



Update from the Health Benefit Exchange: Current Activities

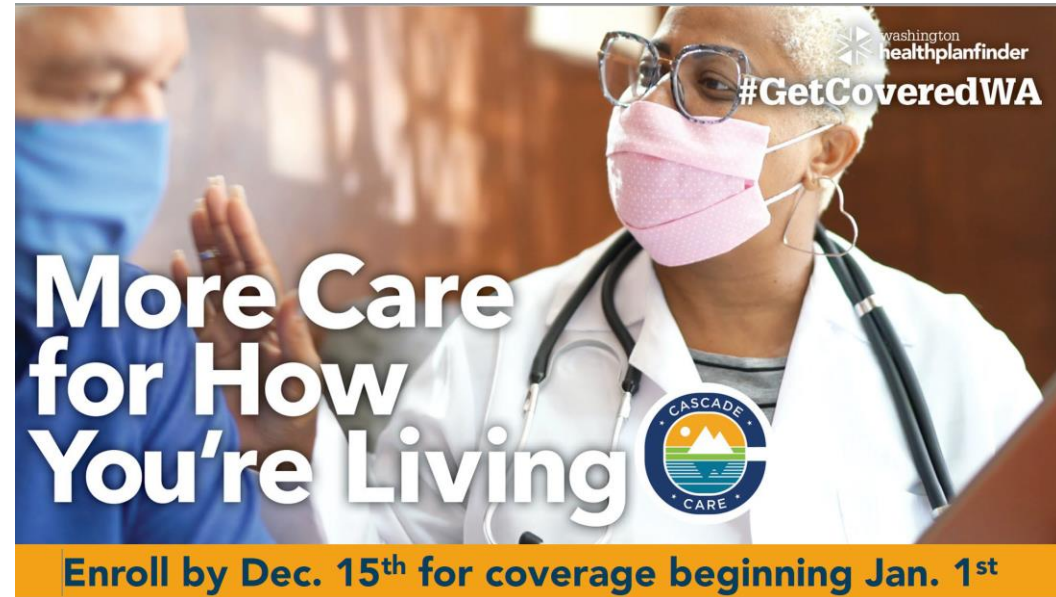
Pam MacEwan, CEO

Washington Health Benefit Exchange

December 1, 2020

Current Activities

- COVID Response
- Cascade Care Implementation
- Open-Enrollment
- Legislative Deliverables
- Addressing Ongoing Challenges (affordability, federal activity, health disparities)



COVID Response

- Access to health insurance is a critical part of pandemic response (access to testing and care) and a key determinant of health
- Washington Healthplanfinder connects individuals and families to Washington Apple Health, 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.
- Uninsured rate has increased, particularly among the newly unemployed
- Black, Indigenous, People of Color are being disproportionately impacted: minority owned businesses and minority employment is highest in industries most directly impacted by COVID-19

COVID Response

- Washington's Exchange was the first in the country to open a Special Enrollment Period (SEP) for the uninsured in response to the pandemic
- Community-led engagement and targeted outreach and marketing helped 22,000 customers sign up for coverage over two-months; most customers new to the Exchange
- Pandemic Signups Differed from Open Enrollment (OE7)
 - Most were new to the Exchange (75% vs 19% in OE7)
 - More were under 35 years old (37% vs 29% in OE7)
 - More were racially diverse (26% Black, Indigenous, People of Color, vs 16% in OE7)



Supporting the Newly Unemployed

- Extended typical 60-day sign-up period for those losing coverage during pandemic
- Supporting employers and employees impacted by layoffs (e.g., Port of Seattle, Boeing, Washington Childcare Centers Association)
 - Working directly with HR departments
 - Providing tailored materials and resources
 - Connecting impacted employees with assisters
- Connecting with Employment Security Department
 - Message to customers: Filing for unemployment benefits? Visit the Exchange to stay covered.
 - Collaborating on communications to shared customers
 - Created a website for those losing employer sponsored insurance
 - Coordinating with regional Rapid Response teams



LOST YOUR JOB AND NEED HEALTH INSURANCE?
If you've recently lost health insurance, due to loss of your job, *Washington Healthplanfinder* can help you find free or low-cost health coverage to protect you and your loved ones. If you or someone you know is without coverage, financial help to pay for health insurance may be available through *Washington Healthplanfinder*.

Visit us online or call our knowledgeable experts. wahealthplanfinder.org | 855.923.4633

HEALTH PLANS AVAILABLE ON WASHINGTON HEALTHPLANFINDER

Washington Apple Health
You may qualify for free or low-cost health coverage.

antoinette | UnitedHealthcare

bridgespan

LifeWise

Kaiser Permanente

Molina Healthcare

PacificSource

Premiera

Providence

Conducting Open-Enrollment (OE8) in a Pandemic

- New ways to connect with assisters
- In-person help still available (social distancing; masks; revamping physical spaces)
- Virtual, outdoor, and drive-thru outreach and enrollment assistance being provided

Nov. 1, 2020 – Jan. 15, 2021

Cascade Care: More Options!

Robust Assister Network

- 750+ Navigators & CACs
- 90+ Tribal Assisters
- 1500+ Certified Producers
- 11 Enrollment Centers

Enrollment assistance is available statewide

- Virtual or in-person enrollment assistance is available at no cost
 - **Navigators** located in communities across the state are ready to assist with the enrollment process and provide support updating applications year-round.
 - **Certified insurance brokers** are available to assist with enrollment and provide guidance on sorting through which plans may be best for you or your family.
 - **11 Enrollment Centers** located throughout the state are staffed by brokers and navigators, ready to provide enrollment assistance and support.



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

Overview of 2021 Exchange Health Plans

- **Average rate decrease in 2021**
- **13 carriers offering on the Exchange**
 - Community Health Network of Washington, Regence, and UnitedHealthcare new for 2021
- **All counties have carrier choice: 2+ options in all counties**
 - 8 counties with one carrier in 2020
- **A total of 115 QHPs for 2021**
 - In King, Pierce, and Thurston Counties, consumers will have 69-73 plan options
 - In 2020, 43 QHPs statewide and most plans offered in a county is 35
- **New standard plans are available to consumers in all counties**
- **5 carriers offering new public option plans available in 19 counties**

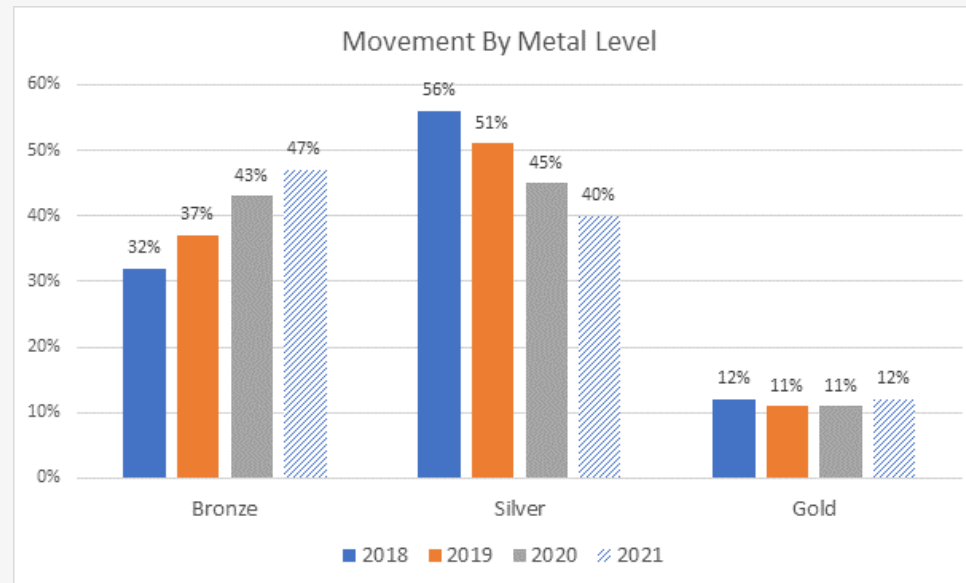
New 2021 Cascade Care Offerings

- Provide more value
 - *Cascade*: standard plans
 - *Cascade Select*: public option plans
- Meaningfully reduce deductibles (\$1000 less on average)
- Provide more access to first dollar services and co-pays (including primary care visits, mental health services, and generic drugs).



Preliminary 2021 Enrollment Numbers

- Total sign-ups: 193,000 (up from 185k last year)
- New sign ups: 11,500 (slightly down from 13k last year)
- Among new, 40% selecting Cascade Care plans
- Continued shift to bronze plans, consistent with prior years



Work to Address Ongoing Challenges

- **Affordability**
 - State premium subsidy
 - Sponsorship program
- **Federal activity**
 - Public health emergency duration
 - Income reporting & federal stimulus payments
 - Tax reconciliation
 - Federal transition
- **Structural inequities & social determinants of health**

Legislative Deliverables

- ✓ Annual Strategic Plan (Sept. 30)
- ✓ State Subsidy Implementation Plan (Nov. 15)
- Individual Mandate Report (Dec. 15)
- Annual Financial Report (Jan. 1)

Questions?

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Help spread the word: follow the Exchange on social media and share our content

- Twitter: @WAPlanFinder
- Facebook.com/WAHealthPlanFinder
- Instagram: @WAPlanFinder



Appendix





Washington Health Benefit Exchange

Our Response to COVID-19

GOAL

Take care of Washingtonians by offering coverage to the uninsured, keeping current enrollees enrolled, and extending current enrollments.

- Opened a limited-time, 60-day from March 10 – May 8, 2020, special enrollment period for uninsured Washingtonians to enroll in an Exchange plan through Washington Healthplanfinder.
- Launched a state-wide public service announcement (PSA) campaign, COVID-19 health coverage FAQ webpage, and handouts that respond to questions regarding coverage options based on job and income reduction scenarios.
- Outreach actively reached out to best serve Washingtonians, including providing assistor network with resources, updated and translated materials, and partnering with outside organizations to inform customers of the special enrollment period.
- Stopped the termination of individuals with conditional eligibility who are enrolled with Qualified Health Plans.
- Worked closely with the Washington Department of Health, Office of the Insurance Commissioner, Department of Social and Health Services (DSHS), and Health Care Authority (HCA) to inform of various waiver efforts and emergency rulemaking to help customers.
- Collaborated with HCA and DSHS on income reporting guidance in response to the federal stimulus bill and encouraged individuals to report a loss of income or if they received unemployment compensation.
- Safely transitioned the Exchange staff and the majority of the Customer Support Center staff to remote work.

The Exchange runs *Washington Healthplanfinder*, which 1 in 4 Washingtonians use to...

1. Sign up for free or low-cost coverage through Washington Apple Health

OR

2. Purchase a qualified health plan & qualified dental plan
Access federal financial assistance to help make coverage more affordable

HEALTH PLANS AVAILABLE ON WASHINGTON HEALTHPLANFINDER



You may qualify for free or low-cost health coverage.



[Washington Healthplanfinder](#) is powered by the [Washington Health Benefit Exchange](#).

Where do I sign up?

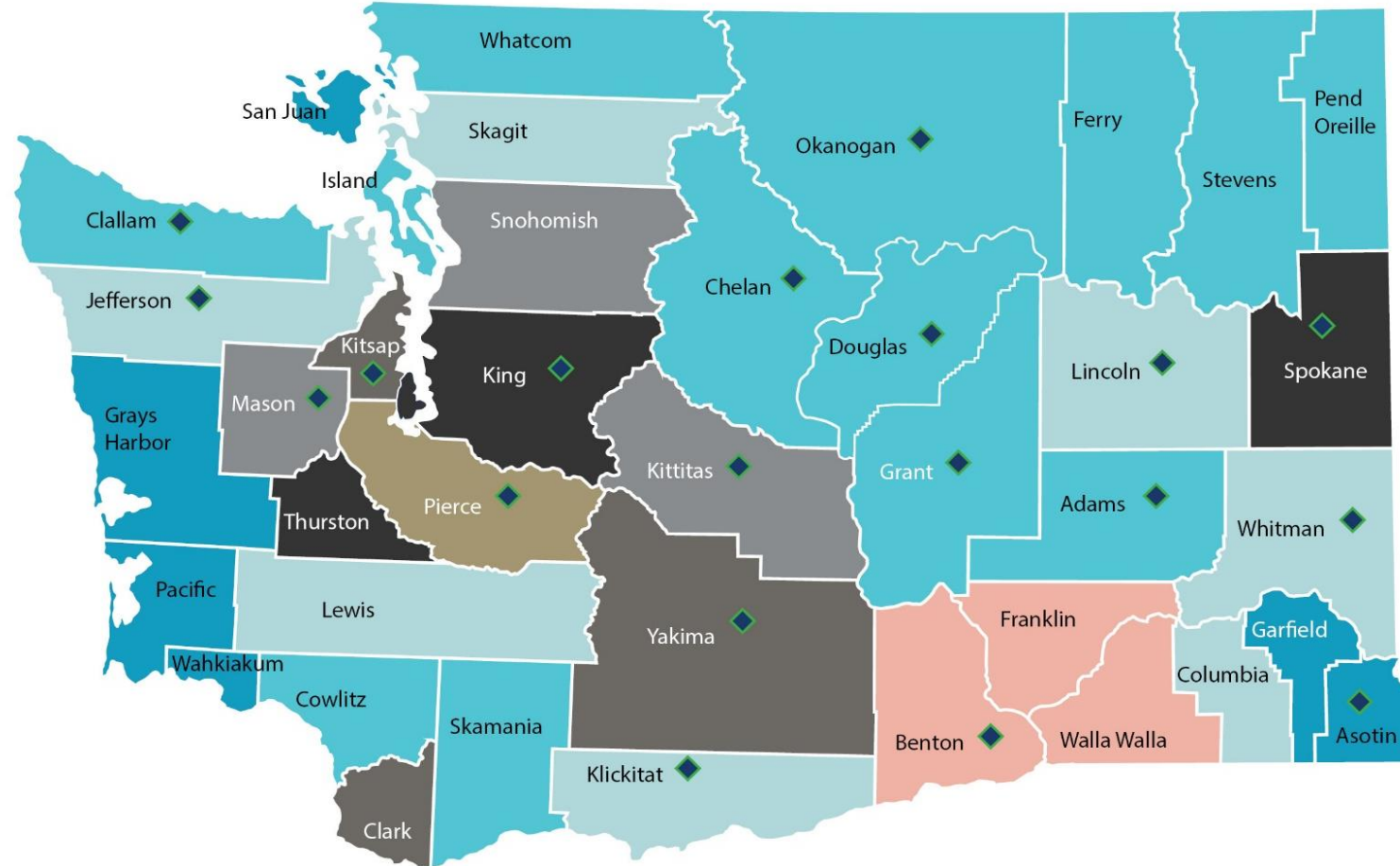
- Official website: www.wahealthplanfinder.org (beware of look-alike sites!)
- Mobile App: WAPlanfinder– Apple or Google App Store

The screenshot shows the Washington Health Plan Finder website. At the top, there is a dark blue navigation bar with "Home" and "Español" links, and a search bar containing the text "E.g. How do I renew my cover". Below the navigation bar is the Washington Health Plan Finder logo, which includes a stylized star icon and the tagline "click. compare. covered.". To the right of the logo is a "SIGN IN" button. Below the logo and button are three navigation links: "NEW CUSTOMERS", "CURRENT CUSTOMERS", and "CUSTOMER SUPPORT". A blue banner with a warning icon contains a message about COVID-19: "During these unprecedented times, we are here to help and guide you. Learn about how we are responding to the COVID-19 situation, and what your options are if you are uninsured or facing economic hardship. [Our COVID-19 Response](#)>". Below the banner is a white card with the heading "What would you like to do today?" and two buttons: "Sign In to Your Account" and "Report Changes". To the right of the card is a promotional message: "Change of income or health insurance? Free or low-cost [Apple Health](#) is available year-round and a [Special Enrollment](#) is available if you have certain life changes." Below this message is a green button that says "See if you can enroll".

When can I sign up for coverage through *Washington Healthplanfinder*?

- Washington Apple Health (Medicaid) is available year round
- Qualified health plan & qualified dental plan coverage is available:
 1. During Fall “open-enrollment” period (Nov. 1-Jan 15, 2020 for 2021 Coverage)
 2. Outside of open enrollment if you experience a “[qualifying event](#)” (such as loss of employer coverage; change in household income; change in household size) – *typically have 60 days from qualifying event to sign up*
 3. During other designated special enrollment periods (SEPs) based on exceptional circumstances

2021 Carrier Participation on Exchange



◆ Cascade Care Select (Public Option) Plans Offered

Navigator Organizations by County

CHOICE Regional Health Network
Phone: 1-360-539-7576
Email: navigator@crhn.org

**Public Health —
Seattle & King County**
Phone: 1-800-756-5437
Email: CHAP@kingcounty.gov

Better Health Together
Phone: 1-509-381-5566
Phone: 1-509-444-8200
Email: vivian@BetterHealthTogether.org

**Confluence Health/
Wenatchee Valley Hospital**
Phone: 1-509-433-3383
Email: SM_CH_Lead_Org@
ConfluenceHealth.org

Tri-Cities Community Health
Phone: 1-509-543-1952
Email: EnrollmentHBE@mytchh.org

**Peninsula Community
Health Services**
Phone: 1-360-377-3776
Email: eligibility@pchswb.org

SeaMar Community Health Clinics
Phone: 1-855-289-4503
Email: seamaripa@seamarchc.org

Yakima Neighborhood Health Services
Phone: 1-509-853-2377
Email: navigators@ynhs.org



Help is also available through the *Washington Healthplanfinder* Customer Support Center:
1-855-923-4633; TTY: 855-627-9604
Language assistance is provided at no cost

Exchange Board Equity Statement

*Equity is a fundamental pillar to the society we seek to build. The process of advancing toward equity will be disruptive and demands vigilance, dismantling deeply entrenched systems of privilege and oppression. We must focus our efforts on people and places where needs are greatest, especially communities of color, **and go beyond remedying a particular inequity to address all determinants of health.***

Our goal is that all Washingtonians have full and equal access to opportunities, power and resources to achieve their full potential.

Legislative Report: State Subsidy Implementation Plan

Legislature required HBE, in consultation with HCA and OIC, to develop and submit a plan for implementing premium subsidies through Exchange for individuals up to 500% FPL

Affordability goal: limit participant premium spend to no more than 10% of income

Includes: assessment of the impact of subsidies on the uninsured rate; assessment of providing cost-sharing reductions; financing analysis; implementing legislation

Cover memo and comprehensive report available online at:

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

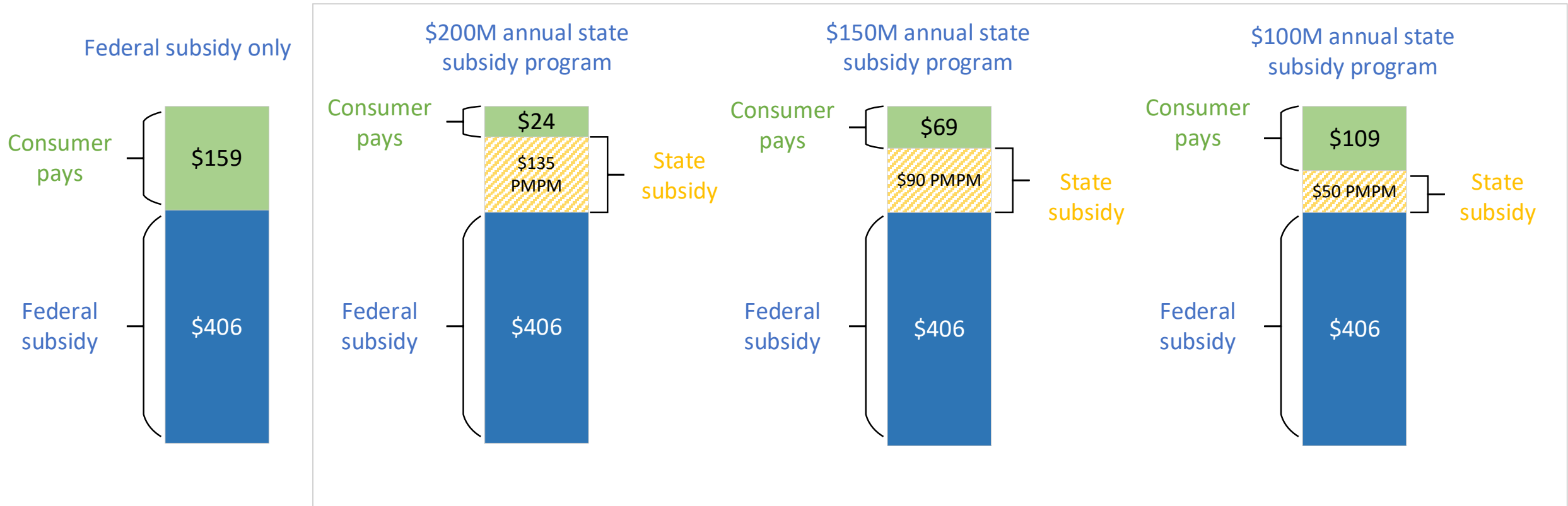
Illustrative State Premium Subsidy Scenarios: \$200M; \$150M; \$100M Annually

- A \$200M annual state-based premium subsidy would result in 24,000 currently uninsured getting coverage, and would help nearly 180,000 customers stay covered by reducing their premiums
- Tying a state premium subsidy to Cascade care plans could strengthen public option and further lower customer costs (deductibles and cost-sharing)

Subsidy Scenario	Individuals Receiving State Premium Assistance	New HBE Enrollees - Total	New HBE Enrollees - Uninsured	Avg. Annual State Subsidy Per Federally Subsidized Enrollee Receiving State Subsidies	Avg. Annual State Subsidy Per Federally Unsubsidized Enrollee Receiving State Subsidies	Monthly PMPM State Subsidy	Additional APTC Assistance	Percent of Individuals Under 500% FPL Eligible to Pay 10% or Less of Income on Premium	Morbidity Impact on Premiums
\$200M State Appropriation	179,766	26,305	23,792	\$1,126	\$1,594	\$135/mo	\$91,469,000	93%	-2.5%
\$150M State Appropriation	173,820	20,360	18,684	\$837	\$1,065	\$90/mo	\$78,359,000	92%	-2.0%
\$100M State Appropriation	168,698	15,233	14,153	\$579	\$688	\$58/mo	\$64,396,000	92%	-1.5%

Illustrative State Premium Subsidy Scenarios: How State Premium Subsidy Combines with Federal Subsidy

(Premium based on 2020 silver plan average: \$565/monthly)



Exchange Sponsorship Program

- The Exchange currently runs a sponsorship program, which enables public and private third-party payors (the state, non-profits, tribes, foundations, etc.) to provide support for premiums and/or out-of-pocket costs to individuals enrolled in qualified health plans through Washington Healthplanfinder
- Currently 16 sponsors cover 3,500 enrollees
- Sponsors include:
 - Tribes (12 participating tribes and tribal communities)
 - Washington State (for HCA's COFA program)
 - Federal Government (via Ryan White funding for the EHIP program)
 - Health systems (for the two Project Access programs)
- The sponsor provides funding to reduce enrollee costs; sponsored enrollees sign-up with help from assister; designated as sponsored in Healthplanfinder; sponsor information sent to carriers; HBE facilitates payment from sponsor to carriers

2020 FPL Guidelines

Percentages Over 2020 Poverty Guidelines

Family Size	100%	133%	150%	200%	250%	300%	400%	500%
1	\$12,760	\$16,971	\$19,140	\$25,520	\$31,900	\$32,280	\$51,040	\$63,800
2	\$17,240	\$22,929	\$25,860	\$34,480	\$43,100	\$51,720	\$68,960	\$86,200
3	\$21,720	\$28,888	\$32,580	\$43,440	\$54,300	\$65,160	\$86,880	\$108,600
4	\$26,200	\$34,846	\$39,300	\$52,400	\$65,500	\$78,600	\$104,800	\$131,000
5	\$30,680	\$40,804	\$46,020	\$61,360	\$76,700	\$92,040	\$122,720	\$153,400
6	\$35,160	\$46,763	\$52,740	\$70,320	\$87,900	\$105,480	\$140,640	\$175,800
7	\$39,640	\$52,721	\$59,460	\$79,280	\$99,100	\$118,920	\$158,560	\$198,200
8	\$44,120	\$58,680	\$66,180	\$88,240	\$110,300	\$132,360	\$176,480	\$220,600
For each additional family member	\$4,480	\$5,958	\$6,720	\$8,960	\$11,200	\$13,440	\$17,920	\$22,400



WWW.WAHEALTHPLANFINDER.ORG | WWW.WAHBEXCHANGE.ORG