are not native English speakers. For these reasons culturally appropriate outreach and education is imperative.

### **Community outreach and engagement:**

At its core AH Expansion is meant to serve some of Washington's most vulnerable, our immigrants who are not otherwise afforded coverage under federally or state funded medical assistance programs. To effectively serve this population, HCA and the Exchange must work with community

For additional information contact:

Nicholas Aaseby, Associate Director of Strategic Budget Planning  
360-688-1574 [nicholas.aaseby@wahbexchange.org](mailto:nicholas.aaseby@wahbexchange.org)

to cultivate trust in a government agency, provide resources to immigrant communities who have little to no access to health care previously, and work with their trusted messengers to truly meet the community where they are. Central to this effort is a Community Engagement Advisory Committee that is supported by three agencies, the Exchange, DSHS, and HCA. This advisory committee provides input and feedback on both AH Expansion and the Exchange's 1332 waiver that allows individuals up to 250 percent of FPL to purchase a Qualified Health Plan from the

Supporting the activities needed to ensure the successful launch and implementation of the Apple Health expansion program will directly help populations disproportionately impacted by health disparities. The Apple Health expansion is newly providing access to health coverage for a population that, according to a recent Office of Financial Management report, is almost five times more likely to be uninsured. In some areas of the state (King, Chelan, Douglas, Franklin, Yakima, Grant, and Adams counties), an estimated 30-65% of their uninsured population will be able to newly access health coverage under the upcoming 1332 and Apple Health expansions.

This will build on the community engagement activities the Exchange has already begun with The Vida Agency over the last 18 months, conducting statewide listening sessions and landscape scans to better understand this population and to create culturally responsive outreach, educational materials, and strategies.

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

The Exchange currently supports multiple Washington Apple Health programs. The new legislatively mandated Apple Health program will significantly increase the number of individuals seeking coverage through *Washington Healthplanfinder*. Community engagement to date indicates these new customers will require enhanced assistive and Call Center support, have increased language access needs and have privacy concerns that need to be addressed with enhanced messaging. Recent HCA program and policy decisions also require additional support and coordination between HCA, DSHS, and the Exchange, to address complex eligibility and enrollment scenarios involving multiple systems and to administer a program that may be turned off mid-year and could also require ongoing administration of a wait-list. The Exchange is not currently resourced to support this level of complexity.

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

The decision to not fund this request will inhibit the Exchange's ability to support the launch and initial implementation of HCA's new Apple Health expansion. Without this funding there is a risk that some newly eligible customers will not receive the support they need to successfully access the new program.

Additional resources will be needed if further Apple Health Expansion policy and program decisions are made that impact the Exchange and/or Washington Healthplanfinder. This request does not include, for example, the additional operational and IT related resources that would be needed to implement a waitlist solution.

## **Assumptions and Calculations**

For additional information contact:

Nicholas Aaseby, Associate Director of Strategic Budget Planning  
360-688-1574 [nicholas.aaseby@wahbexchange.org](mailto:nicholas.aaseby@wahbexchange.org)

**Expansion or alteration of a current program or service**

In 2022, the Legislature directed HCA to develop a plan to create a Medicaid look-alike program for uninsured individuals regardless of immigration status. In 2023, the Legislature appropriated funding to operationalize the program. Since then, additional HCA programmatic and policy decisions have been made and enrollment projections for new customers have been updated.

**Detailed assumptions and calculations**

The Exchange requests \$75,000 in General Fund-State appropriation in fiscal year 2024 and \$543,000 in General Fund-State appropriation in fiscal year 2025, with ongoing funding being request in the 2025-27 biennium to support recent Health Care Authority (HCA) program and policy decisions have been made regarding the expansion, and enrollment estimates have been updated, resource needs have been identified to support program transitions, enrollment tracking and management, customer outreach and messaging that will change throughout the plan year.

<b>Operating Expenditures</b>	<b>FY 2024</b>	<b>FY 2025</b>	<b>FY 2026</b>	<b>FY 2027</b>
Salaries	\$0	\$197,000	\$197,000	\$197,000
Benefits	\$0	\$66,000	\$66,000	\$66,000
Contracts	\$75,000	\$232,000	\$311,000	\$315,000
Goods and Services	\$0	\$47,000	\$41,000	\$41,000
Travel	\$0	\$1,000	\$1,000	\$1,000
<b>Total Expenditures</b>	<b>\$75,000</b>	<b>\$543,000</b>	<b>\$616,000</b>	<b>\$620,000</b>

**Call Center:**

The Exchange anticipates additional call center interactions related to enrolling newly eligible individuals in the HCA’s Apple Health Expansion Program. Prior to 2020, the call center fielded phone calls that were equal to 49% of the total population using Healthplanfinder. Current assumptions are this newly eligible population will require more interactions with call center representatives than our users who have been using the system for years.

Estimated Healthplanfinder Call Center Impact	FY2024	FY2025	FY2026	FY2027
AHE Population Newly Eligibles	-	10,000	15,500	15,500
Exchange Call Center Impact				
Call Volume	-	7,350.00	11,392.50	11,392.50
Chat Volume	-	1,024.49	1,587.95	1,587.95
Price per Call	\$13.80	\$14.18	\$14.57	\$14.90
Price per Chat	\$5.41	\$5.59	\$5.79	\$5.96
Call Colume Cost	\$ -	\$104,223.00	\$165,988.73	\$169,748.25
Chat Cost	\$ -	\$ 5,726.88	\$ 9,194.25	\$ 9,464.20
<b>Total Call Center Cost</b>	<b>\$ -</b>	<b>\$109,949.88</b>	<b>\$175,182.97</b>	<b>\$179,212.45</b>

Modality	% of HPF users who call the call center	Estimated additional need for AHE populations
Calls (average based on FY2019)	49%	74%
Chats (average based on FY2023)	7%	10%

\*Used FY2019 for calls, as it was the last normalized year pre pandemic

\*Used FY2023 for Chats as the Exchange's call center did not utilize a chat option pre pandemic.

**Correspondences:**

Correspondences will be sent to support the launch of the new Apple Health expansion program.

Additional correspondences will be sent to new expansion enrollees. The new Apple Health expansion enrollees are anticipated to receive on average, five correspondences per year.

In addition, correspondence may be sent to Apple Health expansion applicants who are unable to enroll due to program limits having been met. The volume of these correspondences will vary based on customer interest in the new program. This request assumes, based on the most recently available data, that 9,800-12,600 individuals may receive notification and may receive a second notification based on program availability during the plan year.

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Newly Eligible Enrollees	FY2024	FY2025	FY2026	FY2027
AHE Population Newly Eligibles	-	10,000	15,500	15,500
Average Correspondences per year	-	5.0	5.0	5.0
Printing Cost per unit	\$0.22	\$0.22	\$0.22	\$0.22
Postage Cost per unit	\$0.41	\$0.41	\$0.41	\$0.41
<b>Total Cost</b>	<b>\$ -</b>	<b>\$31,500.00</b>	<b>\$ 48,825.00</b>	<b>\$48,825.00</b>

Funding Reached Notifications	FY2024	FY2025	FY2026	FY2027
Potential Waitlist Notifications	-	12,600	9,850	9,850
Average Correspondences per year	-	2.0	2.0	2.0
Printing Cost per unit	\$0.22	\$0.22	\$0.22	\$0.22
Postage Cost per unit	\$0.41	\$0.41	\$0.41	\$0.41
<b>Total Cost</b>	<b>\$ -</b>	<b>\$15,876.00</b>	<b>\$ 12,411.00</b>	<b>\$12,411.00</b>

<b>Grant Total</b>	<b>\$ -</b>	<b>\$47,376.00</b>	<b>\$ 61,236.00</b>	<b>\$61,236.00</b>
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**Staff Resources:**

Immigrant Health Coverage Manager

- This position will provide expertise in immigrant eligibility, to inform program implementation, development of program policy and related outreach materials, facilitate coordination between the Washington Apple Health expansion and 1332 Waiver programs, and monitor federal and regulatory changes related to immigrant eligibility that impact expansion programs.

Enrollment Team support

- Augmenting customer enrollment assistance through additional multi-lingual enrollment assistance. We would add a Senior Enrollment Analyst position to meet the additional increased workload for analysts with advanced expertise to support customers with complex enrollment support needs. This position allows right-sizing to existing span of control and will provide effective and supportive performance development and supervision.

Operating Expenditures	FY 2024	FY 2025	FY 2026	FY 2027
Salaries	\$0	\$197,347	\$197,347	\$197,347
Benefits	\$0	\$66,053	\$66,053	\$66,053
Contracts	\$0	\$0	\$0	\$0
Goods and Services	\$0	\$47,110	\$41,110	\$41,110
Travel	\$0	\$1,002	\$1,002	\$1,002
<b>Total Expenditures</b>	<b>\$0</b>	<b>\$494,000</b>	<b>\$482,000</b>	<b>\$482,000</b>

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360-688-1574 [nicholas.aaseby@wahbexchange.org](mailto:nicholas.aaseby@wahbexchange.org)



**Training:**

- This request also includes additional funding for contracted cultural competency training for customer facing staff and partners.

Operating Expenditures	FY 2024	FY 2025	FY 2026	FY 2027
Salaries	\$0	\$0	\$0	\$0
Benefits	\$0	\$0	\$0	\$0
Contracts	\$75,000	\$75,000	\$75,000	\$75,000
Goods and Services	\$0	\$0	\$0	\$0
Travel	\$0	\$0	\$0	\$0
<b>Total Expenditures</b>	<b>\$0</b>	<b>\$494,000</b>	<b>\$482,000</b>	<b>\$482,000</b>

**Workforce assumptions**

The Exchange requests funding to support additional staff resources to support Immigrant Health Coverage program management and Eligibility and enrollment activities as identified above as well as support ongoing program specific training needs to community and business partners

**Strategic and Performance Outcomes**

**Strategic framework**

This request supports both the Governor’s Results Washington’s Core values of People Matter and Ideas Matter.

This request also supports Goal 4 (Healthy and safe communities) of the Governor’s Results Washington initiative as it strives to “foster the health of Washingtonians from a healthy start to safe and supported future.”

**Performance outcomes**

This proposal will Support implementation of a new Apple Health program that will extend coverage to and support thousands of currently uninsured Washingtonians, and also the timely notification to impacted customers of program eligibility and relevant mid-year program changes. The included activities will enable the Exchange to help address known access barriers identified by impacted community members, including affordability barriers and Support complex cases that impact customers and carriers.

**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.

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360-688-1574 [nicholas.aaseby@wahbexchange.org](mailto:nicholas.aaseby@wahbexchange.org)



**Changes from current law**

None.

**State workforce impacts**

None.

**State facilities impacts**

None.

**Puget Sound recovery**

None.

**Other supporting materials**

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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