



Washington Health Benefit Exchange

Senate Health & LTC Committee
January 18, 2018

Pam MacEwan, CEO

Key Lessons Learned From 90s Reform Efforts

- Bipartisan support is essential for reform to endure
- Subsidized coverage to make coverage affordable
- Level playing field for carriers and providers
- Individual mandate to sustain risk pool
- Limited open-enrollment period to encourage consumers to maintain coverage and provide predictability to carriers

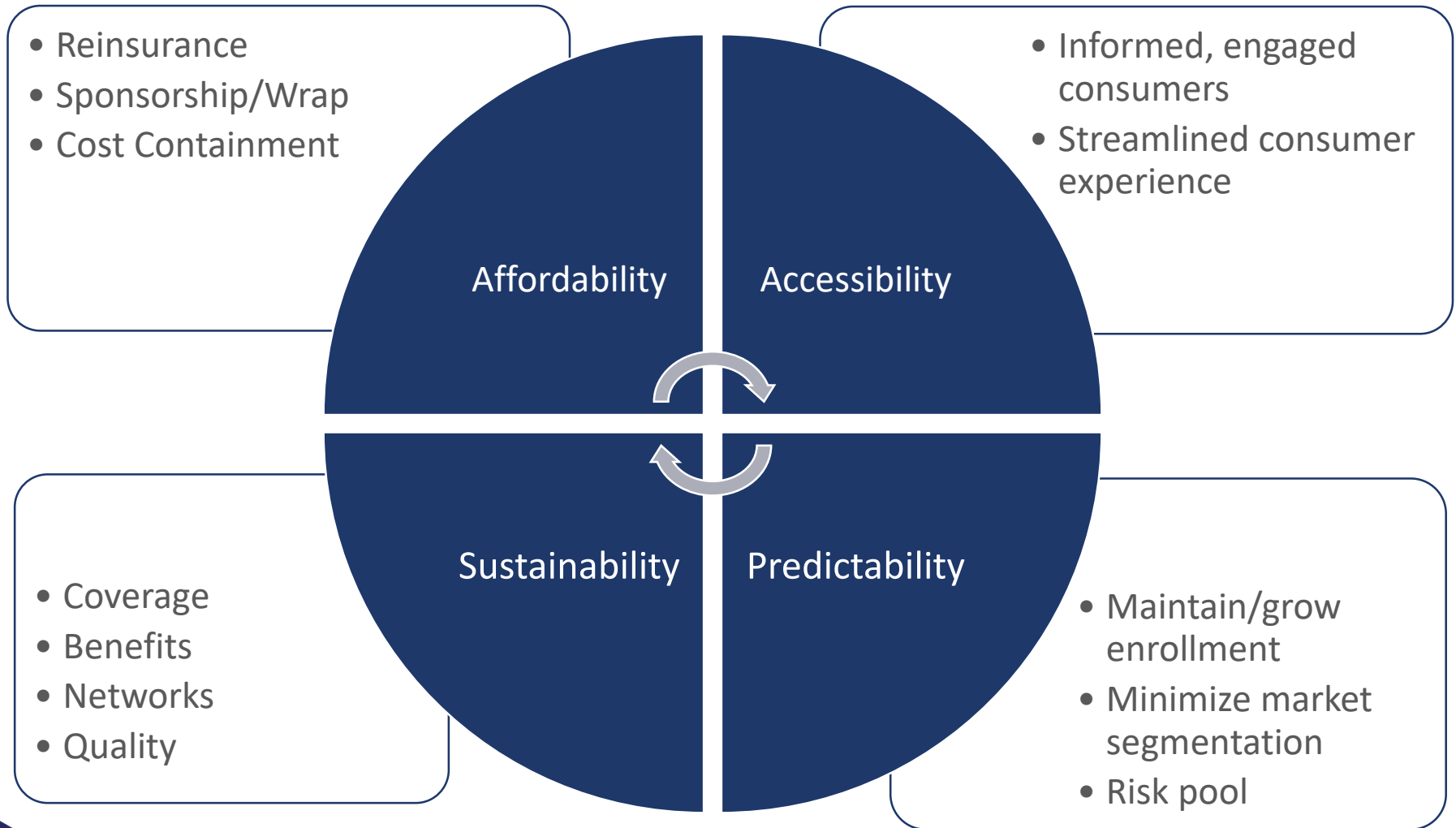


Where Do We Go From Here?

- What has changed?
 - Exchange/*Healthplanfinder*
 - Medicaid expansion replaced Basic Health
 - Defined open enrollment period
 - Outreach and consumer engagement
 - Federal subsidies for individual market
 - Health care costs have continued to sky rocket



Where Do We Go From Here?



No Magic Bullets



Exchange Contacts

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Appendix

Washington Healthplanfinder

<https://www.wahealthplanfinder.org/>

Home Español

Language Assistance

Sign In

Customer Support



E.g. How do I renew my coverage?

Search



Open Enrollment is Here. Select a Plan by December 15th to Get Covered for 2018.

You can apply for or renew coverage for Washington Apple Health (Medicaid).

Get Started



Financial Assistance

- Residents up to 400% FPL may qualify for tax credits that reduce premium costs when coverage is purchased
- Residents up to 250% FPL may qualify for cost-sharing subsidies that reduce their out-of-pocket costs when seeking care

Persons in Household	100% (Minimum for financial assistance)	138% (Medicaid eligibility)	250% (Max income for cost-sharing reductions)	400% (Max income for premium tax credits)
1	\$ 12,060	\$ 16,643	\$ 30,150	\$ 48,240
2	\$ 16,240	\$ 22,411	\$ 40,600	\$ 64,960
3	\$ 20,420	\$ 28,180	\$ 51,050	\$ 81,680
4	\$ 24,600	\$ 33,948	\$ 61,500	\$ 98,400
5	\$ 28,780	\$ 39,716	\$ 71,950	\$ 115,120

Source: 2017 FPL Guidelines



2018 Plan Availability

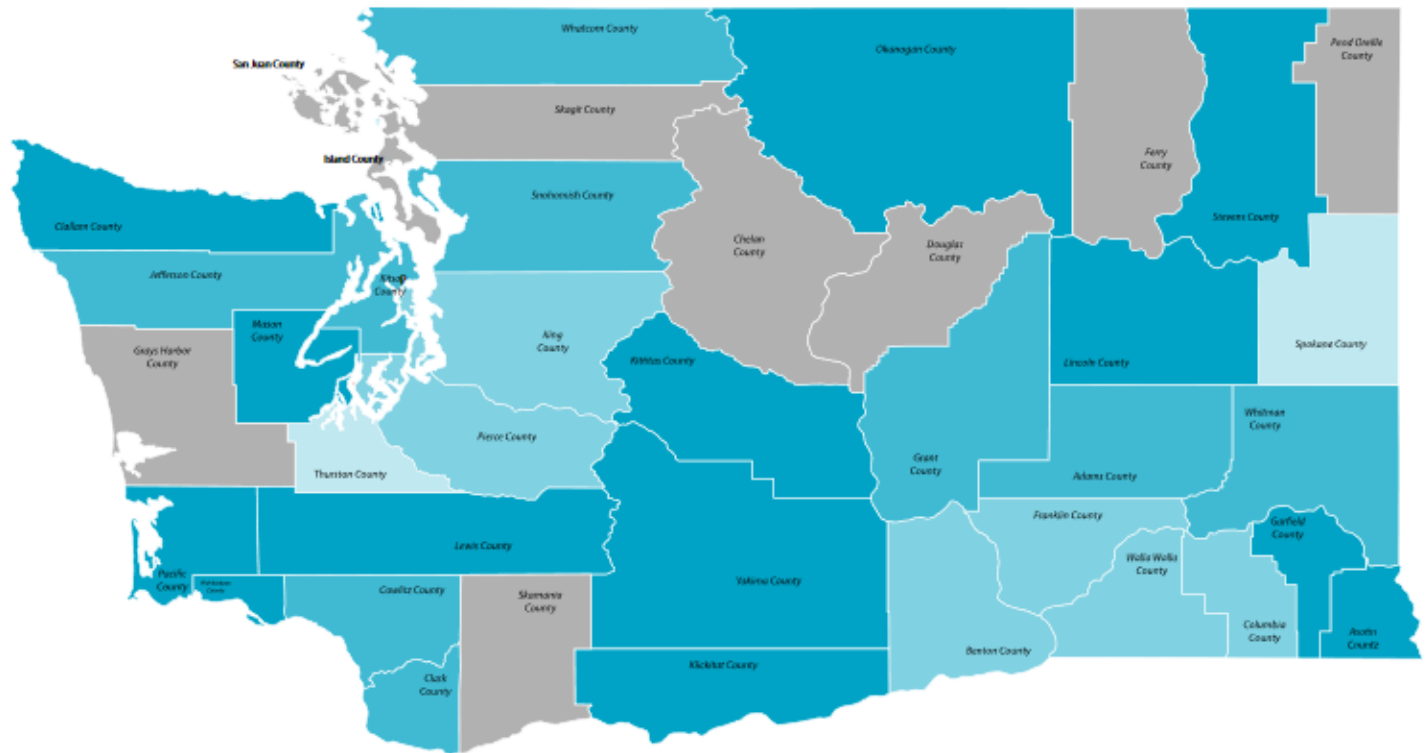
- Fewer insurers:
 - 7 Exchange issuers (down from 9)
 - 9 counties have only one insurer offering QHPs
 - Chelan, Douglas, Ferry, Grays Harbor, Island, Pend Oreille, San Juan, Skagit, Skamania
- Offering fewer plans:
 - 41 QHPs (down from 98)
 - 7 counties without bronze plans – 2 major carriers do not offer bronze plans
 - Chelan, Douglas, Ferry, Lincoln, Pend Oreille, Skamania, Stevens
- More limited provider networks: No Preferred Provider Organizations (PPOs)



2018 QHP Issuers by County

*7 insurers selling 41 Qualified Health Plans (QHPs)
9 counties with 1 issuer*

2018



1 2 3 4 5



2018 Plan Pricing

- Impact of discontinued federal Cost-Sharing Reduction (CSR) funding:
 - Eligible silver plan enrollees still receive cost-sharing assistance
 - To compensate for loss of funds, premiums on silver plans increased an additional 9-27% (depending on the plan)
 - Silver premium increases resulted in increased tax credits for most subsidized enrollees
 - Rates for gold, bronze, and catastrophic plans not affected
- Higher premiums:
 - 36% average premium increase (10% due to loss of CSR funds; remainder due primarily to medical and pharmacy cost increases and federal uncertainty)
- Higher deductibles:
 - Median silver QHP deductible will increase from \$3,000 in 2017 to \$4,500 in 2018
 - CSRs still available for silver enrollees under 250% FPL





washington
healthplanfinder

click. compare. covered.