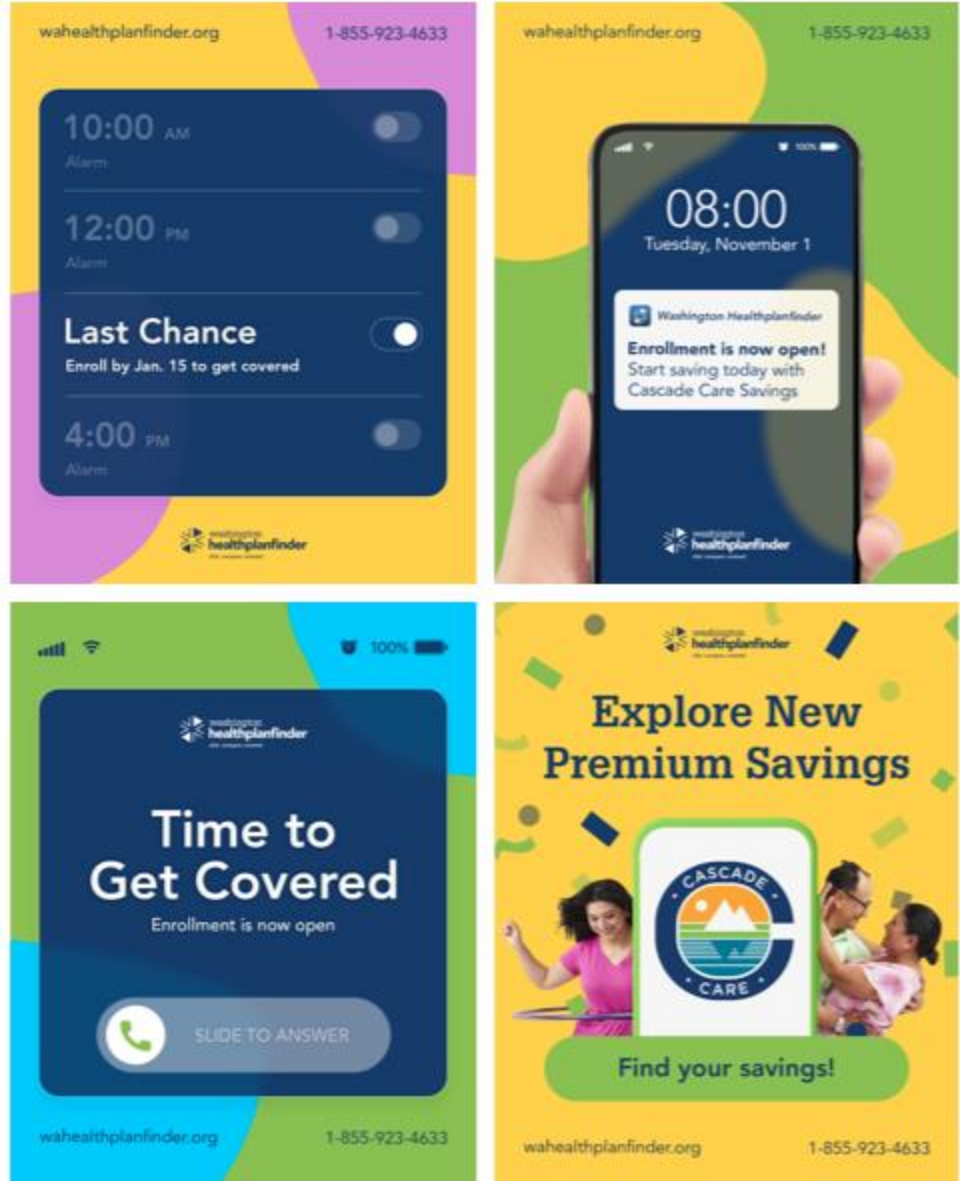


DATE: JANUARY 10, 2023

Washington Health Benefit Exchange & Cascade Care Overview

Presenters

- **Introduction & Recent Activity**
Jim Crawford | Interim CEO
- **Exchange 101**
Joan Altman | Director of Gov. Affairs & Strategic Partnerships
- **Cascade Care 101**
Leah Hole-Marshall | General Counsel & Chief Strategist



Introduction

Washington Health Benefit Exchange (Exchange) was established by the Legislature in 2011 as a public-private partnership

- ▶ State-based marketplace
- ▶ Governed by bipartisan Board nominated by the Legislature
- ▶ Funding appropriated by the Legislature



Introduction

The Exchange operates *Washington Healthplanfinder*, the state's integrated online health-insurance marketplace, a Spokane Valley based customer support center, and a statewide community-based assister network



Over 2 million people – 1 out of every 4 – Washingtonians use www.wahealthplanfinder.org to find coverage and access financial help that lowers health care costs

- ▶ ~2M Apple Health (Medicaid) customers
- ▶ ~200k Qualified Health Plan (QHP) customers

Washington Healthplanfinder connects Washington residents to available financial assistance

- ▶ Apple Health programs
- ▶ Federal premium subsidies
- ▶ State premium subsidies (new in 2023)
- ▶ Premium assistance/sponsorship programs

Washington Healthplanfinder Customers

Through *Washington Healthplanfinder* the Exchange:

- ✓ Connects individuals and families to Washington Apple Health (Medicaid) and individual market coverage - relied on by those losing their job; working for themselves or an employer that doesn't offer coverage; seasonally employed; and not yet eligible for Medicare
- ✓ Determines eligibility for Apple Health programs, facilitates Apple Health plan selection, automatic enrollment, renewals and notices
 - Apple Health/Medicaid enrollment and renewals occur year-round
 - Health Care Authority (HCA) administers Washington Apple Health programs



Washington Healthplanfinder Customers

Through *Washington Healthplanfinder* the Exchange:

- ✓ Connects customers to OIC approved and Exchange Board certified health and dental plans (QHPs/QDPs) and available federal and state financial assistance
 - Strong and stable carrier participation (12 health carriers and 5 dental carriers for 2023)
 - QHP enrollment primarily occurs during annual open-enrollment period (Nov 1 – Jan 15)
- ✓ Helps facilitates continuous coverage for those who churn between individual market and Apple Health coverage



Recent Activity – Highlights

Pandemic Response - access to health insurance is a critical part of pandemic response (access to testing and care) and a key determinant of health

Highlights

- First Exchange in country to open a special-enrollment period for uninsured in response to pandemic
- Focused outreach to those losing employer coverage; extended sign-up period for those losing coverage during pandemic; coordination with ESD
- Implemented new temporary premium assistance program for employees of licensed childcare facilities (legislative report available [here](#))
- Ongoing coordination with HCA, DSHS, OIC to implement and unwind updated rules and procedures (e.g., Medicaid renewals, carrier requirements, upcoming end of federal public health emergency)



A navigator provides in-person assistance

Recent Activity – Highlights

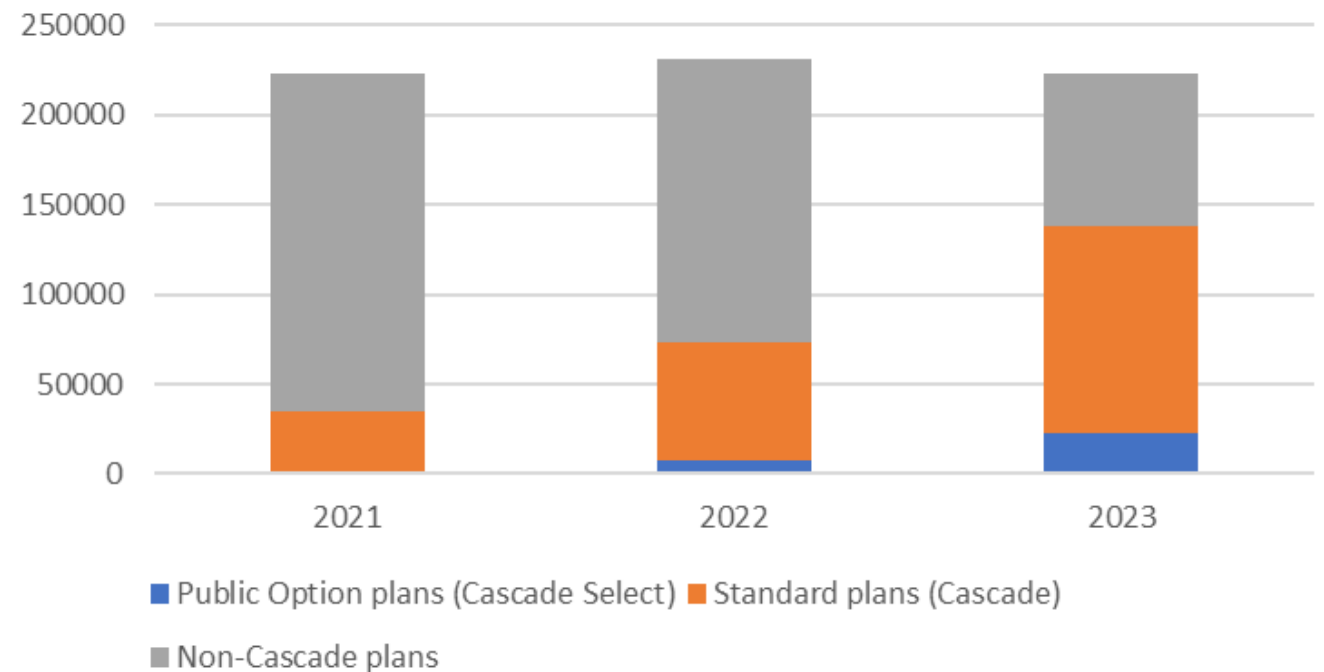
10th annual open-enrollment period (started Nov. 1 and ends Jan. 15)

▶ High customer engagement – shopping and switching

▶ Record high enrollment in Cascade Care plans (including public option)

- Driven by lower premiums and availability of Cascade Care Savings
- More than 60 percent of enrollment in Cascade Care plans. Movement to Cascade Care plans has doubled every year since launch
- Latest press release available [here](#)

Enrollment By Plan Type Since Cascade Care Launch



Recent Activity – Highlights

Launch of new state premium subsidy (Cascade Care Savings) for lowest-income customers

- ▶ Established by Legislature in 2021, launched Nov. 1, 2022, for 2023 plan year.
 - **Over 45,000 customers** already benefitting as of Jan. 1, 2023
- ▶ Lowers premiums for customers with a household income up to 250% of the Federal Poverty Level (FPL)
 - \$33,975 for single person; ~minimum wage for 40-hour week
- ▶ Additional background information available [here](#).

| Are you eligible for Cascade Care Savings? | |
|---|---|
| Household income up to 250% of the federal poverty level | ✓ |
| Apply for and accept all available federal tax credits | ✓ |
| Not eligible for minimum essential coverage through federal or state programs, like Medicare or Washington Apple Health | ✓ |
| Enrolled in a high-quality Cascade Care Silver or Gold plan through <i>Washington Healthplanfinder</i> | ✓ |
| Qualified health plan (QHP)-eligible resident of Washington state | ✓ |
| <i>American Indian/Alaska Native (AI/AN) individuals may enroll in any plan that allows them to take advantage of their \$0 cost-sharing reduction benefit.</i> | |

Recent Activity – Highlights

Nationwide CEO Search Completed

- Pam MacEwan, former CEO, retired over the summer
- Jim Crawford, Chief Financial Officer, has been acting Interim CEO
- Bipartisan Exchange Board, with assistance from external vendor and in collaboration with the Legislature and Governor's office, conducted a nationwide search that resulted in hundreds of applicants
- Board unanimously selected Ingrid Ulrey as new CEO, she will start March 1, 2023
 - Ingrid has more than 20 years of experience in leading health system transformation and public health internationally, nationally and in our state
 - She joins us from serving as the Regional Director for the U.S. Department of Health and Human Services (HHS) Region 10 - which encompasses Washington, Oregon, Idaho and Alaska and the 272 federally-recognized tribes within them
 - Prior to her service with HHS, she had leadership positions at Public Health – Seattle and King County, the Washington State office of AARP, and in Washington DC.



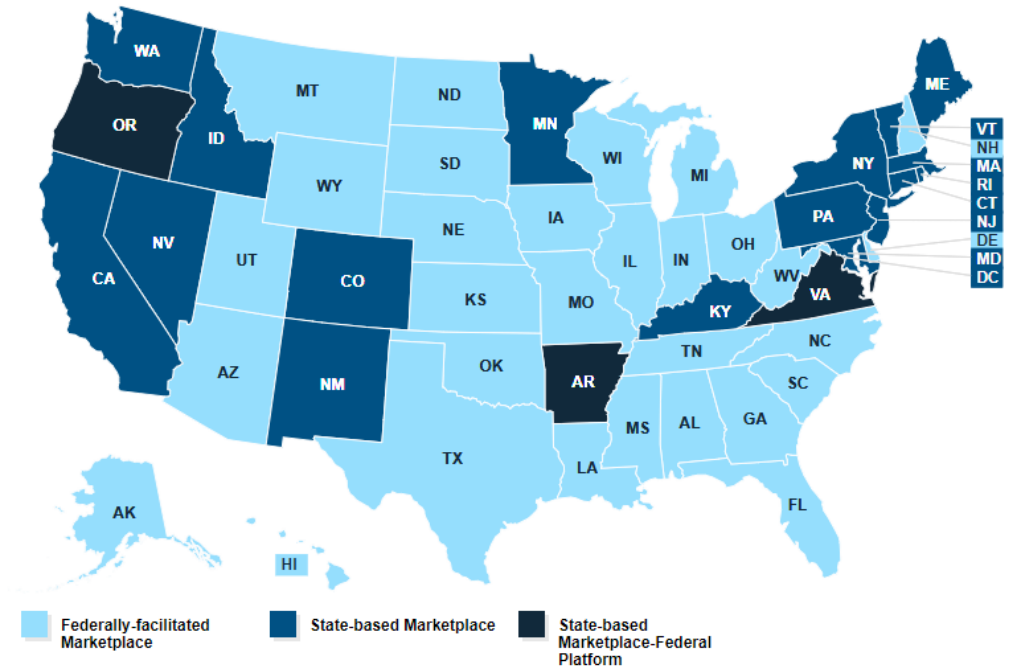


Exchange 101

Joan Altman | Director of Government Affairs &
Strategic Partnerships

Washington & Implementation of the Affordable Care Act (ACA)

- ▶ Under the ACA, Washington state expanded Medicaid up to 138% FPL and established a state-based marketplace
- ▶ Washington is one of 18 state-based marketplaces
- ▶ Washington is among just a handful of state-based marketplaces that have a streamlined application for both Medicaid and individual market coverage

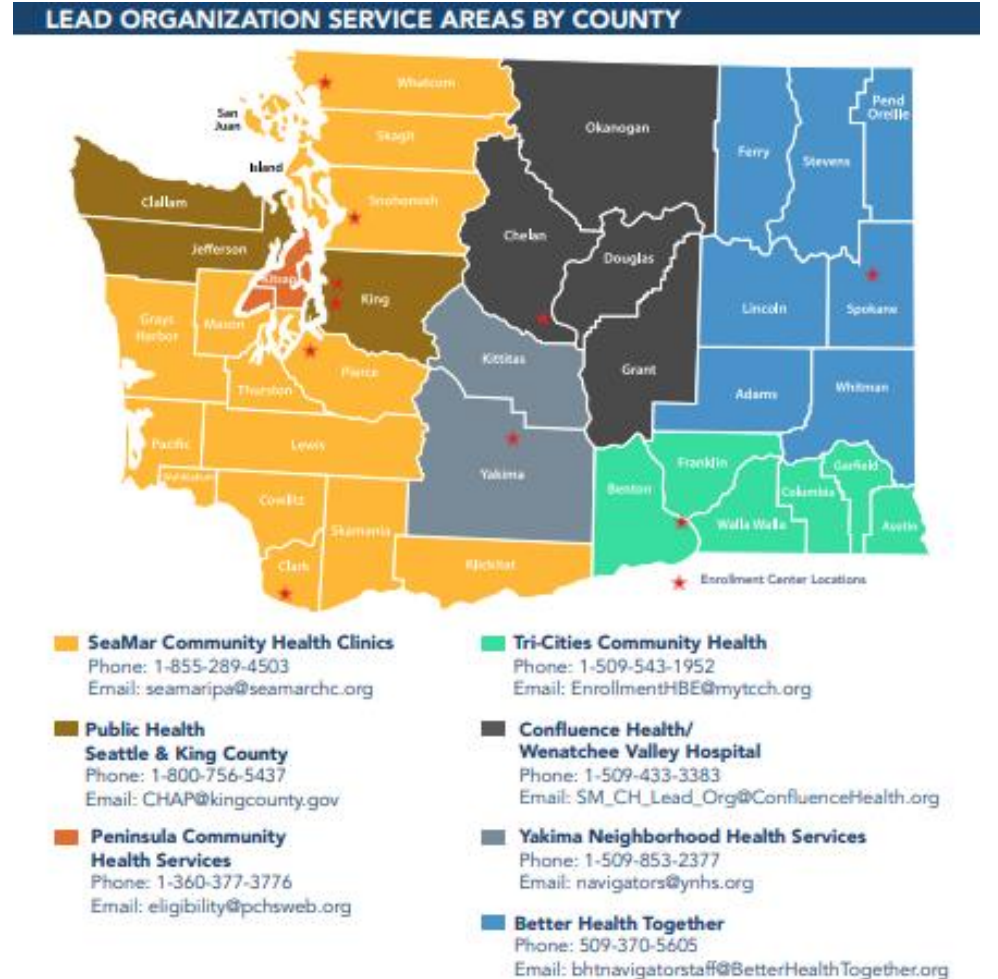


Source:

State Health Insurance Marketplace Types, 2023: <https://www.kff.org/health-reform/state-indicator/state-health-insurance-marketplace-types/>

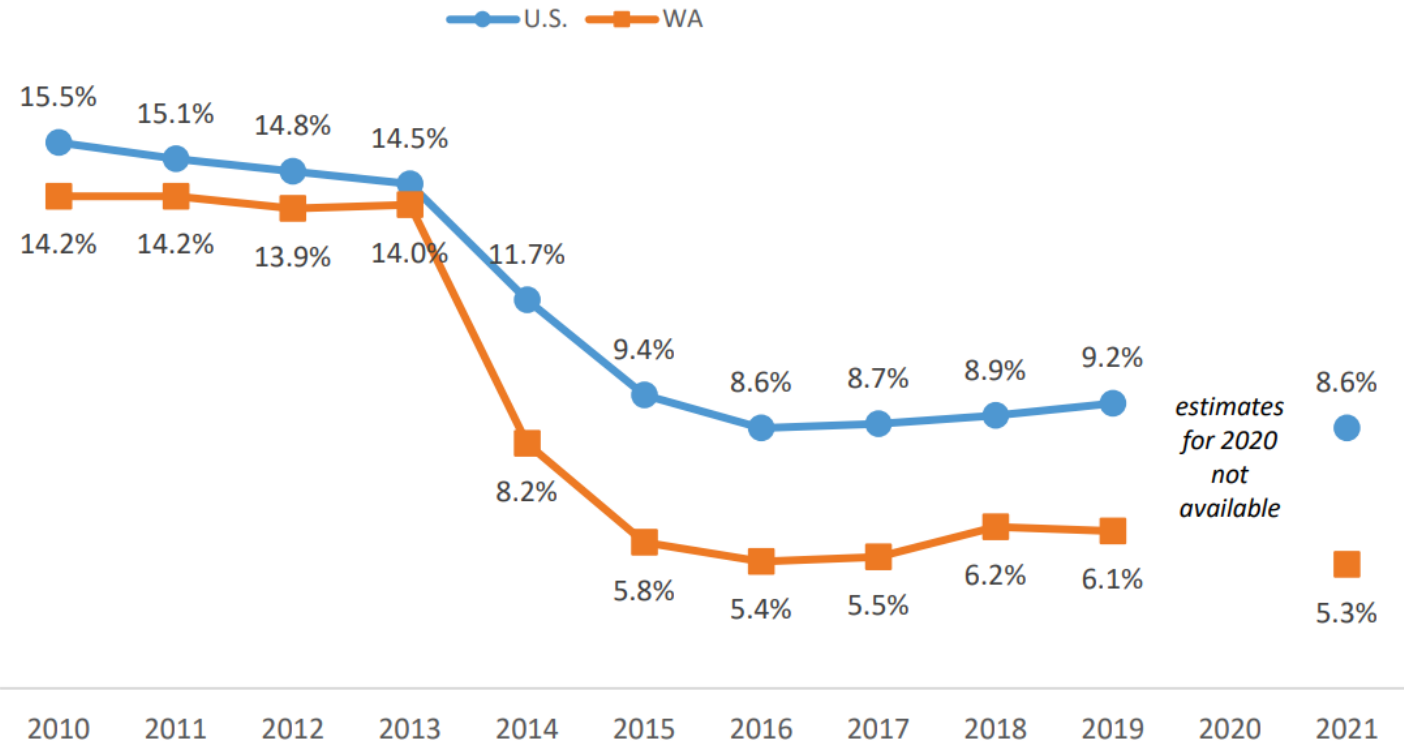
Washington & Implementation of the Affordable Care Act (ACA)

- ▶ The Exchange facilitates eligibility and enrollment and administers federal and state subsidies. Customers pay carriers directly for any premiums owed
- ▶ Customer support:
 - *Washington Healthplanfinder* (English and Spanish), support tools, mobile app, paper app
 - Spokane-Valley based Customer Support Center
 - Statewide, community-based assister network (Navigators, Brokers, Enrollment Centers)



Significant Reduction in Statewide Uninsured Rate Since Exchange Launch

Figure 1. Washington and U.S. Uninsured Rates: Total Population, 2010-19 and 2021

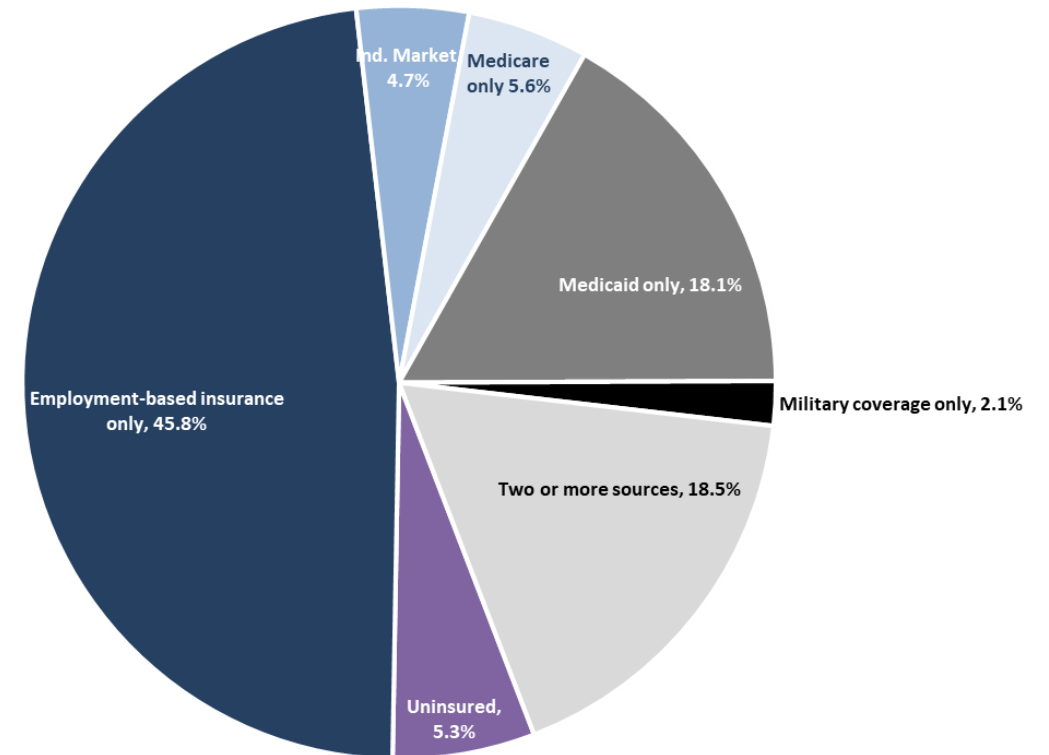


Source:
OFM Health Care Research Center (Brief No.108): <https://ofm.wa.gov/sites/default/files/public/dataresearch/researchbriefs/brief108.pdf>

Washington Health Coverage Landscape - 2021

Individual market coverage is a small but important segment of the coverage landscape, relied on by people who:

- Are uninsured
- Lose Apple Health or employer-based coverage
- Work for small businesses unable to provide health insurance
- Are self-employed, participate in the gig economy, work seasonally, and,
- Do not yet qualify for Medicare.

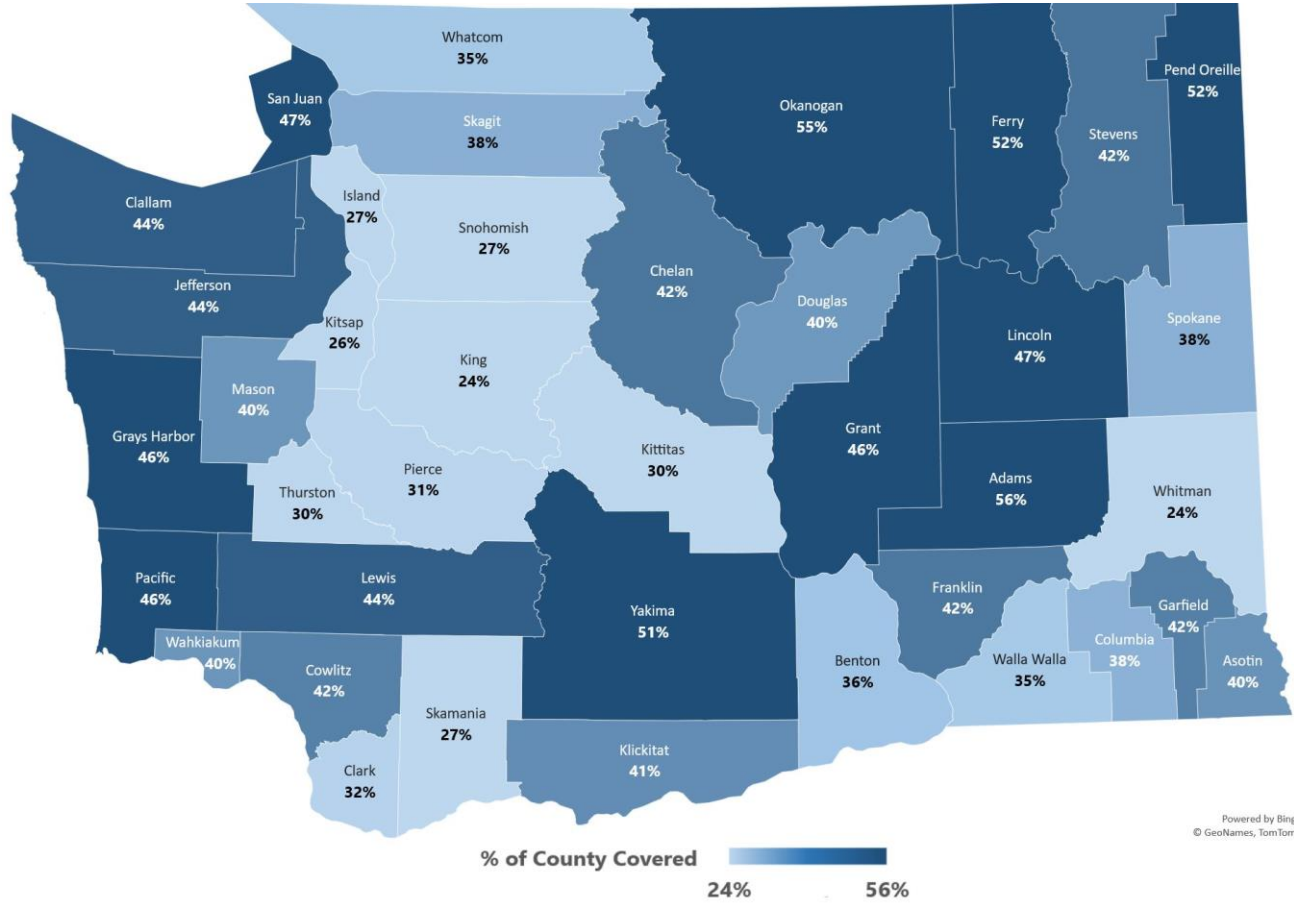


Source:

OFM Health Care Research Center (Brief No.108): <https://ofm.wa.gov/sites/default/files/public/dataresearch/researchbriefs/brief108.pdf>

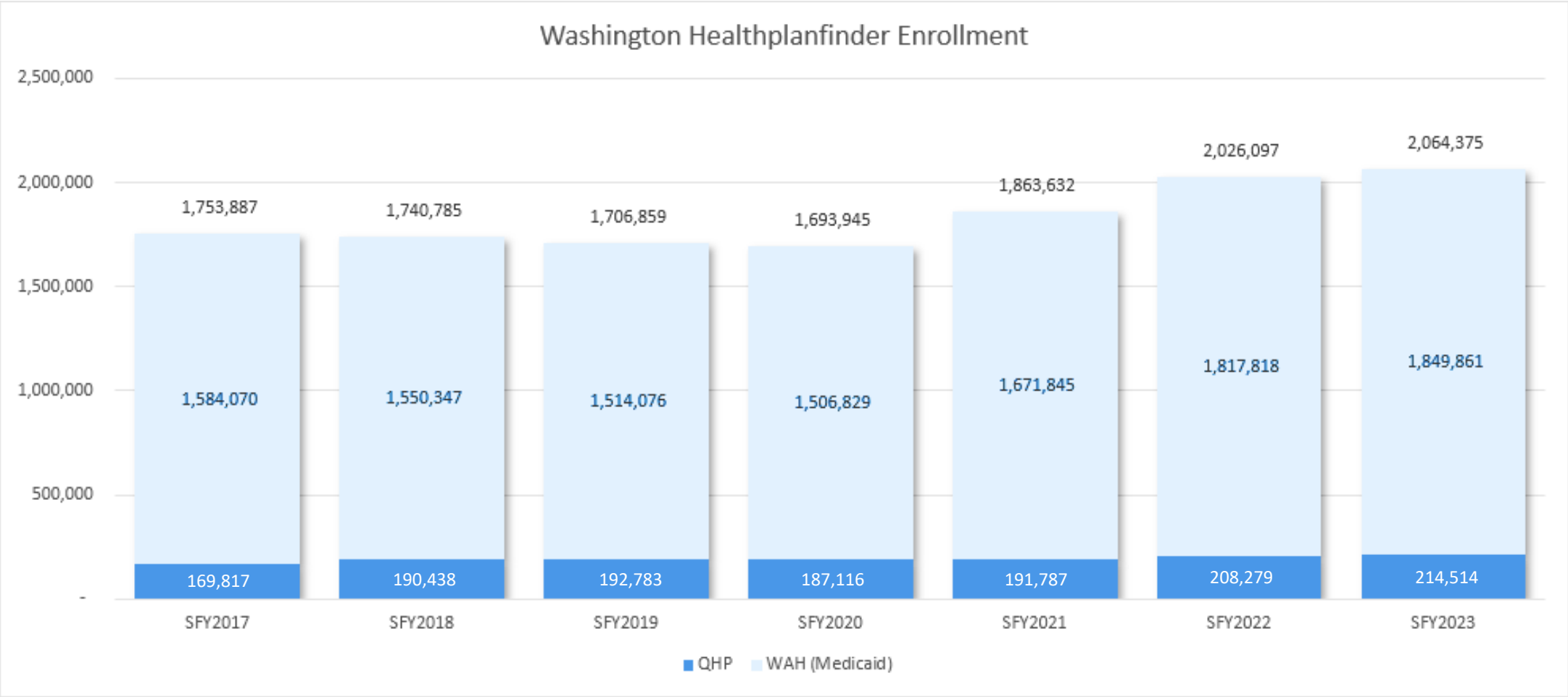
Coverage by County

| Top 10 Counties | Adams | 56% |
|-----------------|--------------|-----|
| | Okanogan | 55% |
| | Pend Oreille | 52% |
| | Ferry | 52% |
| | Yakima | 51% |
| | Lincoln | 47% |
| | San Juan | 47% |
| | Pacific | 46% |
| | Grant | 46% |
| | Grays Harbor | 46% |



31% of Washingtonians (<65 years old) receive their health coverage through *Washington Healthplanfinder* (Medicaid + QHP); in several counties it is closer to 50%

Enrollment Trend



Exchange Carriers & Plan Types

- ▶ 12 returning carriers offer 90 health plans for 2023
- ▶ Bronze, silver and gold levels of coverage
- ▶ Cascade Care plans have a standard benefit design across carriers, lower deductibles (on average) and cover more services before the deductible is met — including primary care visits, mental health services, and generic prescriptions.
 - Offered by all carriers, in all counties
- ▶ Cascade Select plans, a subset of Cascade Care plans, are the state’s public option plans.
 - HCA selectively procures
 - Offered by 3 carriers in 34 counties for 2023

By Carrier

| Carrier | Enrollees | Percent |
|--|-----------|---------|
| Molina | 54,340 | 26% |
| Kaiser WA | 41,372 | 20% |
| Coordinated Care Corporation | 33,090 | 16% |
| LifeWise WA | 28,453 | 14% |
| Premera | 16,033 | 8% |
| Regence BlueShield | 14,775 | 7% |
| Kaiser Northwest | 5,712 | 3% |
| Community Health Network of Washington | 3,734 | 2% |
| UnitedHealthcare of OR | 3,724 | 2% |
| PacificSource | 3,214 | 2% |
| BridgeSpan | 1,740 | <1% |
| Regence BlueCross BlueShield of OR | 1,354 | <1% |

Official Washington Healthplanfinder Website

Home En Español

[Sign In](#)

[HEALTH COVERAGE](#) [MY ACCOUNT](#) [TOOLS AND RESOURCES](#) [ABOUT US](#)

Enroll by January 15 for February 2023 coverage.

What would you like to do today?

- [Sign In to Your Account](#)
- [Report Changes](#)
- [Free or Low-Cost Apple Health](#)
- [Renew Your Coverage](#)
- [Apply Now](#)
- [Frequently Asked Questions](#)
- [Make a Payment](#)

Health Care Is Self Care

Take care of yourself and your family with a Cascade Care plan. With the new Cascade Care Savings program, you could save more than ever.

[Learn More](#)

Free or Low-Cost Coverage

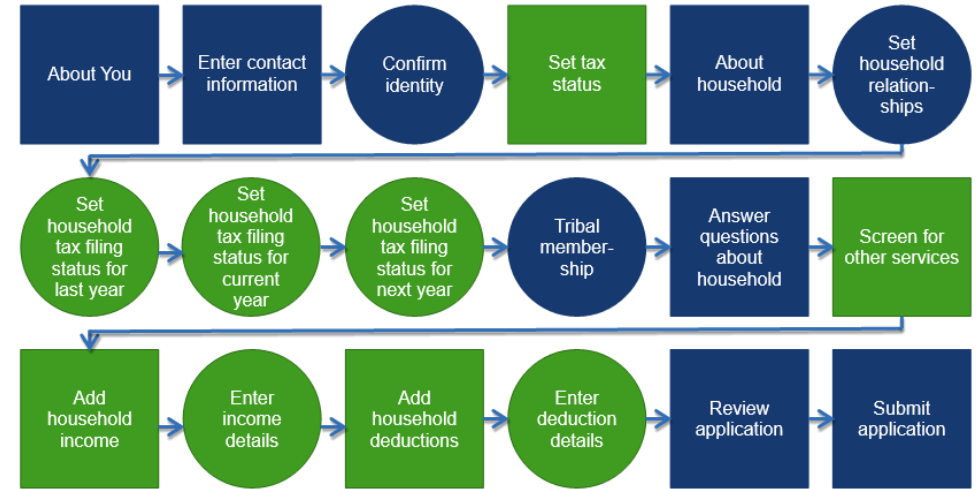
Apple Health is free or low-cost coverage for those who qualify. [Sign in](#) and apply to see if you do.

Navigators around the state can answer your questions and get you enrolled.

[Get Support](#)

Shopping for Coverage

- ▶ Applying for health coverage can be challenging – on screen prompts, field level help, and decision support tools are provided, in addition to free 1-1 assistance.
- ▶ Key shopping features
 - Smart Planfinder (displays 'Smart Choices' based on information consumer provides about utilization and preferred providers)
 - Plan Compare (provides side-by-side comparison for up to 3 plans)
 - Cascade Care (logo appears next to relevant plans for easy identification)



| This is what your plan offers | | |
|-------------------------------|-----------------|-----------------|
| HIGHLIGHTS | | |
| Premium | \$277.60 /month | \$552.90 /month |
| Premium with savings | \$6.02 /month | \$0.00 /month |
| Savings | | |
| Tax credits | \$271.58 /month | \$271.58 /month |
| Cascade Care Savings | No | \$281.32 /month |
| Cost-sharing reductions | | \$154.51 /month |

Customer Support

Call us at
1-855-923-4633
1-855-WAFINDER



Visit us at
wahealthplanfinder.org



Download the
WAPlanfinder app

Free Enrollment Assistance Available Statewide

To connect with an **Assister**, visit [Wahealthplanfinder.org](https://www.wahealthplanfinder.org) and click "Help Center."
From here, you can search for a navigator or broker in your community

To connect with the **Washington Healthplanfinder Customer Support Center**,
call: 1-855-923-4633; TTY: 855-627-9604 (language assistance available in 240+ languages)



750+ Navigators &
Certified Application
Counselors



90+ Tribal Assisters



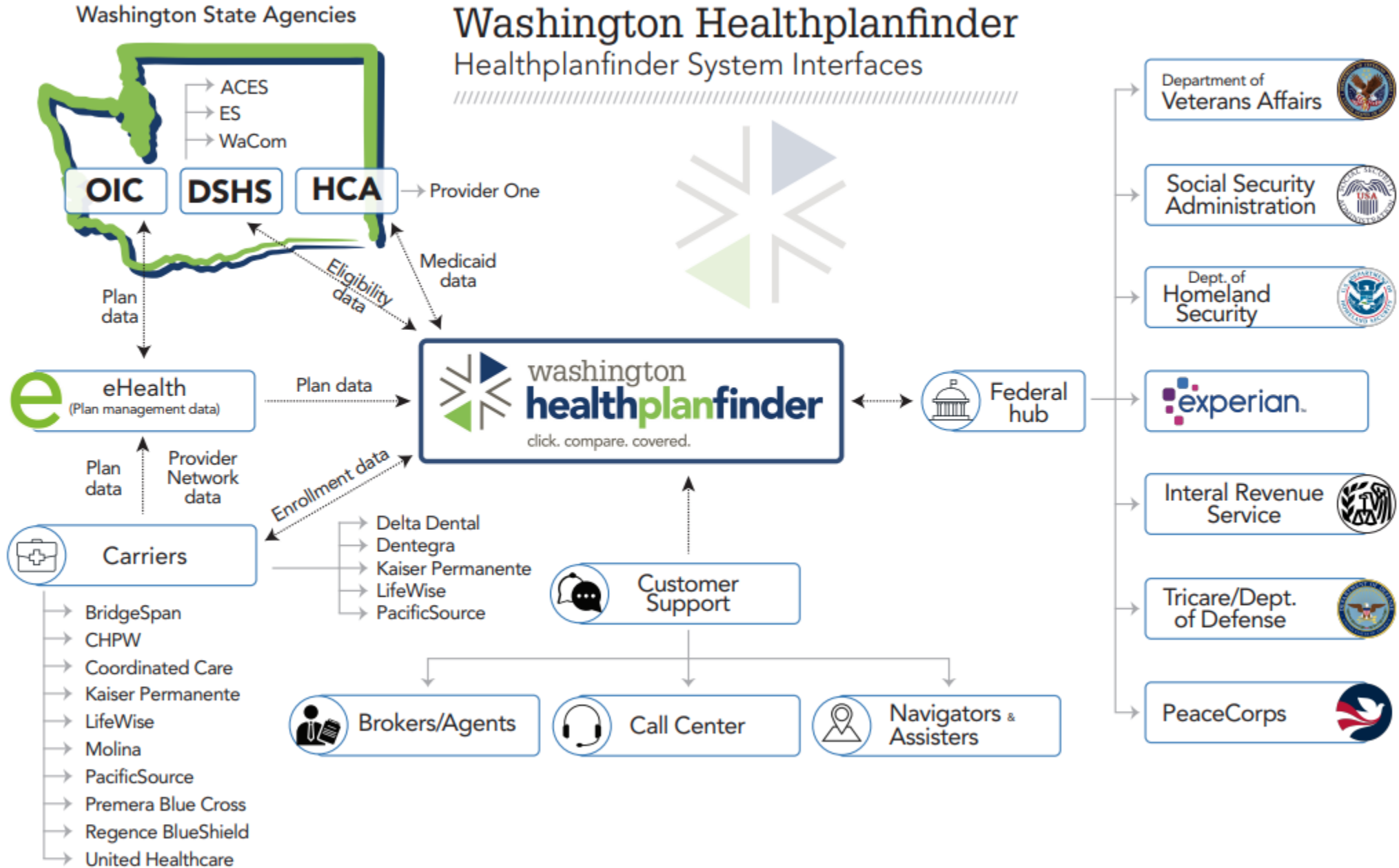
2000+ Certified
Producers



10 Enrollment
Centers

Real-time Eligibility & Verification

Washington Healthplanfinder Healthplanfinder System Interfaces



Exchange Structure

- ▶ Established by the Legislature in 2011 as a public-private partnership
- ▶ Governed by 11-member bipartisan board, comprised of a chair and eight voting members nominated by each caucus in each chamber
- ▶ Exchange supports numerous committees and workgroups that advise the Board in key program areas
- ▶ Exchange is subject to open-public meetings act; Board and committee meetings held in public.
- ▶ Exchange is subject to significant federal oversight.

Washington Health Benefit Exchange Legislative Report: Annual Strategic Plan Update

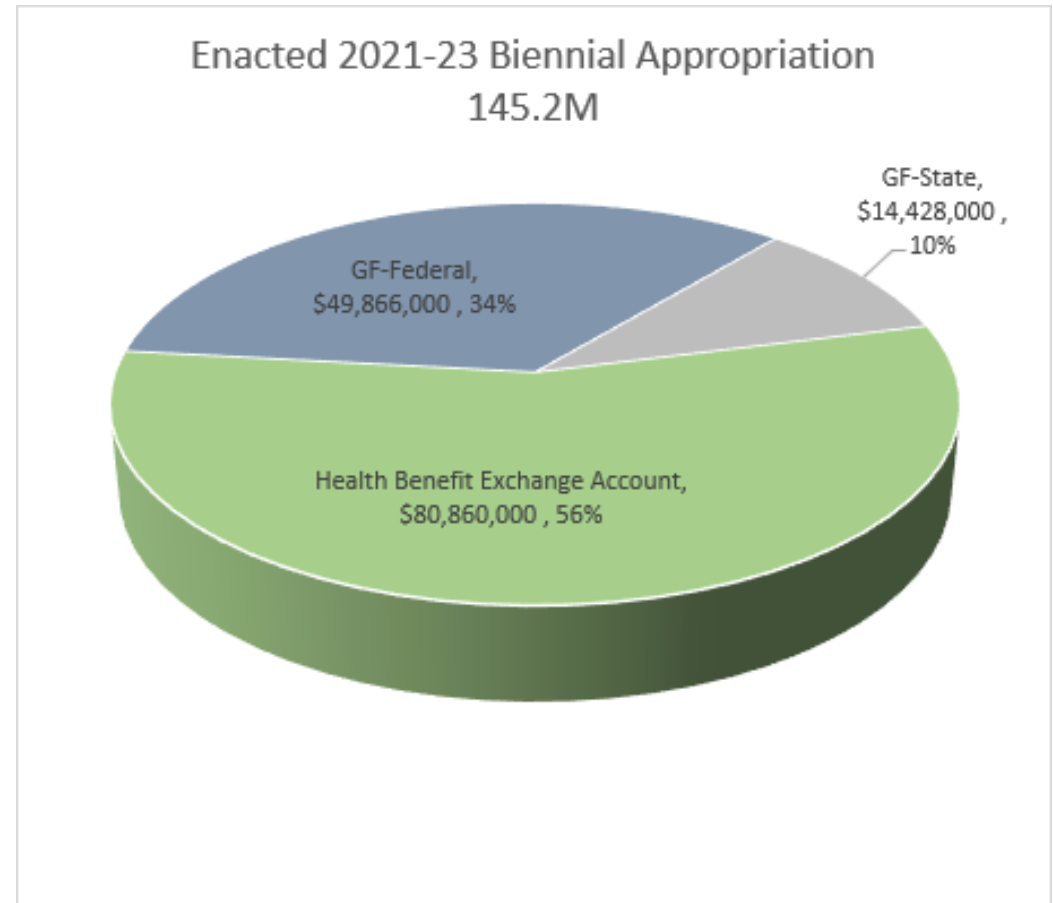
Submitted September 30, 2022

Available at:

<https://www.wahbexchange.org/about-the-exchange/reports-data/presentations-reports/>

Exchange Operational Funding

- ▶ Exchange funding is appropriated by the Legislature, from 3 sources:
 - **Exchange Account (17T):** 2% of premiums on plans sold in the Exchange and small carrier assessment
 - **GF-Federal:** Reimbursement for Medicaid activities
 - **GF-S:** Portion of state-match for Medicaid activities
- ▶ Comprehensive annual financial reports submitted to the Legislature and available at: <https://www.wahbexchange.org/about-the-exchange/reports-data/presentations-reports/>.

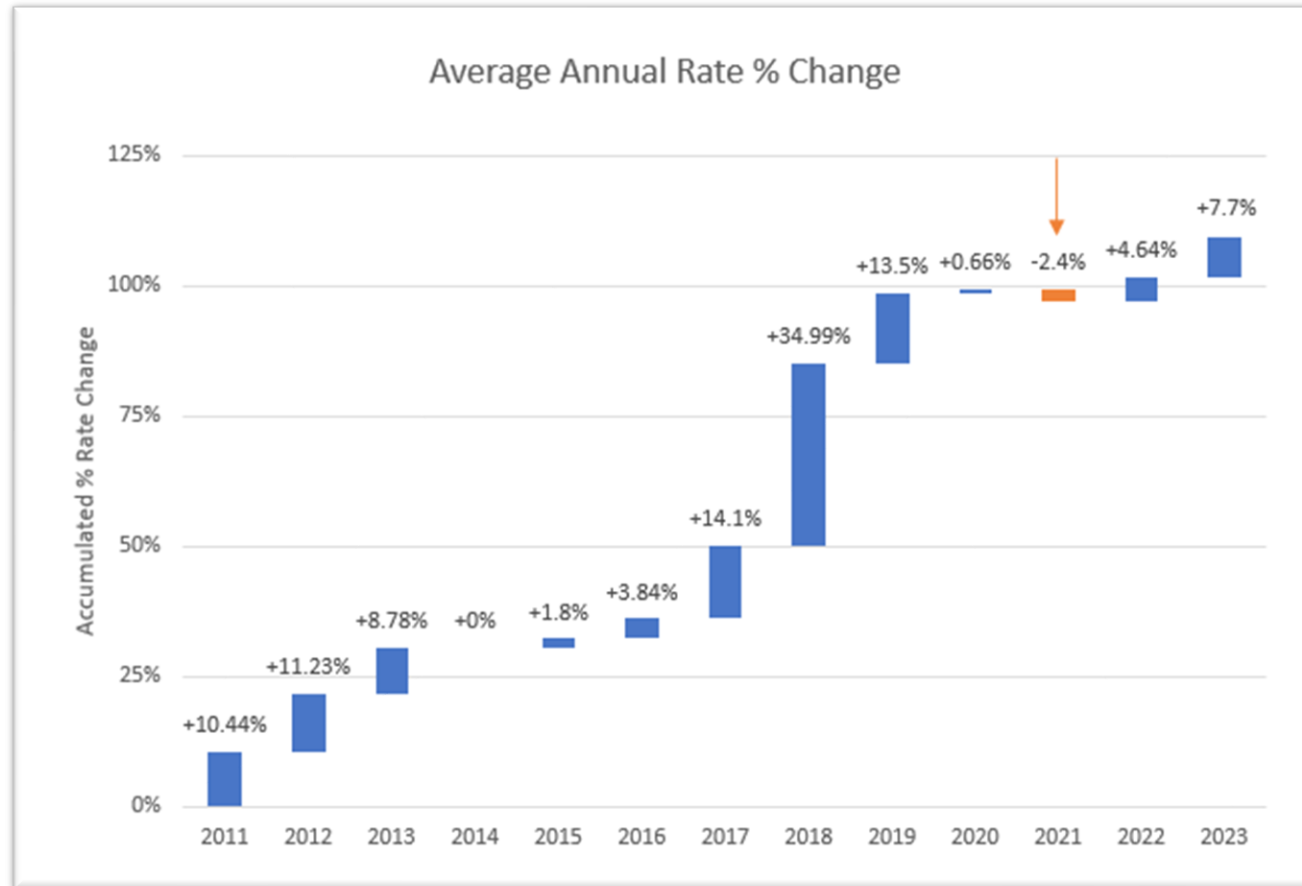




Cascade Care 101

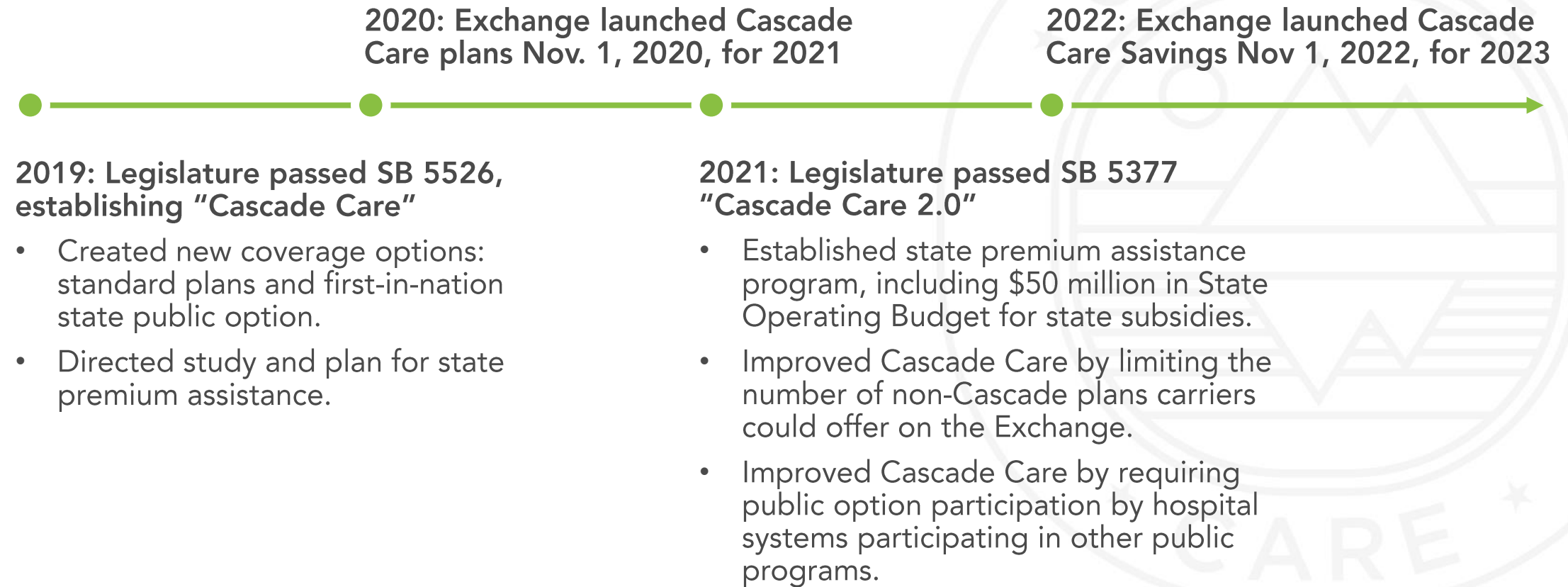
Leah Hole-Marshall | General Counsel &
Chief Strategist

Affordability is the primary barrier for customer access to coverage and care



- Average QHP premium prices have increased from ~\$350/mo to over \$500/mo over the past 5 years
- Before Cascade Care, nearly 60k Enrollees in Plan with >\$9k Deductible
- 37% of consumers who dropped coverage reported that it didn't meet their budget

Legislative Direction



Cascade Care is the Exchange's Primary Affordability Initiative

Increase the availability of quality, affordable health coverage in the individual market.

- **Address costs** through lower premiums, lower deductibles, and access to services before having to pay the deductible. This includes leveraging federal and state-based financial assistance, state purchasing power, and provider reimbursement expectations.
- **Encourage meaningful consumer choice** with products of better value and like benefits across all participating carriers.
- **Grow enrollment** by attracting new enrollees and retaining current customers.
- **Ensure continued market health** through stable carrier participation, competitive product offerings, and a larger and more diverse risk pool.



Cascade Care Components

How we're increasing the availability of quality, affordable health coverage in the individual market.

Cascade Care Plans (Standard + Public Option)

- Inclusive of Cascade standard plans and Cascade Select public option plans.
- Qualified Health Plans with standard benefit design & lower cost sharing for easy comparison and better value.
- Provides average \$1,000 lower deductibles than non-Cascade plans.
- More than 60% of Exchange enrollments in 2023.

Cascade Select Plans (Public Option)

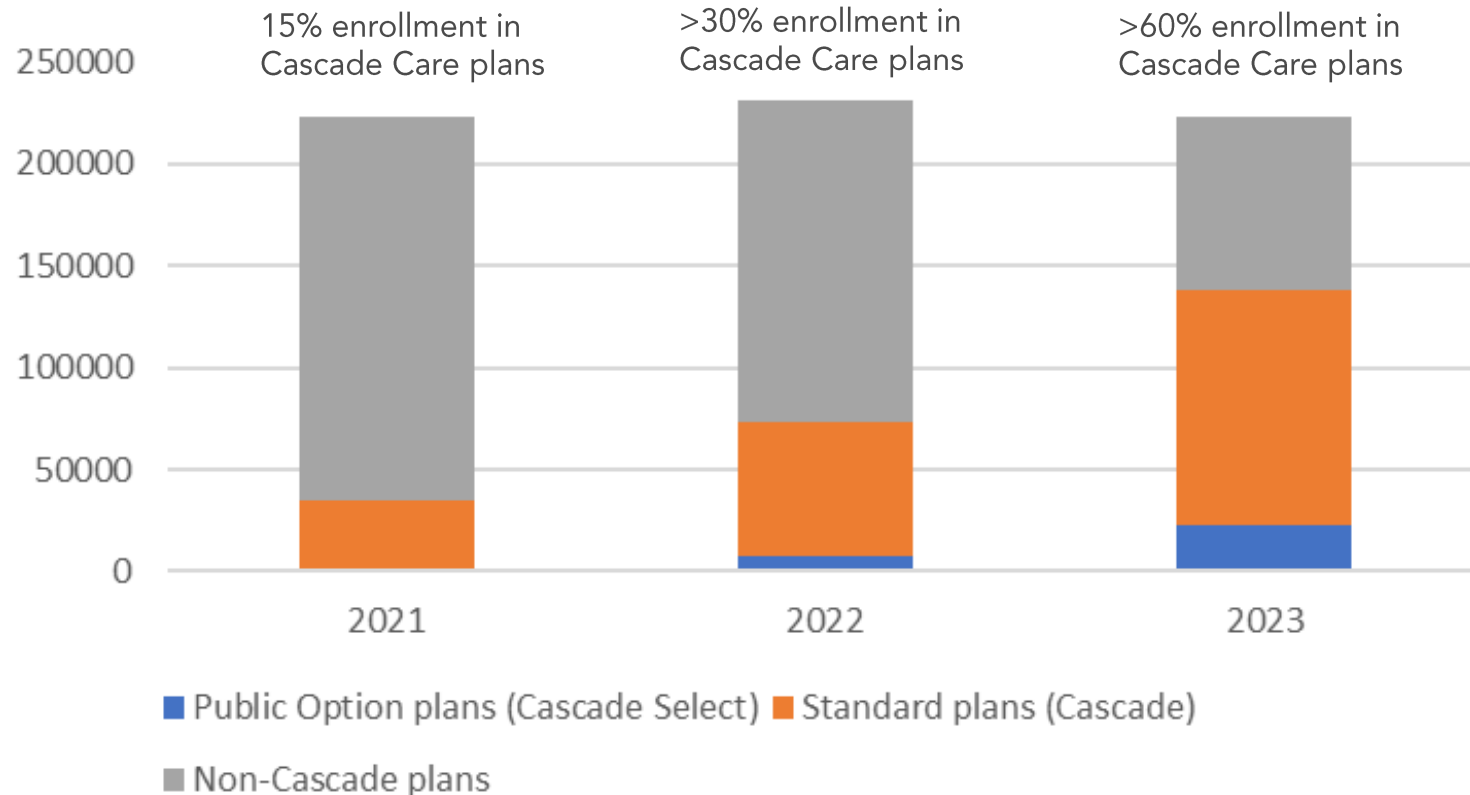
- Cascade Care Plans with additional quality, value, and provider reimbursement requirements.
- QHPs procured by Health Care Authority for the Exchange market.
- Lowest average premiums on Exchange in 2023.
- Enrollment has tripled every year since 2021 launch.

Cascade Care Savings

- New state premium assistance for customers up to 250% FPL who enroll in Cascade Care Silver or Gold plans.
- Offers \$0 premiums for the first time in Exchange history.
- More than 45,000 enrollees benefiting from Cascade Care Savings starting 2023.
- Supported by \$55M GFS through 2024.

Cascade Care Premiums & Enrollment Growth

Enrollment By Plan Type Since Cascade Care Launch




| Plan Category | 2023 Average Rate Change |
|-------------------|--------------------------|
| Individual Market | 8.7% |
| Non-Cascade | +10% |
| Standard | +3% |
| Public Option | -3% |


Availability of Cascade Care Savings Driving Cascade Care Enrollment for 2023


- ▶ Record high Cascade Care enrollment for 2023 driven by availability of state subsidy
- ▶ With a Cascade Care Gold or Silver plan, individuals and families with income up to 250 percent of the federal poverty level — \$33,975 for an individual or \$69,375 for a family of four — can qualify for Cascade Care Savings
- ▶ Overall, more than 75 percent of *Washington Healthplanfinder* customers receive state, federal or both subsidies

The Value of Cascade Care Savings
Maria, 40, is a non-smoker in Federal Way whose annual income is \$30,578.



under
250%





If Maria auto-enrolls into the same plan next year, which is not eligible for Cascade Care Savings, she'll pay nearly \$60 more every month than she did in 2022.

If she switches to a Cascade Care plan but wants to stay with her same carrier, she could save nearly half on her monthly premium.

By switching to the lowest-cost Cascade Care Silver plan in her area, she pays no monthly premium for the same high-quality benefits.

| Plan Type | Non-Cascade Silver carrier | | Cascade Silver current carrier | Cascade Silver switch to lowest-cost carrier |
|----------------------|----------------------------|---------------------------------------|--------------------------------|--|
| Plan Year | 2022 | 2023 | 2023 | 2023 |
| Premium | \$387 | \$437 | \$433 | \$358 |
| APTC | \$297 | \$290 | \$290 | \$290 |
| Cascade Care Savings | N/A | Not eligible for Cascade Care Savings | \$68 | \$68 |
| NET PREMIUM | \$90 | \$147 | \$75 | \$0 |

Calculate your income at: wahbexchange.org/current-customers/your-1095-a-statement/affordability-exemption/federal-poverty-level/

Looking Ahead

- ▶ **Open-enrollment ends Jan. 15**
 - Continued enrollment opportunities through special enrollment periods (including for those eligible for Cascade Care Savings)
- ▶ **Promoting continuity of coverage when federal public health emergency/Medicaid unwind begins**
 - Historically approximately 500-600k people churn off Apple Health/Medicaid annually; large numbers of Washingtonians churning off Apple Health fail to transition to QHPs
 - Working with HCA and carrier partners to help address known barriers
 - Cascade Care Savings will help maintain coverage
- ▶ **Section 1332 waiver implementation**
 - Starting in 2024, all Washingtonians will be able to purchase Exchange coverage regardless of immigration status
 - Community engagement activities and needed system updates already underway
 - Additional waiver background available [here](#)

Looking Ahead

► Future Cascade Care Opportunities

Maintain state subsidies to protect consumers from rising costs of coverage.

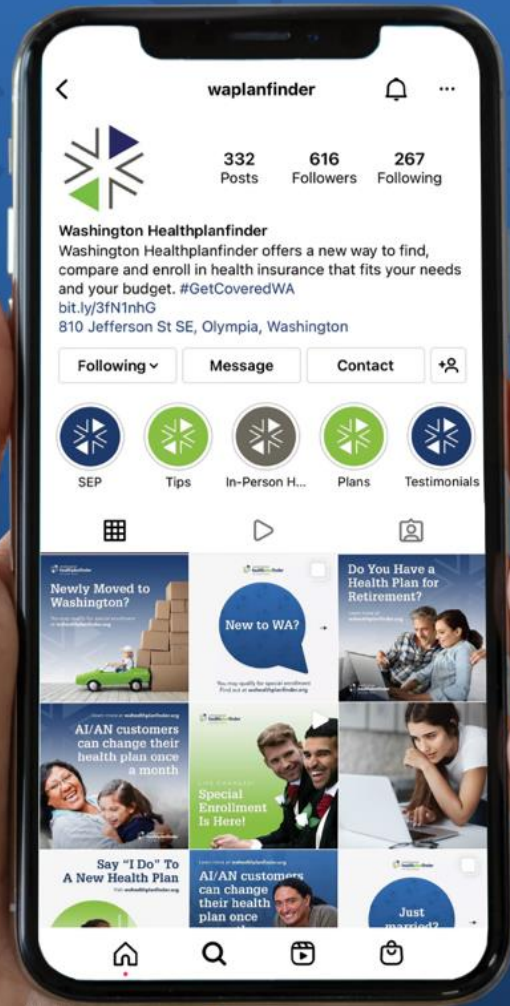
- Sustain \$55M annual appropriation for state premium assistance beyond 2024. (Enhanced federal subsidies set to expire after 2025.)

Address underlying costs of care through the public option.

- Opportunities: Enhanced provider rate cap and carrier premium targets, provider participation requirements, higher medical loss ratio, and alignment with other State-purchased plans.
- Example: Colorado and Nevada, through lower public option premium rates, will capture federal savings to help fund state affordability programs.

2022-2023 Legislative reports to inform potential future action.

- HCA Legislative report about public option alignment with other HCA-administered programs submitted December 2022.
- Exchange recommendations to the Legislature based on learnings about public option impact on customers and hospitals forthcoming in 2023.
- Exchange Legislative report about impact of eliminating non-Cascade plans forthcoming in 2023.



Questions?

Joan Altman

Director of Government Affairs &
Strategic Partnerships

joan.altman@wabexchange.org



Washington Healthplanfinder



waplanfinder



waplanfinder

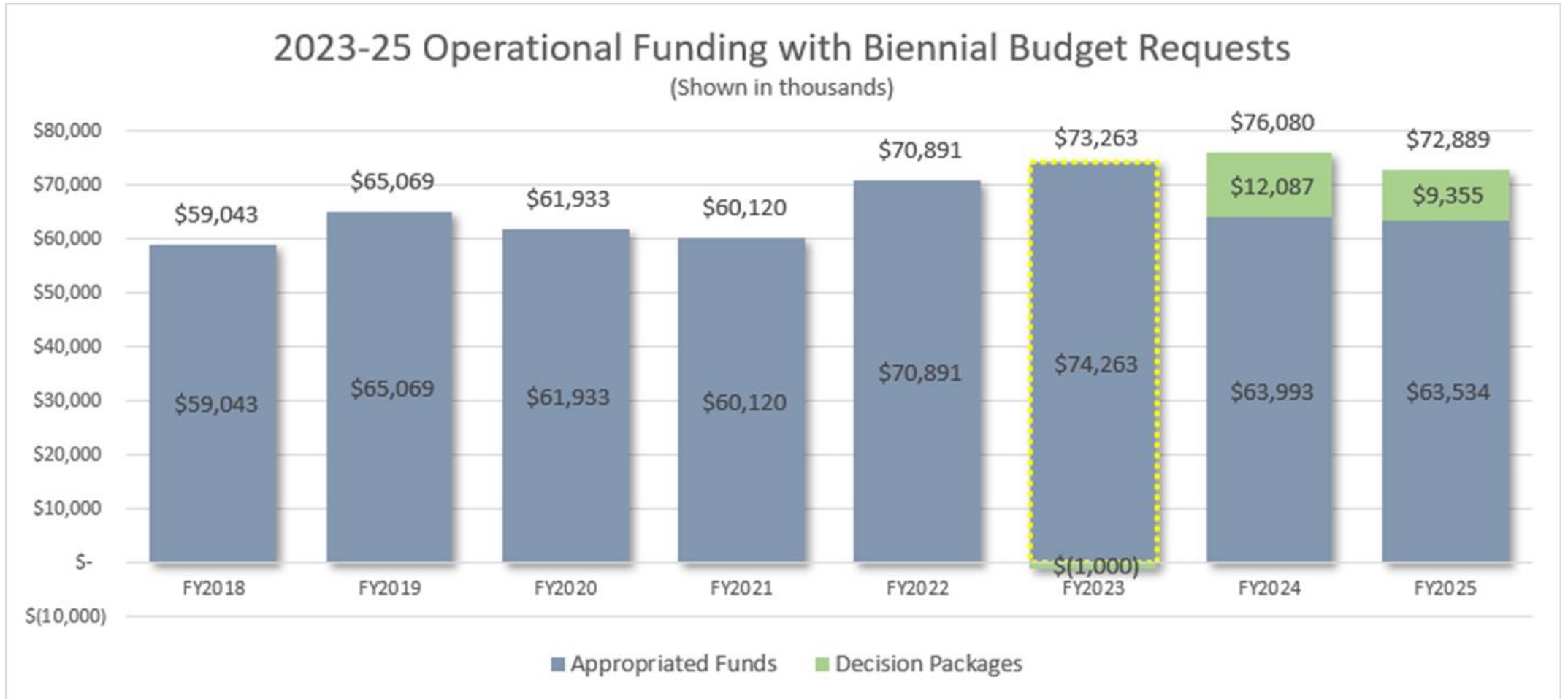
Appendix

Exchange Biennial Budget Requests

<https://www.wahbexchange.org/about-the-exchange/what-is-the-exchange/budget-finance/>

- **Improve affordability**
 - Continue Cascade Care Savings Program beyond FY 2024
- **Improve health coverage & advance DEI**
 - Immigrant Health Coverage Expansions/1332 Waiver Implementation
 - Advancing Health Equity
- **Leverage HPF technology and drive health system excellence**
 - Modernizing *Healthplanfinder* Phase 2
 - Continued Improvements to Consumer Experience
 - Expanding Organizational Capacity

Exchange Biennial Budget Requests





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healthbenefitexchange
powering washington healthplanfinder

www.wahealthplanfinder.org | www.wahbexchange.org | 1-855-923-4633