

WASHINGTON HEALTH BENEFIT EXCHANGE

WAhealthplanfinder.org

Public Health Emergency Special Enrollment and American Rescue Plan Act Implementation

June 10, 2021

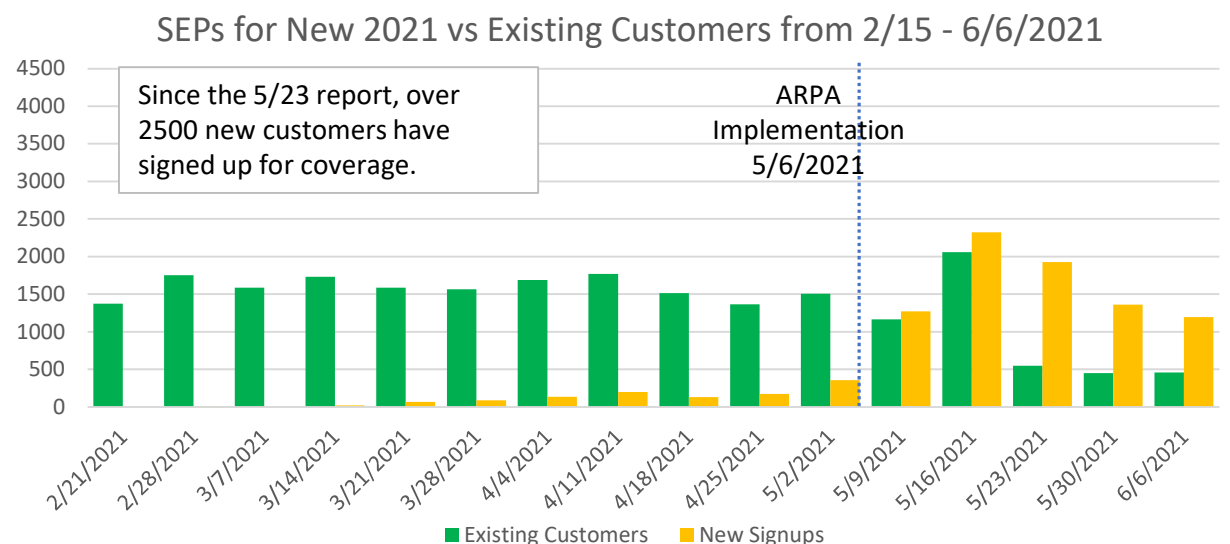
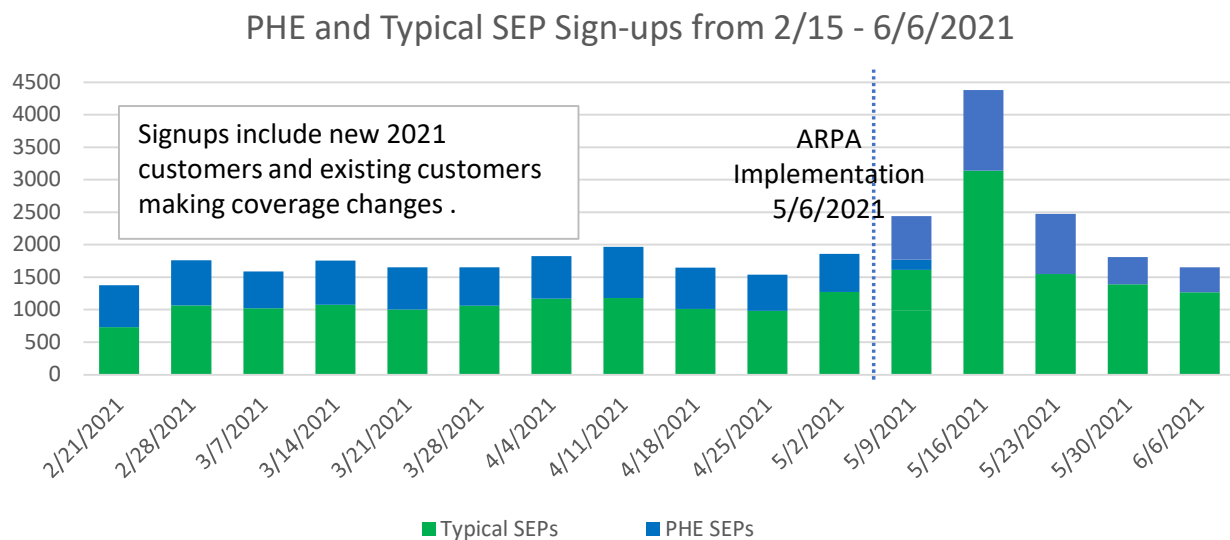
In response to the COVID-19 pandemic, Washington Health Benefit Exchange (Exchange) opened a Public Health Emergency (PHE) Special Enrollment Period (SEP) for customers on February 15 extending to August 15, 2021. The American Rescue Plan (ARPA) passed in March 2021. Within two months, the Exchange was 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).

Signups During Public Health Emergency SEP (from 2/15 to 6/6)

- 31,500 total Qualified Health Plan (QHP) customers currently signed up
- 11,000 using the PHE SEP.

Signups Post-ARPA Implementation (from 5/6 to 6/6)

- 12,000 QHP customers signed up, 3,600 using the PHE SEP.
- SEPs for new QHP customer signups outpace SEPs for existing customers.

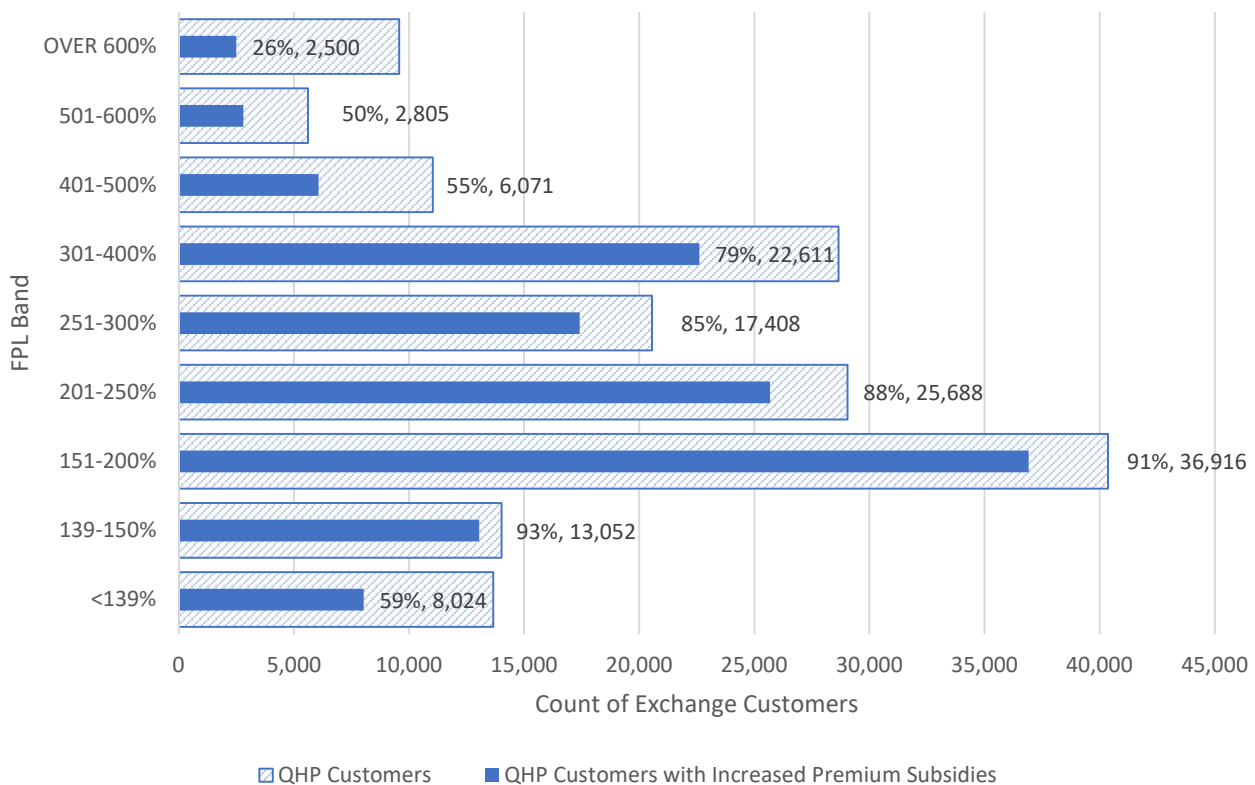


Subsidies Post-ARPA Implementation

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

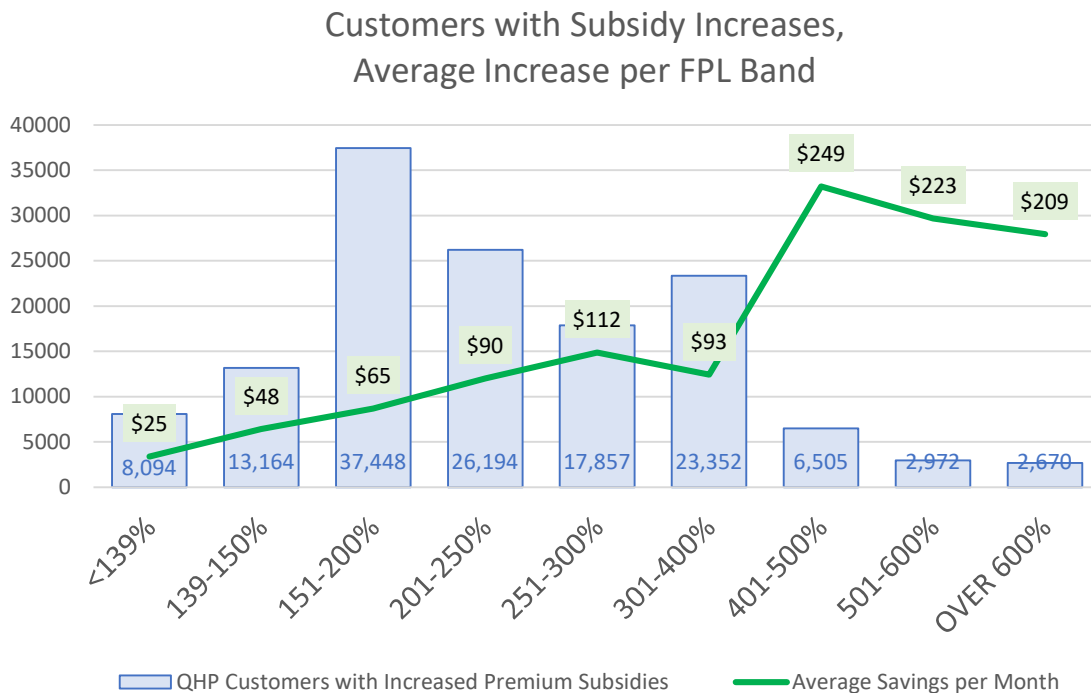
- The Exchange automatically recalculated subsidies under ARPA rules, resulting in savings to 138,000 QHP customers (64%).
 - Included 17,500 QHP customers reporting unemployment benefits who receive maximum savings.
 - Included 23,000 QHP customers who did not receive subsidies pre-ARPA.
- Overall percent of Exchange customers receiving subsidies increased from 63% to 74%.

Number and Percent of QHP Customers with Increased Savings Post-ARPA, by FPL



Premium Savings Post-ARPA Implementation

- On average, 138,000 QHP customers received additional \$90/month in savings to lower their premium costs.
 - Those reporting unemployment benefits received \$124/month on average.
 - Those over 400% FPL, previously not eligible for subsidies, are now receiving over \$200/month on average.
- Overall, 35,000 QHP customers now have premiums under \$2/month per person (an increase of ~400% post ARPA).

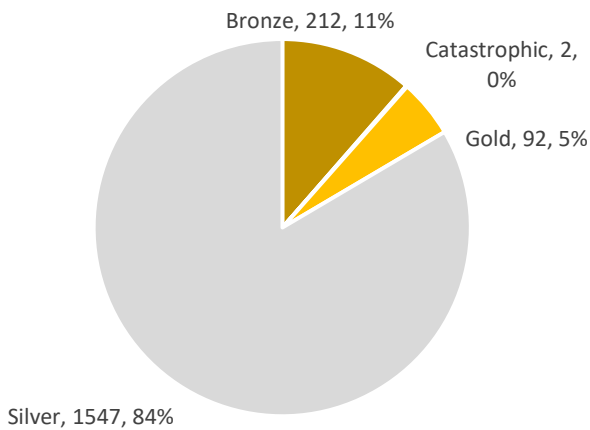


Note: Average premium savings analysis excludes Exchange customers who have not reported income. Customers who have not reported their income need to update their *Washington Healthplanfinder* account with income information to be eligible for the additional ARPA savings.

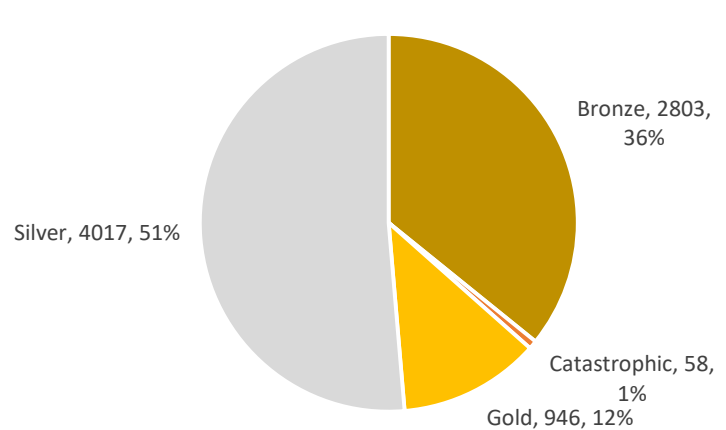
Plan Selection and Switching Post-ARPA Implementation

- The number of QHP customers selecting silver plans has increased post-ARPA. Pre-ARPA, 38% of QHP customers were in silver plans, with 49% in bronze.
- Post-ARPA, among those switching plans, 84% are choosing silver, and among new QHP customers, 51% are choosing silver.
- While the number of people changing plans post-ARPA remains low (16%), of those changing, 70% are upgrading.
- Of those upgrading, 95% upgraded from Bronze to Silver, 3% from Bronze to Gold.

Plan Selections by Metal Level,
QHP Customers Changing Plans Post-ARPA



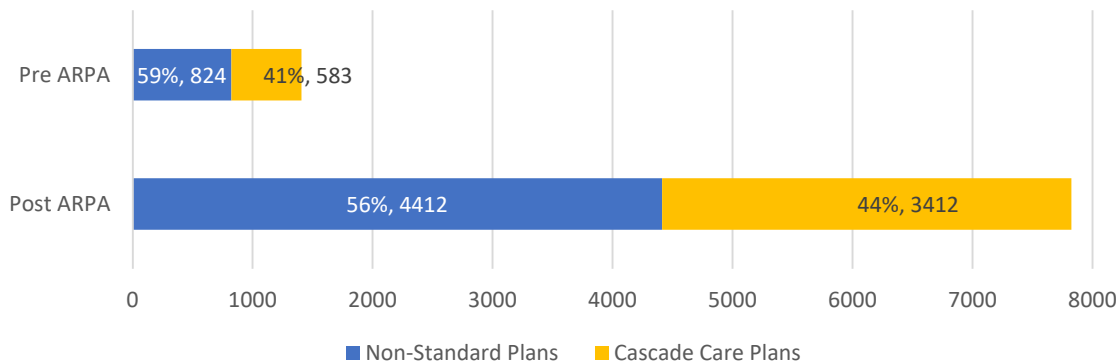
Plan Selections by Metal Level,
New QHP Customers Post-ARPA



Cascade Care Post-ARPA

Post-ARPA, customers continue to have strong interest in Cascade Care plans. During Open Enrollment for 2021, about 40% of new customers chose a Cascade Care plan. Pre-ARPA, 41% selecting a new plan chose a Cascade Care Plan, increasing to 44% post-ARPA.

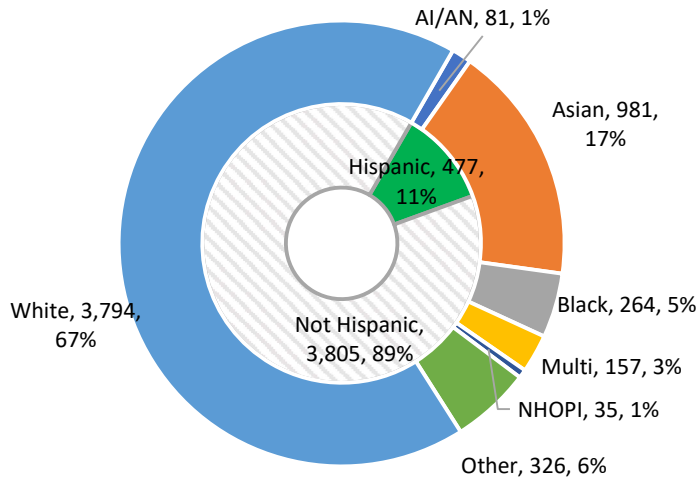
PHE SEP Cascade Care vs Non-Standard Plan Selections
2/15 - 6/6/2021



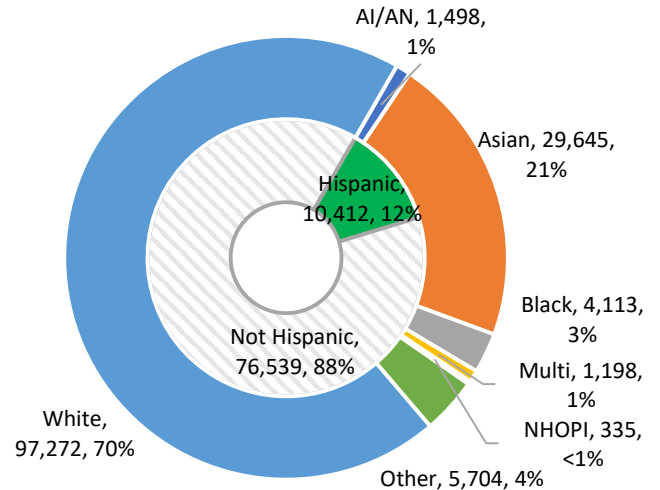
Customer Demographics

- Overall customer demographics (FPL, Age, Race) during the PHE SEP mirrors total enrollment.
- For new customers Post-ARPA, when comparing new customers to the enrolled population, Black and Multi-Race enrollments percentages have increased. (Multi-race may be an artifact).
- For new customers Post-ARPA, the percent of enrollments among 18-34-year-olds increased by over 10 percentage points, while enrollments among 55-64-year-olds decreased .

New Customers by Race/Ethnicity Post-ARPA, 5/6 - 6/6/2021



Overall Enrollment by Race/Ethnicity as of 6/6/2021



Hispanic Ethnicity and Race are collected separately, so are shown as different categories. Customers who did not report a race are excluded from the outer ring, and those who did not report an ethnicity are excluded from inner ring.

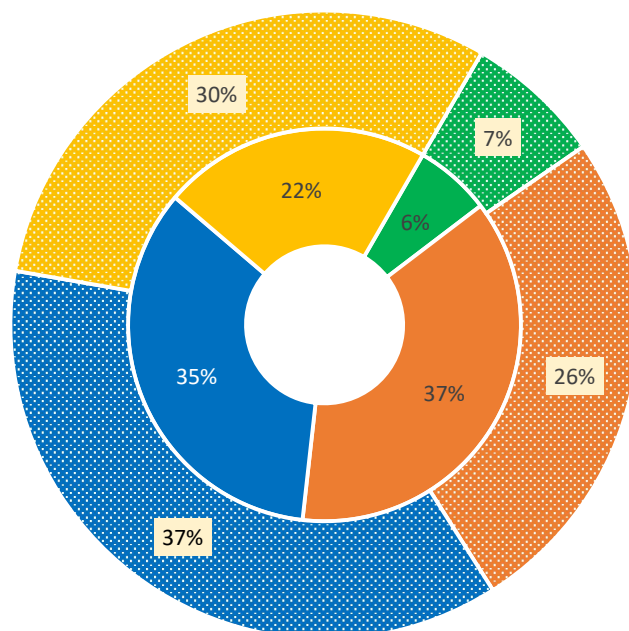
Race not reported: 2,186, 28% of 7,824 new customers
Hispanic not reported: 3,381, 43% of 7,824

Hispanic Ethnicity and Race are collected separately, so are shown as different categories. Customers who did not report a race are excluded from the outer ring, and those who did not report an ethnicity are excluded from inner ring.

Race not reported: 76,395, 35% of 216,160 enrollment
Hispanic not reported, 129,209, 59% of 216,160

Enrollment by Age, as of 6/6/2021

New Customers Post-ARPA compared to Overall Enrollment



Outer ring = Overall Enrollment - dotted
Inner ring = New enrollment Post-ARPA

- 17 and under
- 18-34
- 35-54
- 55-64

American Rescue Plan Act (ARPA): Additional Premium Savings for Washington Health Benefit Exchange Customers by County (as of 6/6/2021)

County	Overall QHP Customers			QHP Customers with Increased Savings Post ARPA				
	Number	Post ARPA Average Net Premium (per person)	Post ARPA % of Customers with < \$2 Premium	Number	Percent of County Customers	Average Net Premium (per person)	Average Monthly Increased Subsidy (per person)	Highest Monthly ARPA Subsidy (per person)
ADAMS	314	\$143	16%	236	75%	\$82	\$84	\$558
ASOTIN	400	\$172	23%	319	80%	\$108	\$92	\$604
BENTON	3,643	\$187	12%	2,415	66%	\$106	\$93	\$1,173
CHELAN	2,442	\$181	18%	1,743	71%	\$99	\$106	\$967
CLALLAM	2,653	\$190	33%	1,907	72%	\$74	\$100	\$1,143
CLARK	13,992	\$153	31%	10,450	75%	\$87	\$86	\$1,105
COLUMBIA	84	\$201	18%	59	70%	\$113	\$97	\$326
COWLITZ	2,426	\$138	34%	1,920	79%	\$69	\$83	\$931
DOUGLAS	929	\$196	14%	647	70%	\$104	\$98	\$722
FERRY	182	\$190	19%	124	68%	\$93	\$95	\$569
FRANKLIN	1,184	\$175	11%	830	70%	\$97	\$90	\$840
GARFIELD	55	\$229	20%	36	65%	\$130	\$71	\$193
GRANT	1,629	\$194	18%	1,148	70%	\$86	\$90	\$665
GRAYS HARBOR	1,793	\$160	42%	1,372	77%	\$64	\$87	\$840
ISLAND	2,721	\$178	12%	1,983	73%	\$75	\$96	\$961
JEFFERSON	1,546	\$268	10%	1,023	66%	\$134	\$112	\$859
KING	82,612	\$228	10%	45,483	55%	\$89	\$92	\$874
KITSAP	6,844	\$273	10%	4,127	60%	\$142	\$98	\$845
KITTITAS	1,208	\$209	11%	816	68%	\$112	\$92	\$670
KLUCKITAT	914	\$178	25%	669	73%	\$86	\$94	\$623
LEWIS	1,421	\$205	11%	1,055	74%	\$131	\$98	\$721
LINCOLN	354	\$213	10%	236	67%	\$120	\$99	\$660
MASON	1,435	\$183	22%	1,085	76%	\$98	\$95	\$644
OKANOGAN	1,256	\$175	24%	906	72%	\$83	\$89	\$646
PACIFIC	732	\$146	42%	568	78%	\$57	\$85	\$1,013
PEND OREILLE	403	\$165	19%	293	73%	\$93	\$90	\$720
PIERCE	19,324	\$187	21%	12,607	65%	\$89	\$94	\$896
SAN JUAN	1,716	\$223	27%	1,097	64%	\$76	\$105	\$993
SKAGIT	3,617	\$156	13%	2,695	75%	\$66	\$90	\$1,062
SKAMANIA	406	\$180	30%	306	75%	\$89	\$111	\$914
SNOHOMISH	22,035	\$191	19%	13,932	63%	\$93	\$93	\$1,357
SPOKANE	13,506	\$177	13%	8,636	64%	\$95	\$91	\$806
STEVENS	1,194	\$191	12%	851	71%	\$108	\$96	\$755
THURSTON	6,692	\$196	18%	4,363	65%	\$96	\$92	\$882
WAHKIAKUM	104	\$145	38%	81	78%	\$45	\$74	\$644
WALLA WALLA	1,195	\$183	15%	838	70%	\$104	\$89	\$521
WHATCOM	9,336	\$150	16%	6,829	73%	\$66	\$87	\$1,120
WHITMAN	858	\$183	16%	596	69%	\$102	\$85	\$530
YAKIMA	3,005	\$153	15%	2,174	72%	\$82	\$87	\$734
Grand Total	216,160	\$200	16%	136,455	63%	\$90	\$92	\$1,357

Additional Information

Data Sources:

- *Healthplanfinder* Database: As of 5/6/2021 and 6/8/2021
- 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 will be providing regular updates on SEP enrollment post-ARPA (updated mid-June, July, and August)
- Future reports will include additional customer information, including demographic information (e.g., age, race, ethnicity)

Contact Information:

- If you have any questions about the information in this report, please contact: Joan Altman (joan.altman@wahbexchange.org) and Margaret Dennis (margaret.dennis@wahbexchange.org)