

WASHINGTON HEALTH BENEFIT EXCHANGE

WAhealthplanfinder.org

Public Health Emergency Special Enrollment and American Rescue Plan Act Implementation

August 31, 2021

In response to the COVID-19 pandemic, Washington Health Benefit Exchange (Exchange) opened a Public Health Emergency (PHE) Special Enrollment Period (SEP) for customers on February 15 extending to August 15, 2021. The American Rescue Plan (ARPA) passed in March 2021. Within two months, the Exchange was among the first in the country to implement all the new savings available under ARPA – including extra help to those reporting unemployment income (updates made in Washington Healthplanfinder on May 6, 2021).

Sign-ups During Public Health Emergency SEP (from Feb. 15 to Aug. 15)

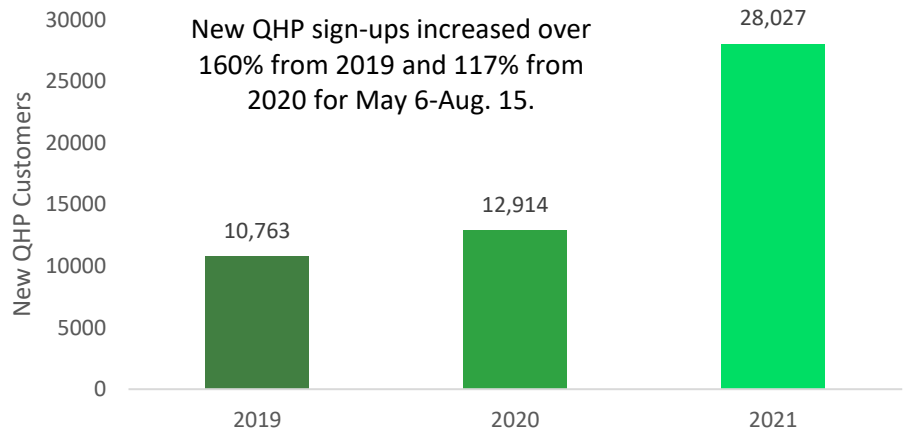
- 57,000 Qualified Health Plan (QHP) customers signed up; 46,000 were new (1600/week new sign-ups).
- Sign-ups overall are 8.5% higher than 2020, 10% higher than 2019.

Sign-ups After ARPA Implementation (from May 6 to Aug. 15)

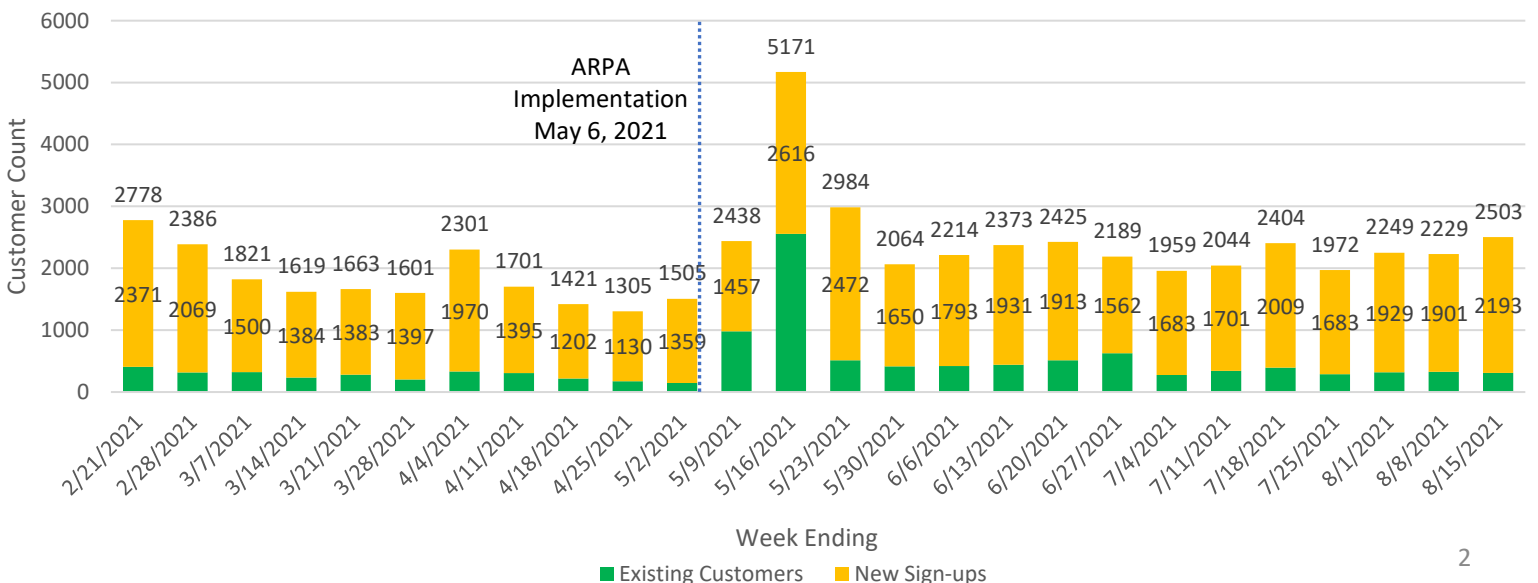
- 36,000 QHP customers signed up; 28,000 were new QHP customers (1900/week new sign-ups).
- 78% (22K) of new QHP customers are subsidized.

New QHP sign-ups increased over 160% from 2019 and 117% from 2020.

ARPA Subsidies Attracted over 100% More New QHP Customers than Previous Years



Sign-up Activity from Feb. 15 to Aug. 15, 2021

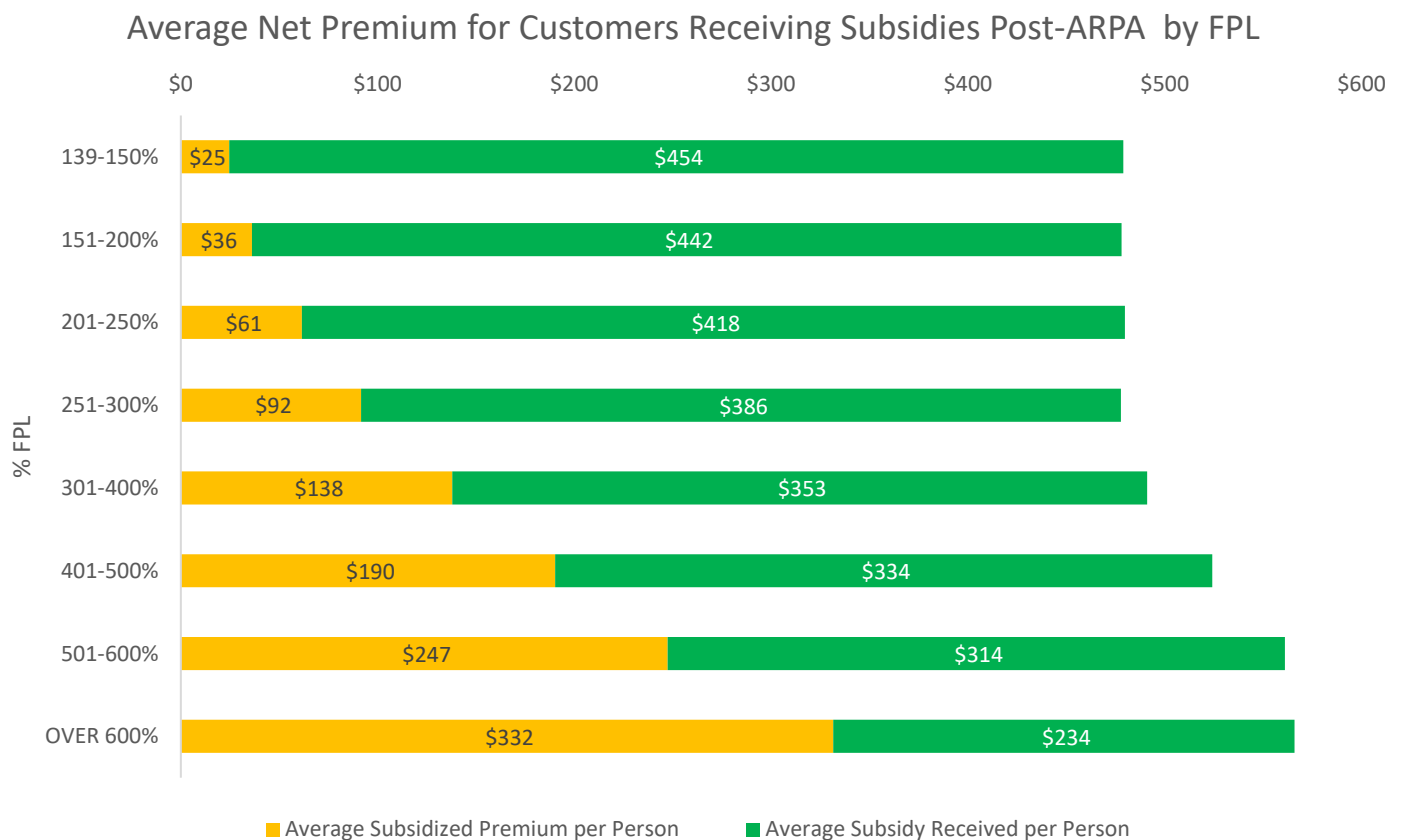


ARPA Implementation: Subsidy Savings

The Exchange automatically extended new ARPA savings to 138,000 existing, eligible customers after May 6, which lowered their premiums starting in June.

As of Aug. 15, 2021, 78% (173,000) of all customers now receive subsidies, up from 61% (130,000) pre-ARPA. Post-ARPA:

- On average, subsidized customers are paying \$100/month and receiving \$400/month in subsidies.
- Subsidized QHP customers over 400% of FPL (23,000) previously not eligible for subsidies, now pay nearly \$200 less per month.

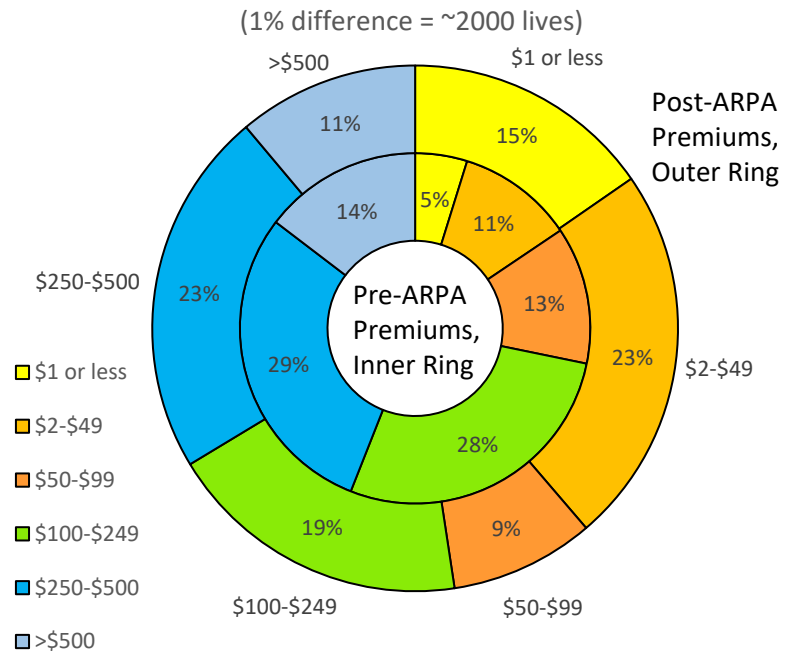


Post-ARPA: Premium Savings

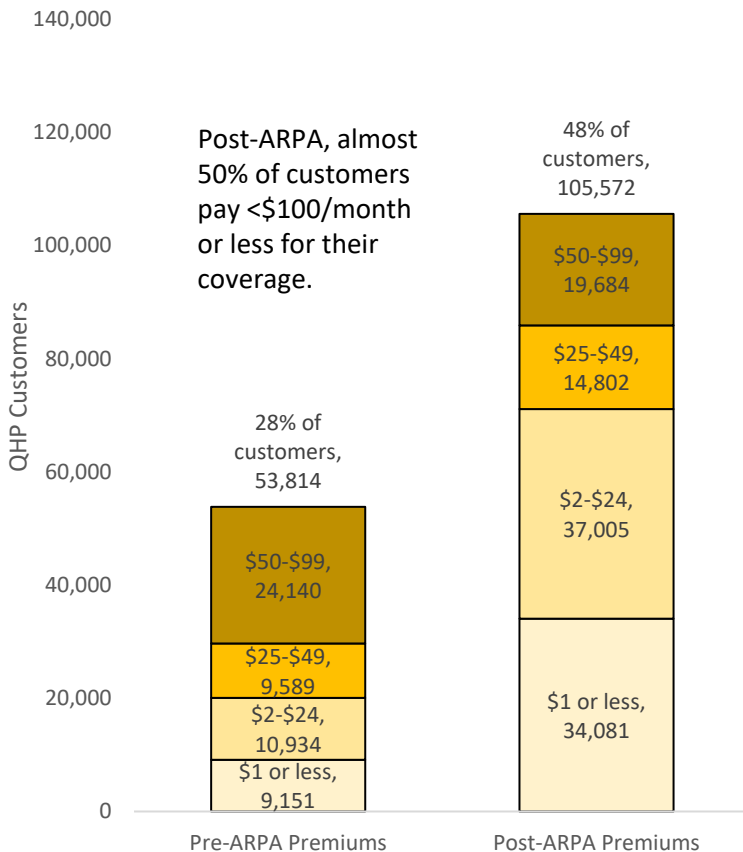
ARPA subsidies significantly decreased customer premiums. Post-ARPA:

- 15% (34,000) of QHP customers across FPL bands are now paying \$1 or less for their monthly premium (up from only 5% pre-ARPA).
- Nearly half of all QHP customers pay <\$100/month.

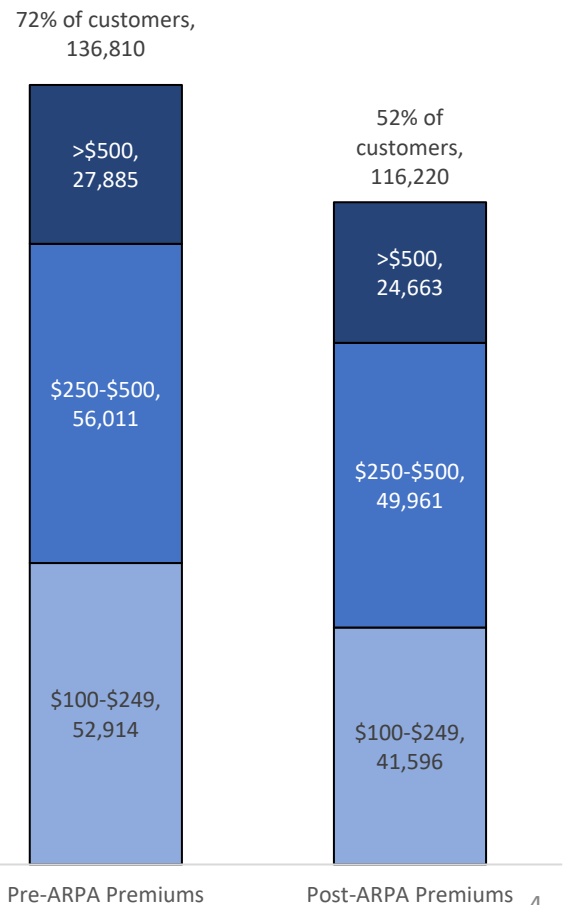
Impact of ARPA Subsidies on Customer Premiums



ARPA Subsidies Almost Doubled the Number of Customers Paying <\$100/month



ARPA Subsidies Reduced the Number of Customers Paying Higher Premiums

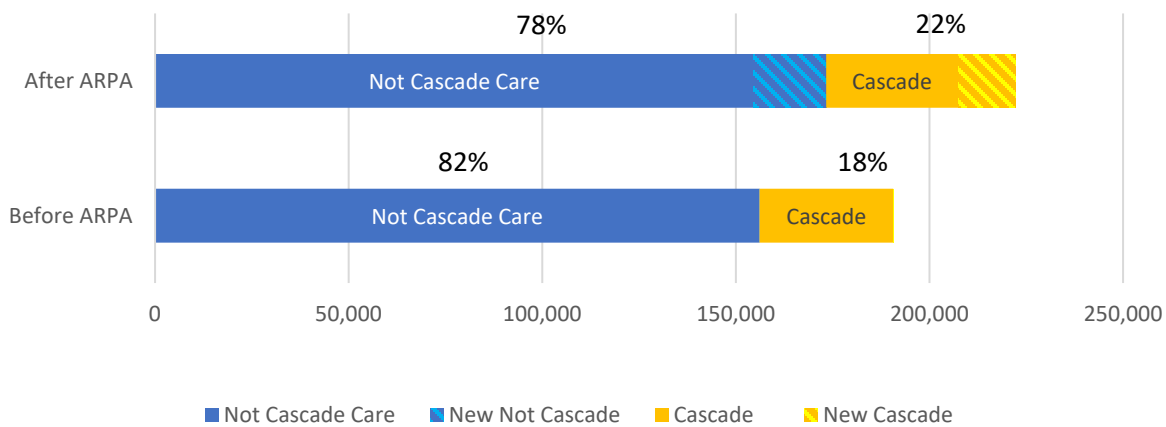


Post-ARPA Implementation: Cascade Care

Since May 6, 2021, new customers continue to have strong interest in Cascade Care plans.

- 12,000 (44%) of new customers selected a Cascade Care plan.
- Cascade Care customers now make up 22% of all QHP selections (37% growth since OE).

Cascade Care Selection Totals Before and After May 6 as of Aug. 15, 2021



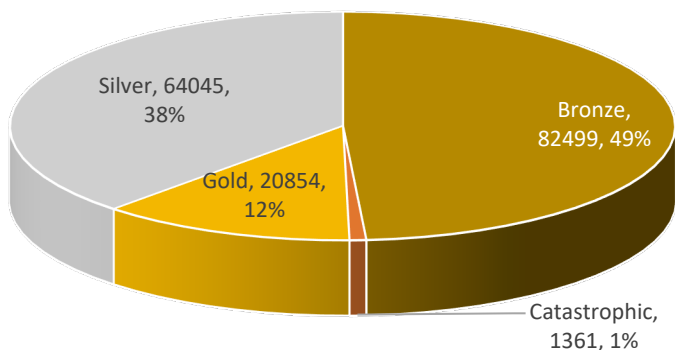
Plan Selection and Switching

After May 6, over 4,200 existing customers changed plans; 82% of them changed from a Bronze plan.

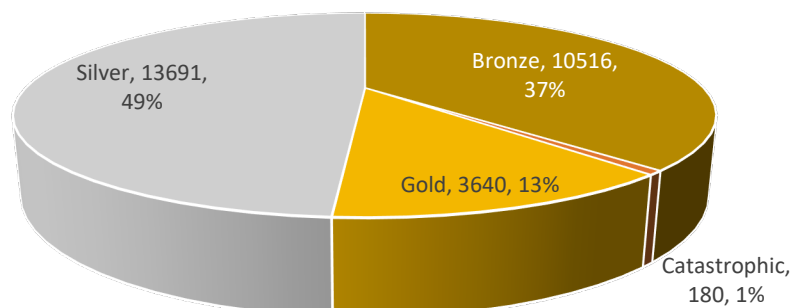
- Among customers who changed plans, 3,000 upgraded to a higher metal level.
- 93% of those who upgraded moved from Bronze to Silver, 4% moved from Bronze to Gold.

New customers post-ARPA were more likely to select Silver and Gold plans than during open enrollment.

Plan Selections by Metal Level, QHP Customers After Open Enrollment 2021



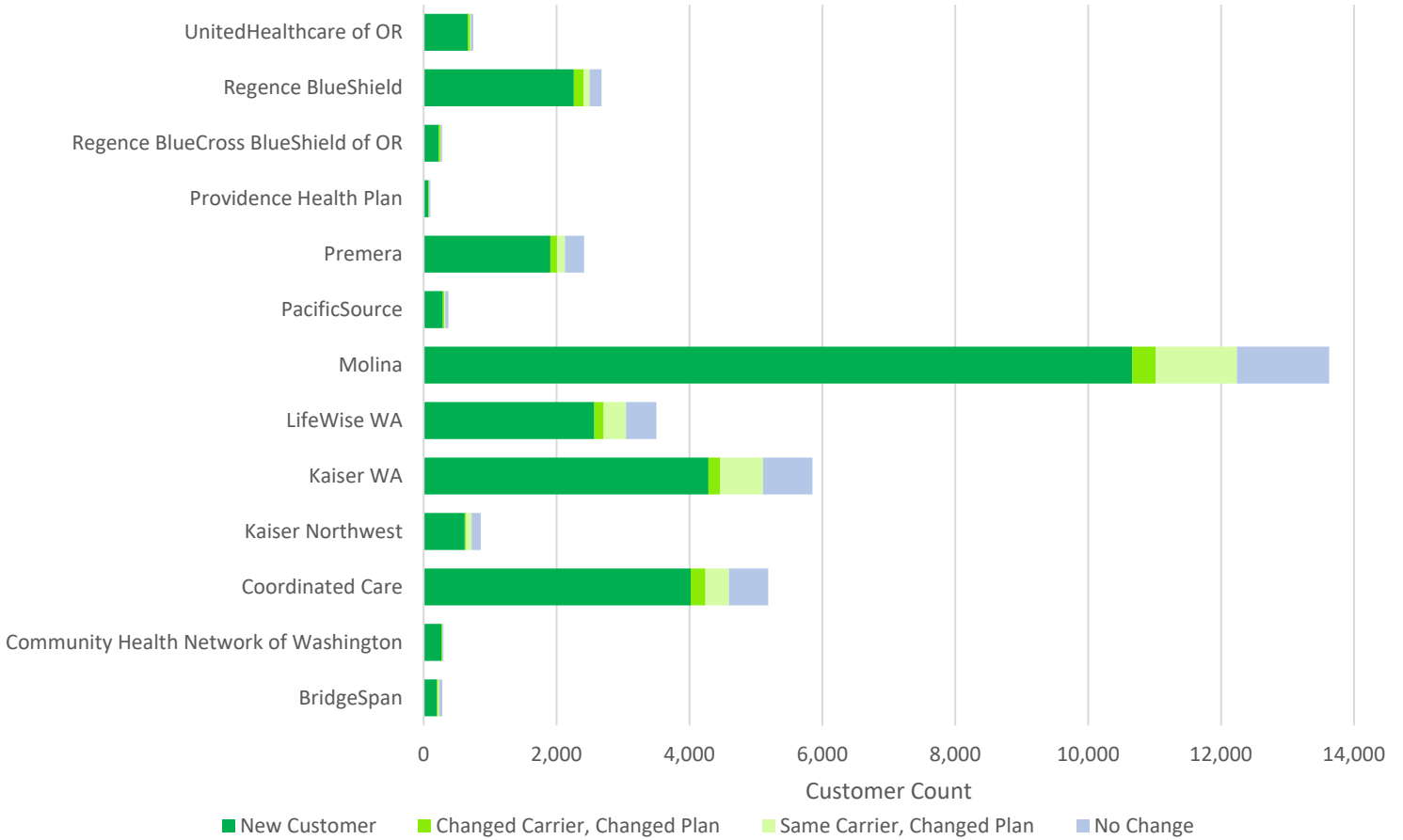
Plan Selections by Metal Level, New QHP Customers Post-ARPA May 6-Aug. 15, 2021



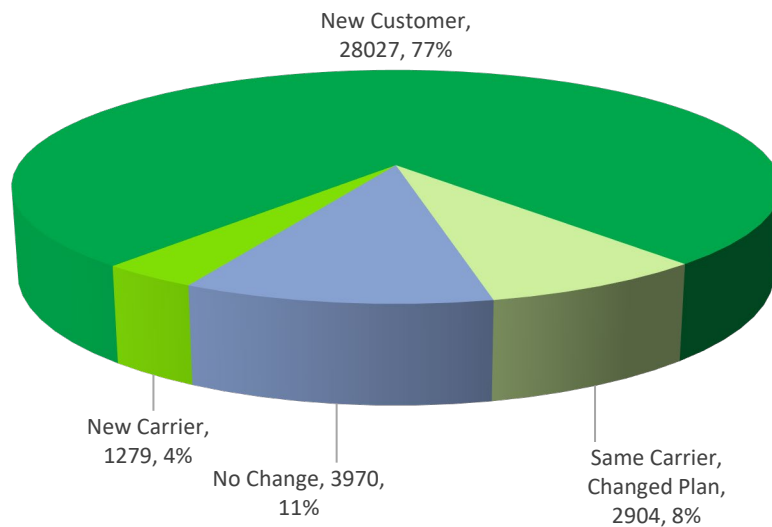
Post-ARPA Implementation: Plan Selection and Switching by Carrier

Of the over 4,200 customers who changed plans after 5/6, 75% stayed with the same carrier.

ARPA Sign-ups Post-ARPA by Carrier, May 6 to Aug. 15, 2021



Post ARPA Overall Sign-ups by Carrier
5/6 - 8/15/2021



Post-ARPA Implementation: Customer Demographics

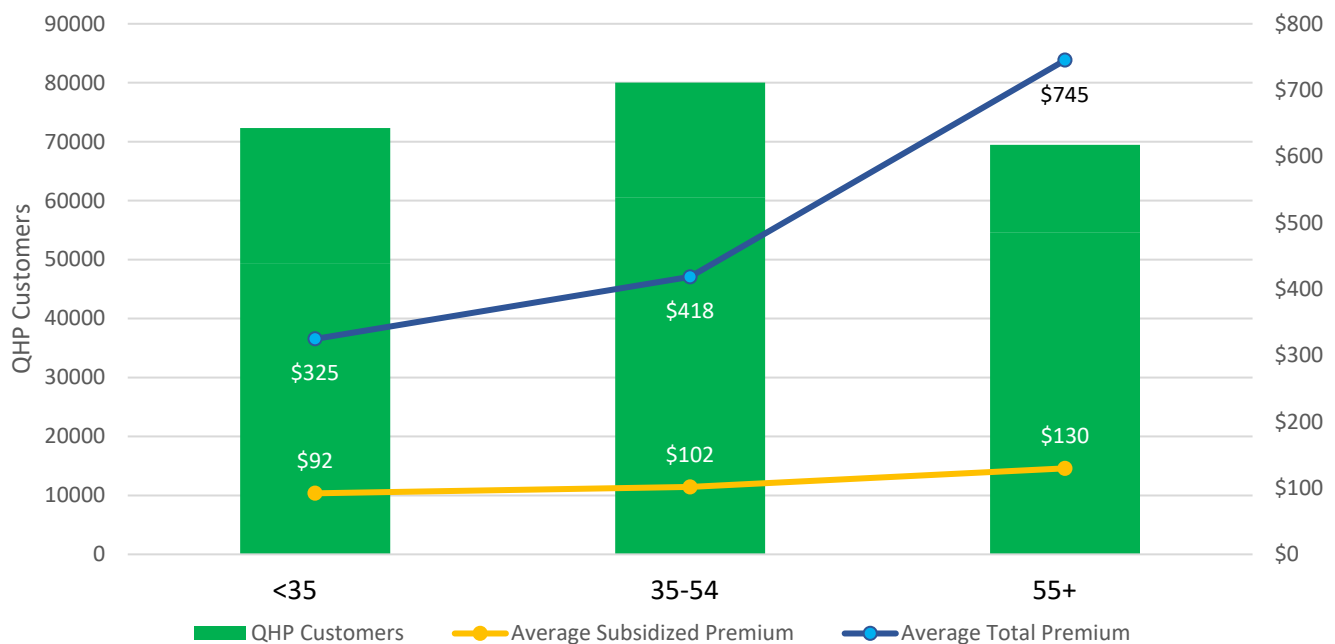
Post-ARPA, new customers:

- were more likely to be Black (4% compared to 3% during open enrollment) and/or Hispanic (13% compared to 12% during open enrollment).
- were 10% more likely to be younger (under 35) than during Open Enrollment.

Overall, ARPA enrollment slightly changed overall age demographics, increasing the 18-34 age bracket from 24 to 26%, and decreasing the over 55 age bracket from 32% down to 30%. Other key demographic parameters remained consistent.

Subsidized customers over 54 are receiving the largest subsidies, on average paying \$130/month and receiving \$600/month in subsidies.

Average Subsidized and Total Premiums by Age Group
All QHP Customers as of Aug. 15, 2021



American Rescue Plan Act (ARPA): Additional Premium Savings for Washington Health Benefit Exchange Customers by County (as of 8/15/2021)

County	Overall QHP Customers			QHP Customers, New/Increased Savings Post ARPA				
	Number	Post ARPA Average Net Premium (per person)	Post ARPA % of Customers with < \$1 Premium	Number	Percent of County Customers	Average Net Premium (per person)	Average Monthly Subsidy Increase (per person)	Highest Monthly ARPA Subsidy (per person)
ADAMS	321	\$137	15%	270	84%	\$88	\$88	\$968
ASOTIN	420	\$163	23%	357	85%	\$113	\$93	\$887
BENTON	3,739	\$187	12%	2,802	75%	\$120	\$94	\$1,172
CHELAN	2,558	\$180	17%	2,007	78%	\$108	\$108	\$1,241
CLALLAM	2,717	\$193	31%	2,104	77%	\$95	\$104	\$1,144
CLARK	14,467	\$159	29%	11,906	82%	\$103	\$89	\$1,124
COLUMBIA	87	\$204	15%	64	74%	\$119	\$95	\$874
COWLITZ	2,497	\$144	31%	2,131	85%	\$83	\$86	\$1,147
DOUGLAS	998	\$196	14%	764	77%	\$118	\$100	\$983
FERRY	180	\$198	18%	135	75%	\$105	\$95	\$995
FRANKLIN	1,223	\$177	10%	975	80%	\$112	\$92	\$899
GARFIELD	57	\$230	19%	42	74%	\$154	\$87	\$813
GRANT	1,696	\$190	17%	1,299	77%	\$98	\$93	\$983
GRAYS HARBOR	1,837	\$162	41%	1,514	82%	\$77	\$88	\$1,202
ISLAND	2,791	\$181	11%	2,203	79%	\$94	\$99	\$1,120
JEFFERSON	1,577	\$263	11%	1,120	71%	\$143	\$115	\$859
KING	84,522	\$228	10%	53,638	63%	\$113	\$95	\$1,266
KITSAP	7,040	\$268	9%	4,763	68%	\$157	\$100	\$1,189
KITTITAS	1,224	\$204	11%	906	74%	\$124	\$94	\$854
KLICKITAT	956	\$176	25%	754	79%	\$100	\$102	\$1,078
LEWIS	1,504	\$206	11%	1,222	81%	\$143	\$99	\$1,032
LINCOLN	346	\$216	9%	251	73%	\$135	\$99	\$806
MASON	1,484	\$177	23%	1,219	82%	\$104	\$98	\$1,008
OKANOGAN	1,285	\$171	22%	1,015	79%	\$91	\$92	\$983
PACIFIC	755	\$145	40%	631	84%	\$68	\$89	\$1,200
PEND OREILLE	411	\$159	19%	336	82%	\$96	\$99	\$806
PIERCE	20,108	\$186	21%	14,915	74%	\$104	\$95	\$1,037
SAN JUAN	1,720	\$220	26%	1,186	69%	\$89	\$108	\$1,065
SKAGIT	3,680	\$160	12%	2,982	81%	\$86	\$94	\$1,062
SKAMANIA	418	\$191	28%	325	78%	\$105	\$99	\$959
SNOHOMISH	22,513	\$190	19%	16,247	72%	\$107	\$95	\$991
SPOKANE	13,347	\$183	13%	9,880	74%	\$111	\$95	\$963
STEVENS	1,227	\$190	11%	950	77%	\$118	\$96	\$806
THURSTON	6,926	\$195	18%	5,101	74%	\$110	\$94	\$1,269
WAHKIAKUM	109	\$148	36%	94	86%	\$65	\$71	\$1,182
WALLA WALLA	1,231	\$184	15%	954	77%	\$116	\$92	\$888
WHATCOM	9,697	\$151	15%	7,712	80%	\$81	\$90	\$1,120
WHITMAN	912	\$186	15%	698	77%	\$124	\$87	\$888
YAKIMA	3,252	\$152	15%	2,643	81%	\$96	\$87	\$1,055
Grand Total	221,832	\$201	15%	158,115	71%	\$108	\$95	\$1,269

Additional Information

Data Sources:

- *Healthplanfinder* Database: As of May 6, 2021 and Aug. 15, 2021
- *Healthplanfinder* Database: SEP report as of May 2, 2021
- Spring 2020 Open Enrollment report 2020
https://www.wahbexchange.org/wp-content/uploads/2020/07/HBE_EN_200730_2020_Spring_Enrollment_Report_updated2.xlsx
- Spring 2021 Open Enrollment Report (forthcoming)

Upcoming Reports:

- The Exchange made regular updates on SEP enrollment post-ARPA implementation
 - All prior snapshots are posted online at: [Enrollment Reports & Data | Washington Health Benefit Exchange \(wahbexchange.org\)](https://www.wahbexchange.org/enrollment-reports-and-data)

Contact Information:

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