

# Health Benefit Exchange

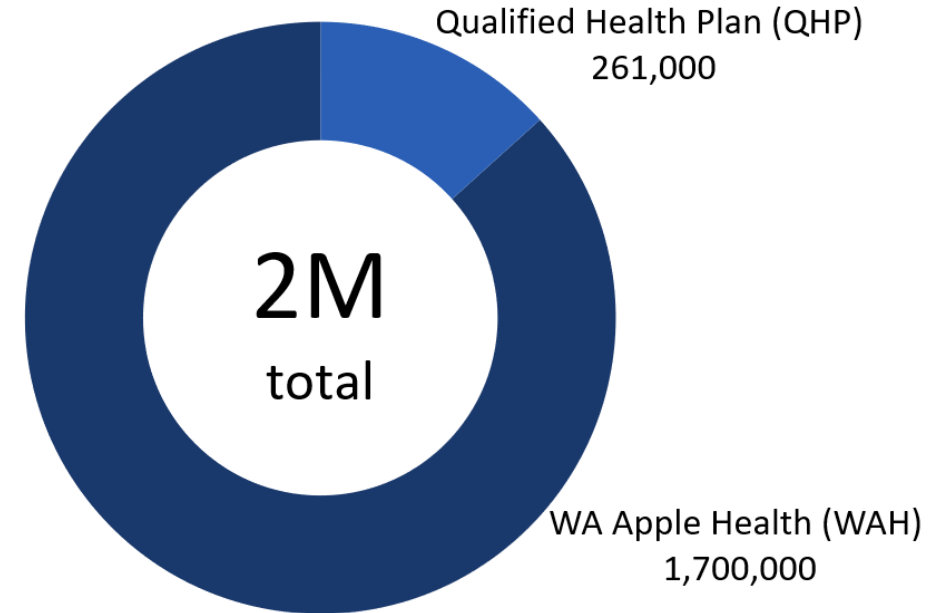
Update to the  
Senate Health and Long-Term Care Committee  
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# What is the Exchange?

- Washington Health Benefit Exchange (Exchange) was established by the Legislature in 2011 as a public-private partnership.
- The Exchange operates *Washington Healthplanfinder* (HPF), the online **integrated eligibility and enrollment portal** for both **Washington Apple Health (MAGI)** and **Qualified Health and Dental Plans (QHPs/QDPs)**, used by **2 million** Washington residents.
- The Exchange also supports a **Spokane Valley-based Customer Support Center** that provides remote enrollment assistance year-round and in over 200 languages; and a **robust statewide assister network (Navigators, Brokers, Tribal Assisters)** that provides community-based outreach and enrollment support in local communities.



# Today's Key Themes

- Medicaid Unwind – success in helping people regain coverage
- Open Enrollment – highest plan selections ever
- Qualified Health Plan Expansion– successful early implementation
- Key Priorities for the 2024 Legislative Session

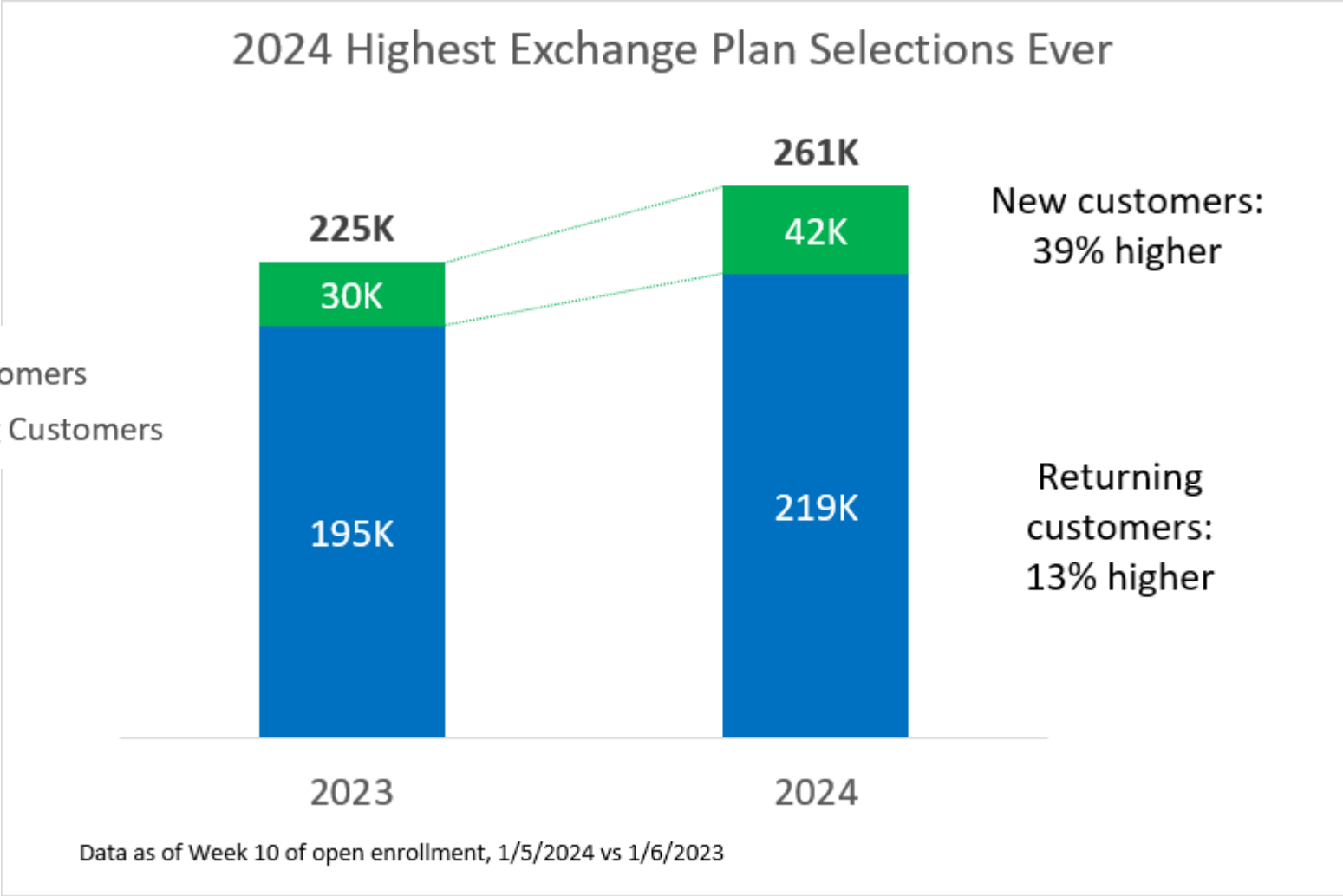


# Medicaid Unwind – Keeping People Covered

- Annual eligibility checks for Apple Health resumed in April 2023.
- Nearly 200,000 customers who lost Apple Health coverage have regained coverage through *Washington Healthplanfinder*.
- **Keys to successful coverage transitions:**
  - Integrated platform for Apple Health and QHP keeps people in coverage
  - State and federal premium subsidies help customers transition from Apple Health to QHPs
  - Data driven outreach generates significant increases in call center and website activity.



# 2024 Open Enrollment: Highest Plan Selections Ever

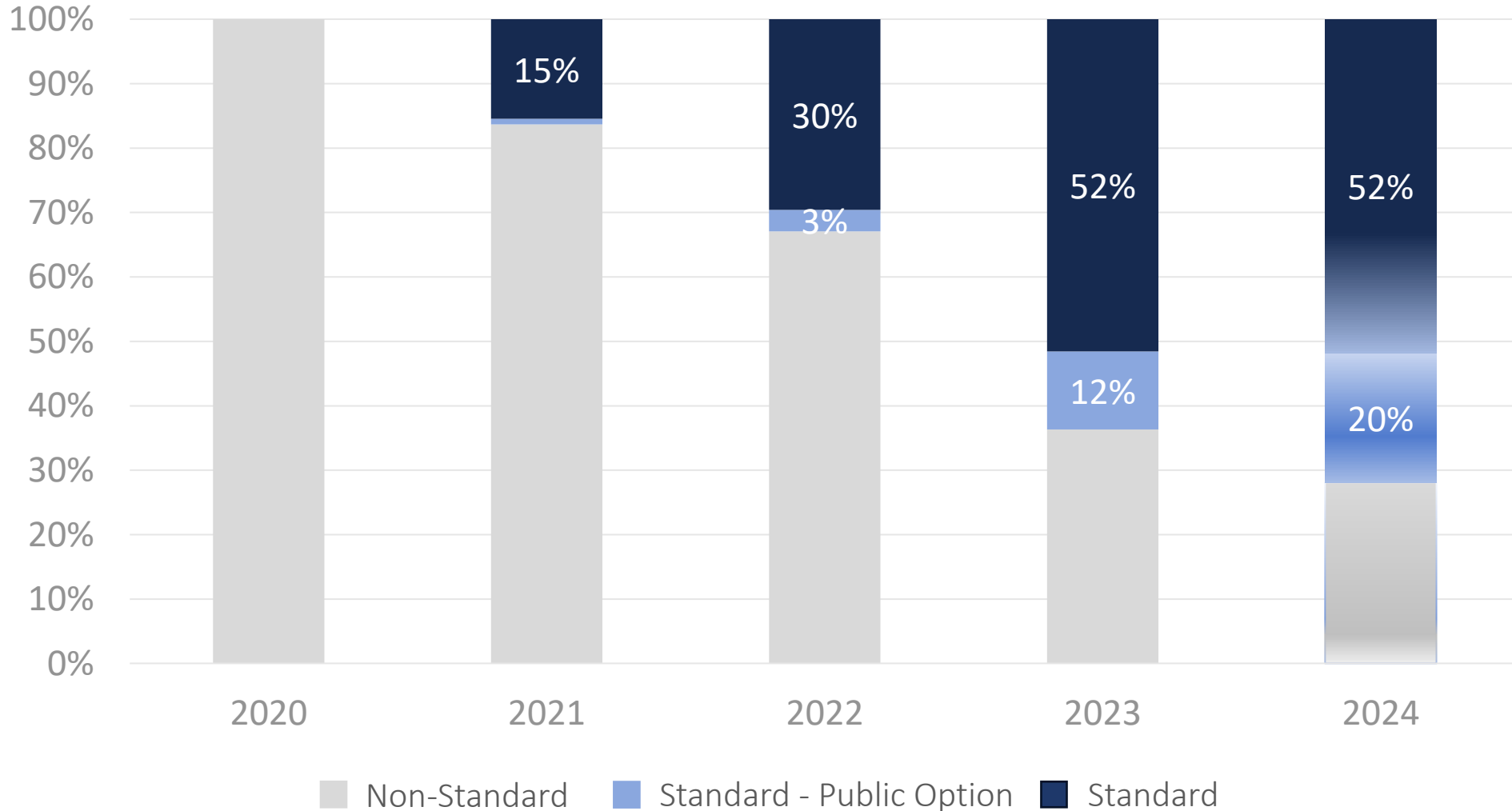


# Cascade Care Defined

- ▶ **Standard plans** (marketed as Cascade Care plans) have the same benefits and cost-sharing structure regardless of the insurance company, making it easier for customers to make apples-to-apples comparisons. Standard plans also lower customer costs, so they pay less at the doctor's office.
- ▶ **Public option plans** (marketed as Cascade Select plans) are standard plans selected by the Health Care Authority and intended to be the most affordable QHPs for Washington Healthplanfinder customers. Public option plans must meet higher quality standards and state defined reimbursement rates for providers, including hospitals and doctors.
- ▶ **State subsidies** (marketed as Cascade Care Savings) lower customer premiums through state-funded premium assistance. Low-income customers can get Cascade Care Silver or Gold plans for less.



# Standard Plan Selections Growing Steadily





# Qualified Health Plan Expansion - Defined

- ▶ At the direction of the Legislature, Washington applied and received approval for a Section 1332 State Innovation Waiver (1332 Waiver).
- ▶ Under the 1332 waiver, starting Nov. 1, 2023, all Washington residents, regardless of immigration status, can access qualified health and dental plans through Washington Healthplanfinder for plan year 2024.
- ▶ Those accessing coverage under the waiver cannot get federal subsidies but can get state premium subsidies.







# Immigrants

Apply Now

[More in your preferred language.](#)

## Opening Health Insurance to Everyone!

Starting this November, everyone who lives in Washington state will have the opportunity to buy health and dental insurance through *Washington Healthplanfinder*, regardless of immigration status.

### Who is eligible?

If you live in the state of Washington, you can buy health insurance through *Washington Healthplanfinder*, even if you are an immigrant who is undocumented. You do not need U.S. citizenship, a green card, or other immigration papers. [Learn more about health care options for immigrants.](#)

### Read more in your preferred language

[አማርኛ - Amharic](#) | [ភាសាខ្មែរ - Cambodian \(Khmer\)](#) | [简体中文 - Chinese \(Simplified\)](#) | [한국어 - Korean](#) | [Português - Portuguese](#) | [Русский - Russian](#) | [Soomaali - Somali](#) | [Español - Spanish](#) | [ไทย - Thai](#) | [українська - Ukrainian](#) | [Tiếng Việt - Vietnamese](#)

# Still Time to Enroll in 2024 Coverage

Enrollment assistance available (200+ languages) through Spokane-Valley based Customer Support Center and local, trained Navigators and brokers

**Call us at**

**1-855-923-4633**

**1-855-WAFINDER**



Visit us at  
[wahealthplanfinder.org](https://www.wahealthplanfinder.org)



Download the  
WAPlanfinder App



# Priorities for the 2024 Supplemental Session



## Maintain *Washington Healthplanfinder*

Stable, high performing,  
and secure



## Support Continuous Coverage

Responsive call center and  
data-driven outreach



## Make equity gains

Qualified Health Plan and  
Apple Health Expansions



## Simplify Plan Choice

Further standardize the market by  
reducing choice overload



## Drive Affordability

Plan to strengthen public option,  
address underlying health care costs

# Drive Affordability: Interim Reports to Legislature

- ▶ HBE Submitted three legislative reports Dec. 1, 2023
  - [Offering Only Standard Plans on the Exchange \(Dec. 1, 2023\)](#)
  - [Public Option: Impact on Hospitals \(Dec. 1, 2023\)](#)
  - [Federal Funding Options for Exchange Affordability \(Dec. 1, 2023\)](#)
- ▶ Next immediate step – further standardize the market (bill required)



# Partnership with State Agencies

Integrated Eligibility and Enrollment



Health Care Cost Transparency Board



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