

# Public Health Emergency Unwind



Senate Ways and Means  
October 9, 2023



# Public Health Emergency (PHE) Unwind

Senate Ways and Means Committee

October 9, 2023

# Overview

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- ▶ Public Health Emergency (PHE)
- ▶ Outreach strategy
- ▶ Apple Health redeterminations
  - ▶ Customer experience
  - ▶ Caseload impacts



# PHE unwind

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- ▶ Due to the public health emergency (PHE), most clients have remained covered on Apple Health (Medicaid) since March of 2020.
- ▶ Continuous eligibility requirement ended March 31, 2023; Health Care Authority (HCA) started normal operations as of April 1, 2023.
- ▶ Expected the highest numbers of disenrollments May through July, extending 12 months to April 2024.
- ▶ Federal Medical Assistance Percentage (FMAP) phases down through December 2023.
- ▶ Goal to ensure customers are provided the opportunity for continued coverage through Apple Health, a marketplace plan, Medicare, or employer sponsored insurance.

# Outreach campaign

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## Get Ready

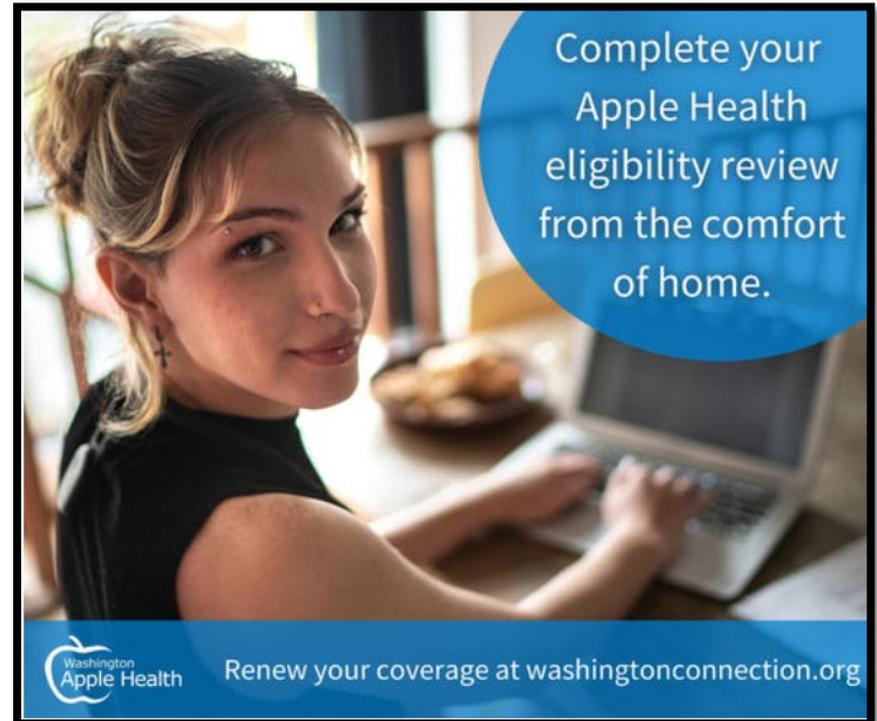


New mailbox?  
Make sure you  
update your  
Apple Health  
contact info.

Washington  
Apple Health

Make sure your contact information is up to date!  
Visit [wahealthplanfinder.org](http://wahealthplanfinder.org)

## Renew

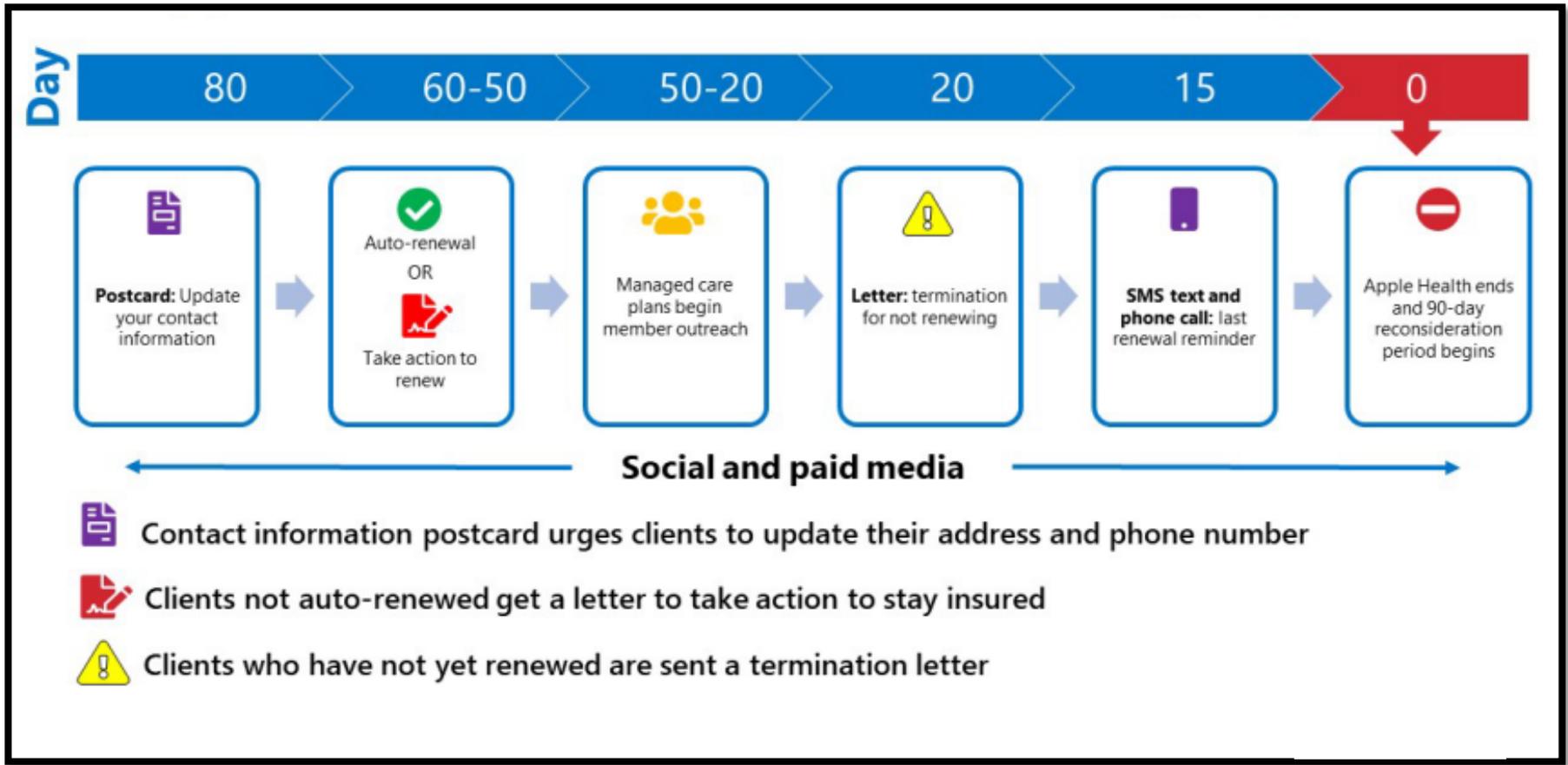


Complete your  
Apple Health  
eligibility review  
from the comfort  
of home.

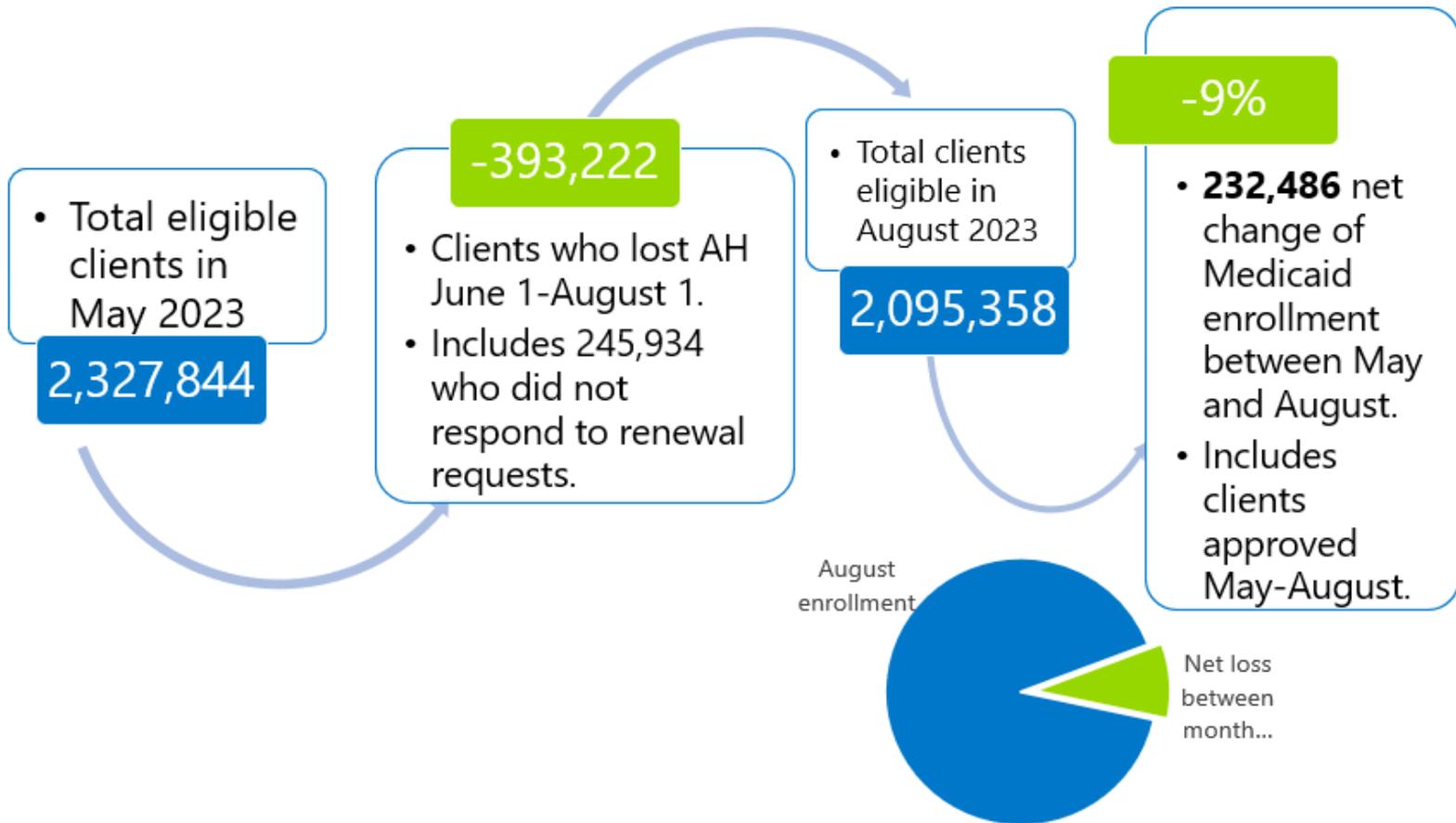
Washington  
Apple Health

Renew your coverage at [washingtonconnection.org](http://washingtonconnection.org)

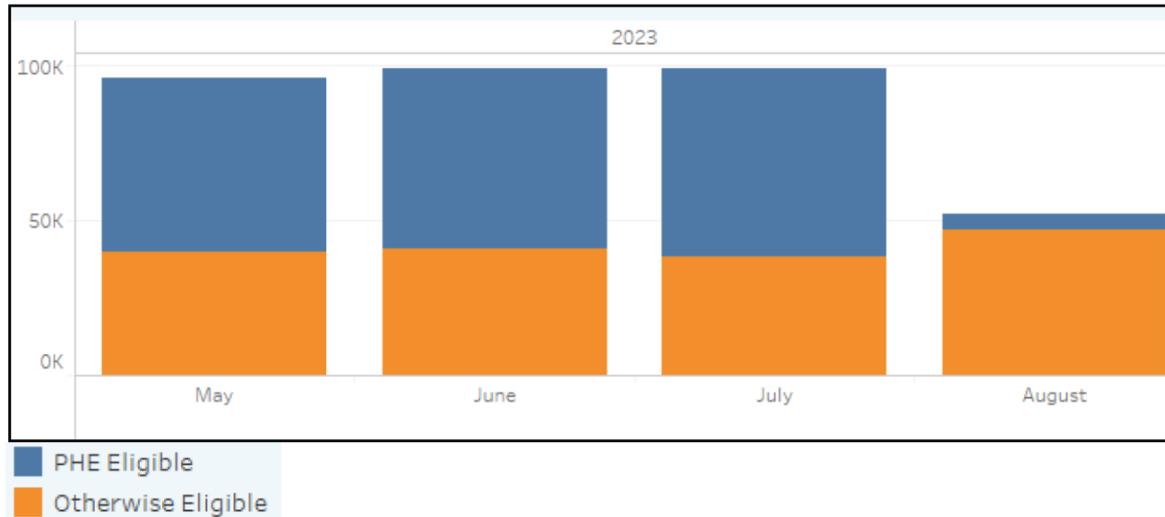
# Apple Health renewal campaign



# Loss of coverage – first 4 months



# Operations normalizing



All clients regardless of PHE status (MAGI and Classic)

## Number of terminations for all reasons

Data as of 09/06/2023.

Termination date	MAGI clients terminated	Classic clients terminated	Total terminated
05/31/2023	107,647	8,316	115,963
06/30/2023	107,423	6,757	114,180
07/31/2023	102,123	9,058	111,181
08/31/2023	47,962	3,936	51,898

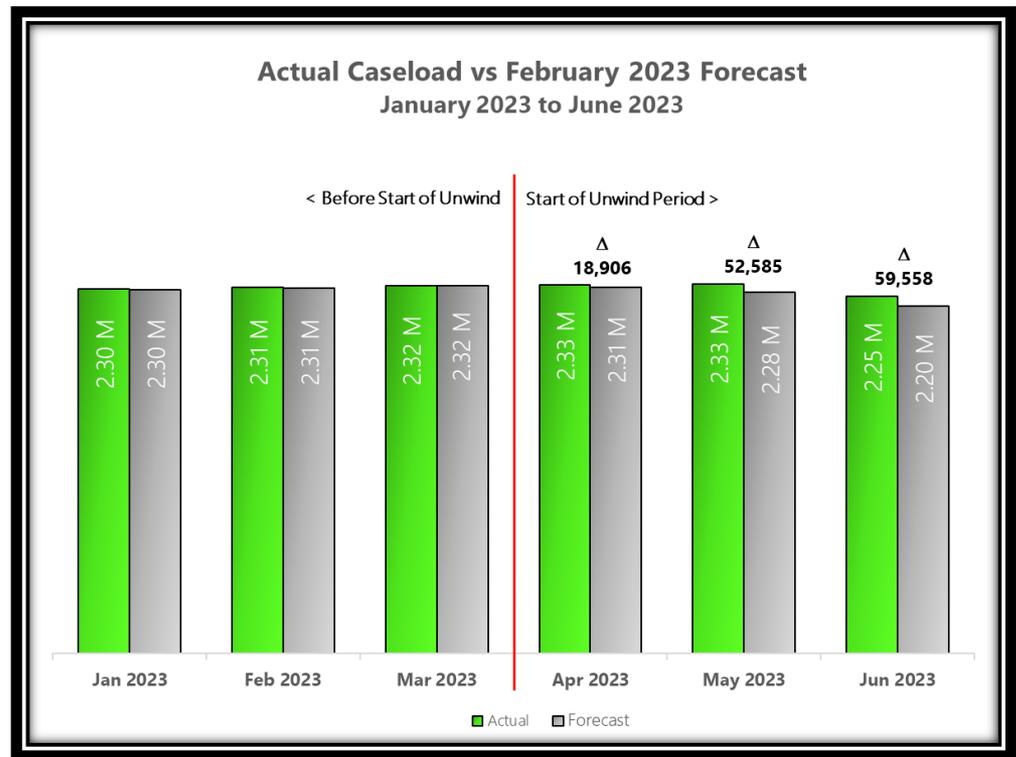
# Customer experience - transitions to other coverage

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- ▶ Clients terminated for not renewing can reapply for Apple Health any time.
  - ▶ 90-day reconsideration period for MAGI.
  - ▶ 30-day reconsideration period for Classic.
  - ▶ Can request up to 3 months retroactive approval for unpaid medical bills.
- ▶ Loss of Apple Health is a qualifying life event that allows enrollment into other coverage through Washington Healthplanfinder, Medicare, or employer-sponsored insurance.
  - ▶ Committed to working with clients to renew or transition coverage as smoothly as possible.
- ▶ Continuous eligibility for kids ages 0-6.

# Current budget

- ▶ The February 2023 caseload forecast assumed a more aggressive drop than what we're seeing.
- ▶ Est. difference between actual costs vs forecast: **\$50 M (\$13 M GF-State).**
- ▶ Consistent with experience in many other states.



# Ongoing redeterminations

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- ▶ Continue to engage in outreach efforts with clients and the community.
- ▶ The high volume of terminations was anticipated within the first 3 months and aligns with other states.
  - ▶ The volume of monthly redeterminations decreased beginning in August.
- ▶ PHE unwind continues to be a top priority.
  - ▶ Submitted 2024 Decision Package to fund additional agency supports

# Questions and contact

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[hca.wa.gov](http://hca.wa.gov)  
[@WAHealthCareAuthority](https://twitter.com/WAHealthCareAuthority)  
[@WA\\_Health\\_Care](https://twitter.com/WA_Health_Care)

# Appendix

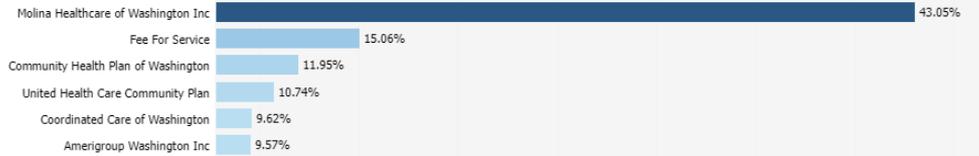
# Apple Health caseload | August 2023

Total eligible clients: 2,095,358  
 Child managed care: 842,162  
 Child fee-for-service: 50,612  
 Adult managed care: 937,557  
 Adult fee-for-service: 265,027

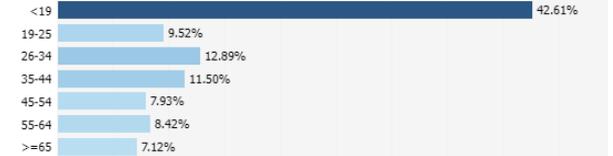
Eligibility rolling 3 year trend - month filter does not apply



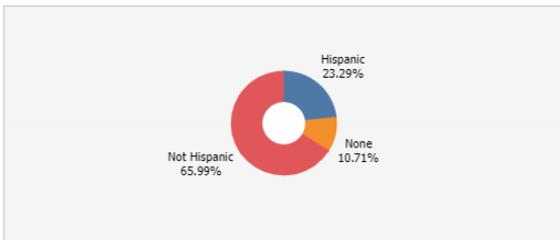
Plan detail



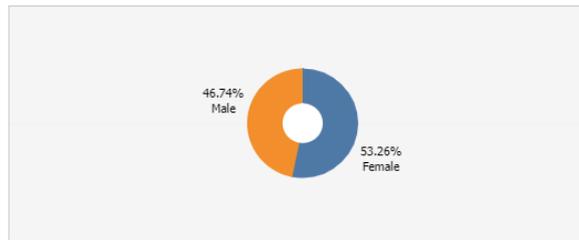
Age group



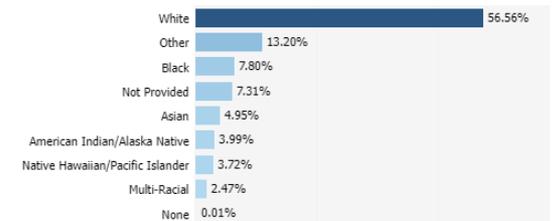
Ethnicity



Gender



Race



# Resources

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- ▶ Information on HCA's response to the PHE
  - ▶ [hca.wa.gov/phe](https://hca.wa.gov/phe)
    - ▶ Guide to Washington Apple Health (Medicaid) Post-PHE
    - ▶ Washington State renewal distribution plan
  - ▶ [Continuous enrollment unwind data\\*](#)
    - ▶ Understanding continuous enrollment unwind data



\***Source:** [hca.wa.gov/assets/free-or-low-cost/apple-health-phe-unwind-enrollment-data.pdf](https://hca.wa.gov/assets/free-or-low-cost/apple-health-phe-unwind-enrollment-data.pdf)

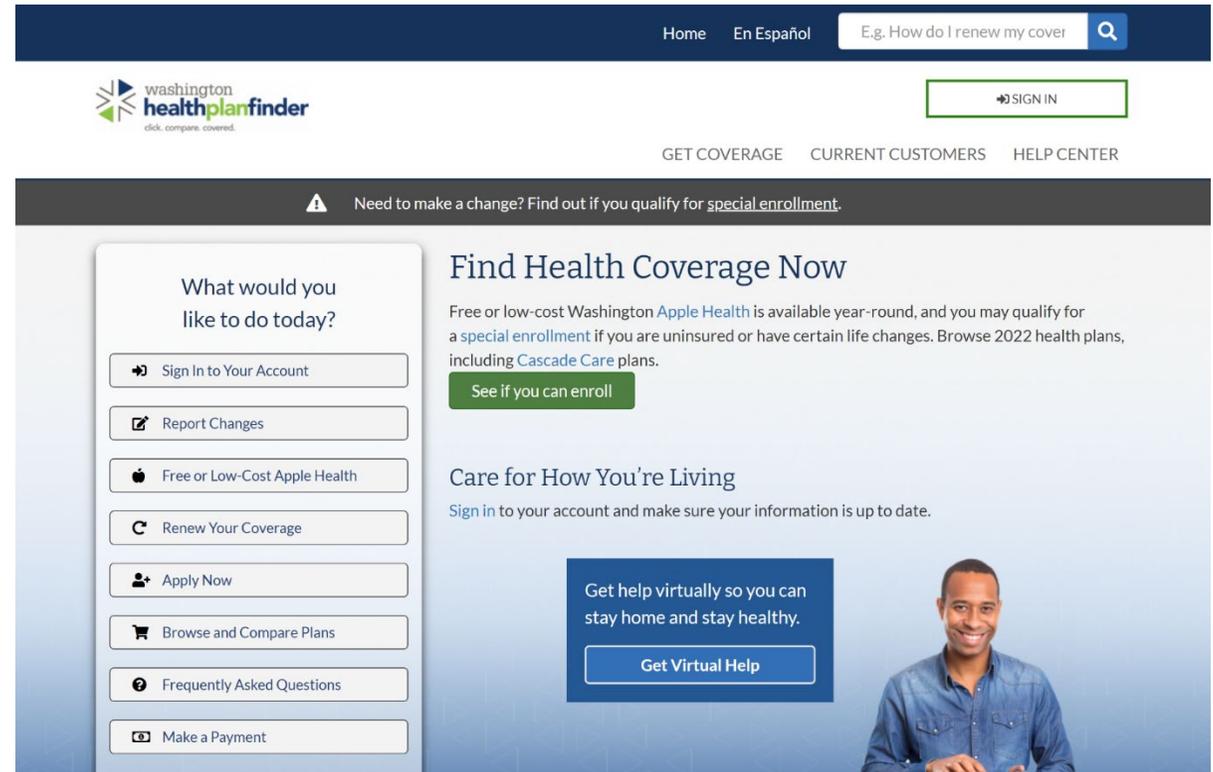


# Exchange Update: Medicaid Public Health Emergency Wind Down

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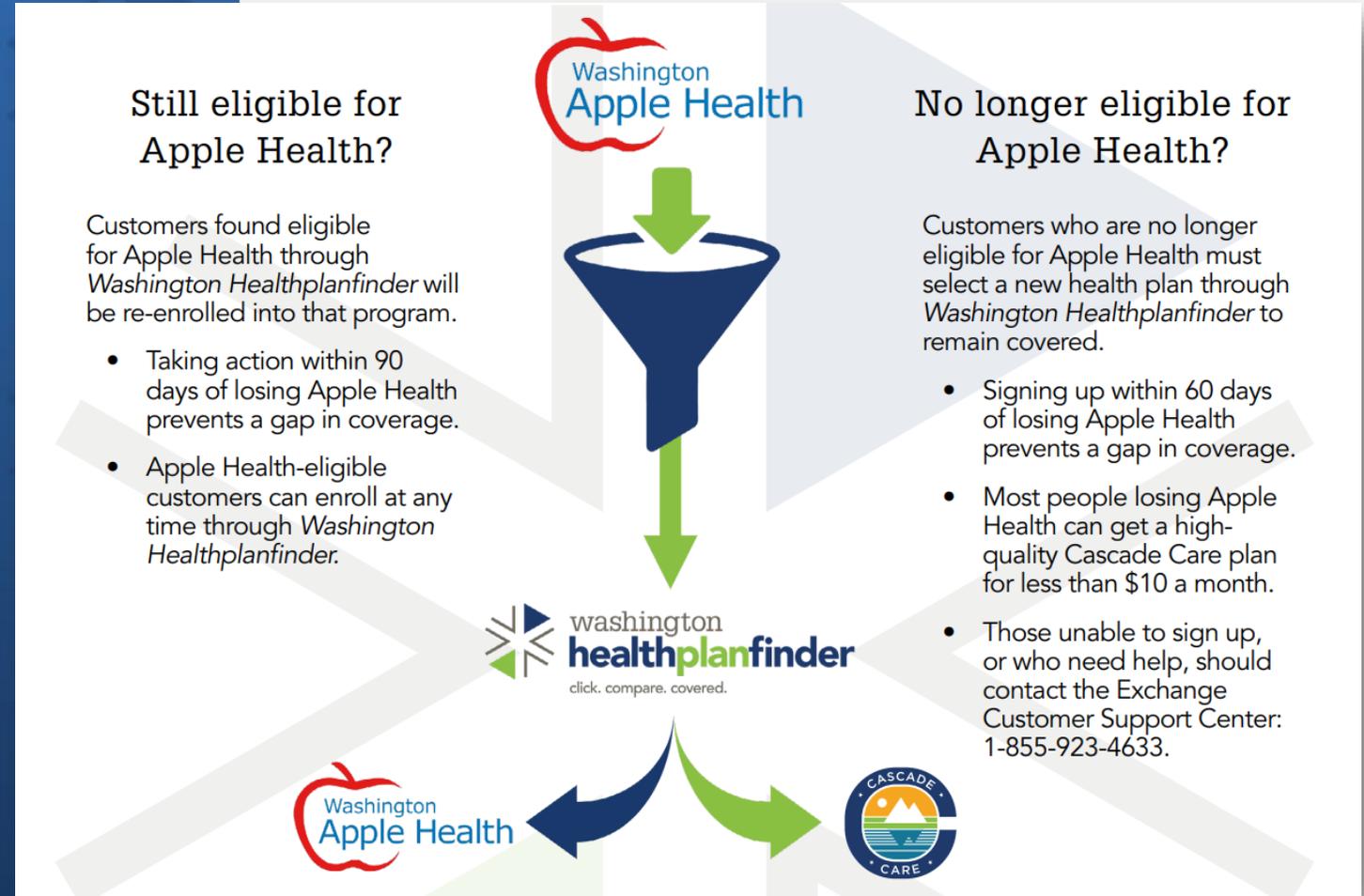
# How the Exchange is supporting Medicaid redeterminations

- *Washington Healthplanfinder* generates unwind related customer notices (request for information, termination/renewal, etc.) and processes renewals.
- Exchange Customer Support Center and robust assister network provide outreach and enrollment support.
- Legislature provided funding supporting:
  - Additional Customer Support Center staffing
  - Real-time monitoring and reporting on *Washington Healthplanfinder* customers who churn off Apple Health
  - Enhanced community-based outreach

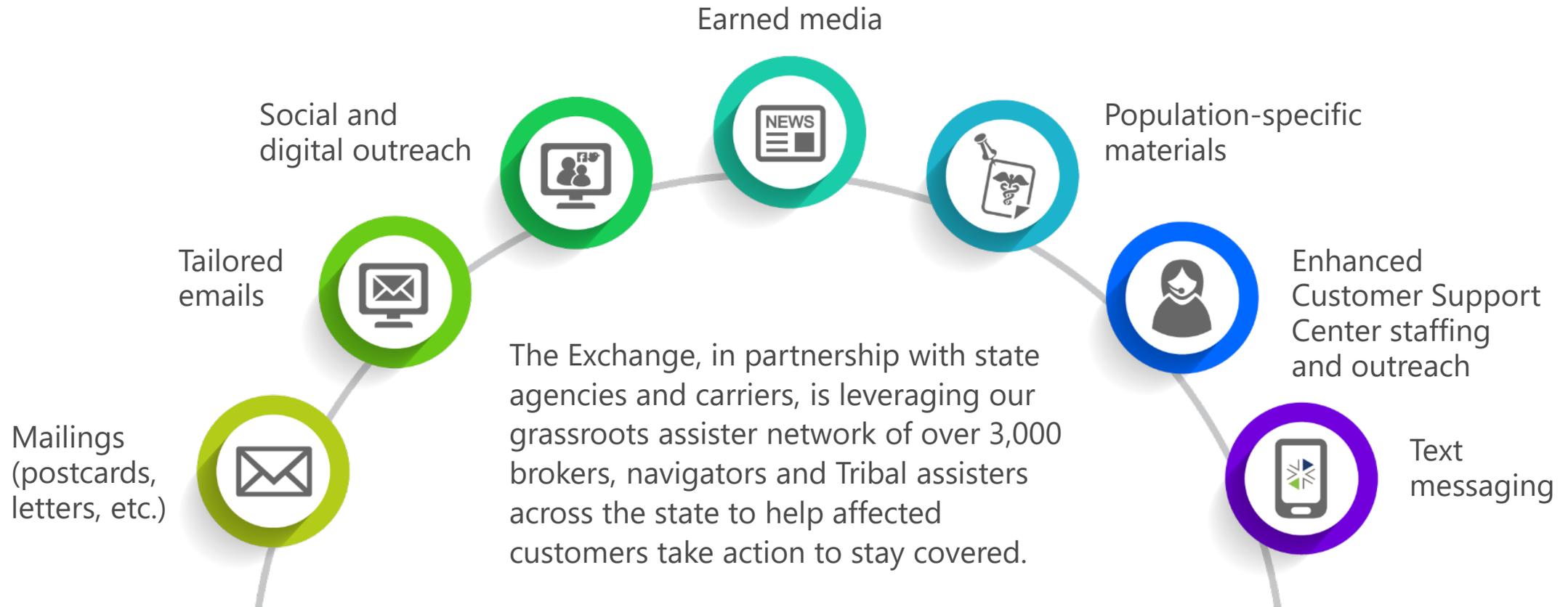


# Action via *Washington Healthplanfinder*

- Washington State Health Care Authority, the Exchange, carrier and outreach partners are reaching out to customers before they lose Apple Health coverage, to encourage them to take needed actions.
- Customers have up to 60-90 days after they lose Apple Health coverage to take action and avoid a gap in coverage.
- Integrated platform serves both Apple Health and Qualified Health Plan (QHP) customers.

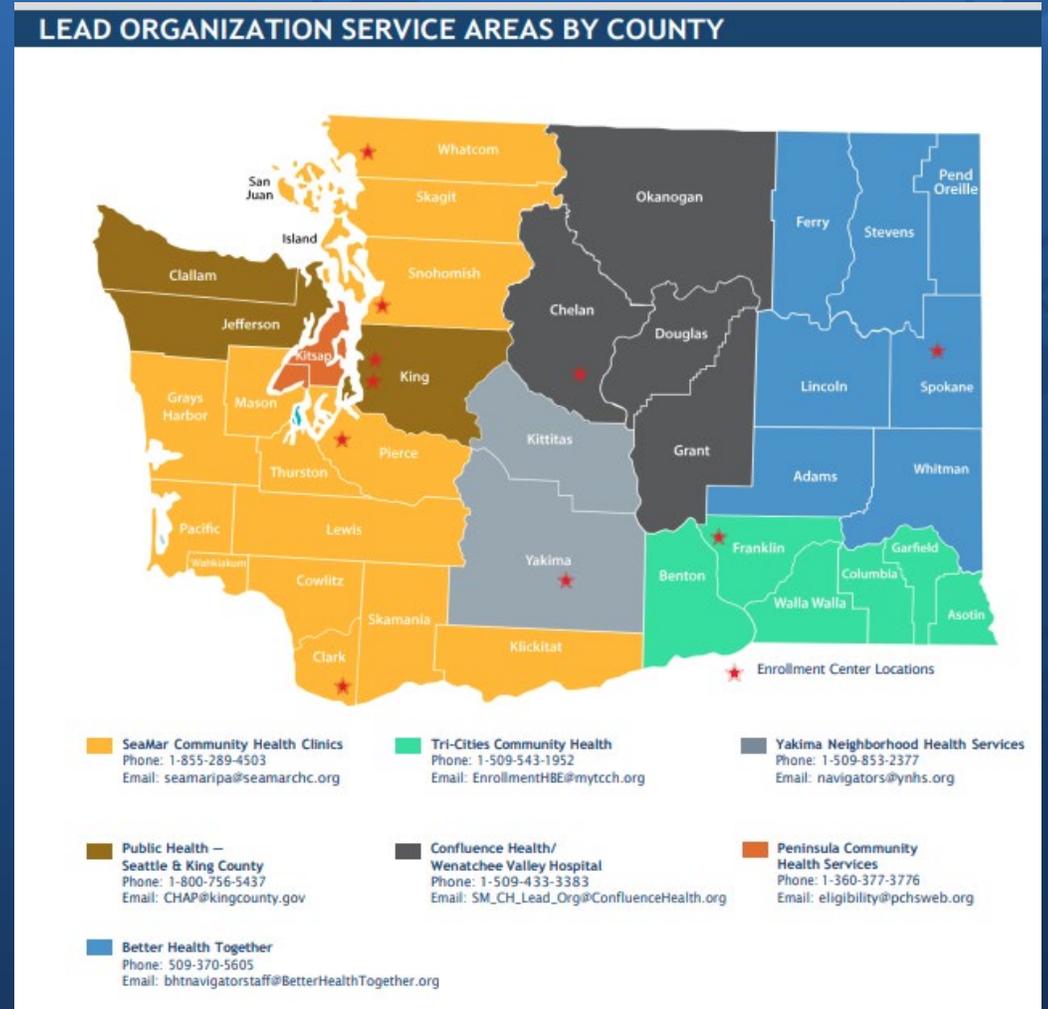


# Outreach: utilizing multiple modalities



# Leveraging statewide navigator & broker networks

- The Exchange is leveraging data to inform assister outreach on a monthly basis.
- Focused outreach also being done to those who are QHP eligible and do not have a known source of coverage.
- Constituents who need assistance can visit [wahealthplanfinder.org](http://wahealthplanfinder.org) and click “Help Center” to find a local navigator or broker.



# Supporting Enhanced Community-Based Outreach

- Public Health - Seattle & King County
- Yakima Neighborhood Health Services
- Sea Mar Community Health Centers
- Better Health Together (Spokane area)
- FND Insurance (Pierce County Enrollment Center)
- Suzie Health Solutions (Wenatchee Enrollment Center)



# Key outcomes to date

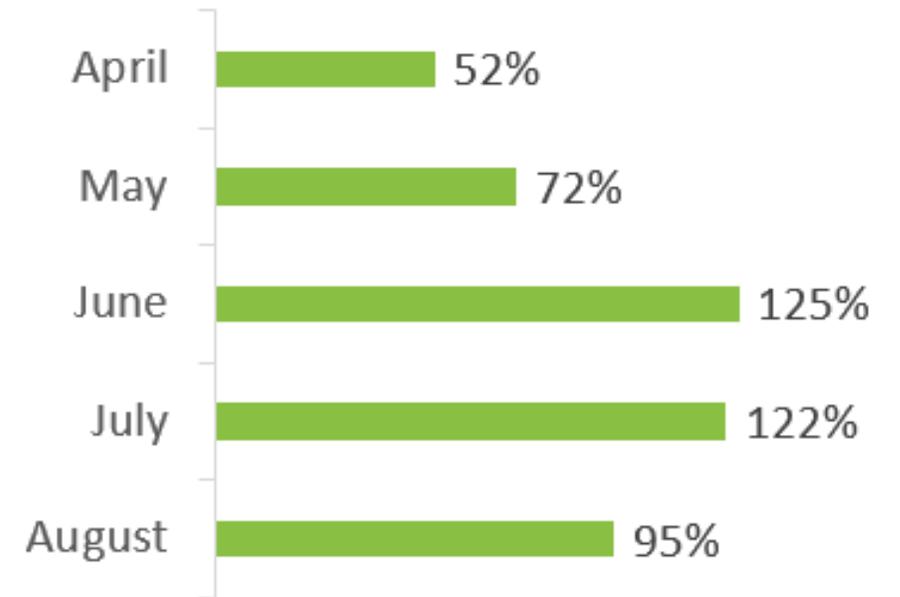
## Customers regaining coverage

- 107,000 of those who lost Apple Health from April 1 through Aug. 31 have regained coverage through *Washington Healthplanfinder*
- 90% of those who returned to Apple Health or transitioned to QHP coverage had no gap in coverage.

## Historically high uptake among QHP-eligible customers

- Customers selecting a QHP following the end of their Apple Health coverage is nearly 60% higher than pre-public health emergency
  - Increase from 17% to 27%

Percent Increase in Total QHP Selections  
April to August



(2022 compared with 2023)

# Key outcomes to date

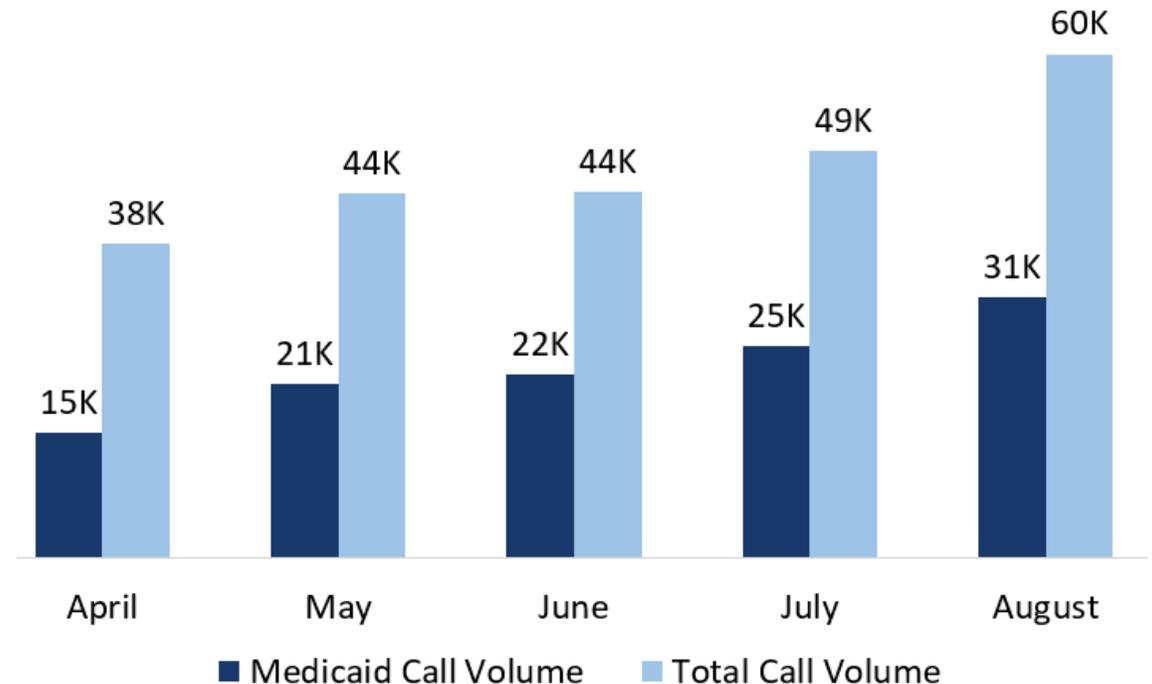
## Federal and state premium subsidies help customers transition from Apple Health to QHPs

- 87% are receiving federal subsidies to reduce cost of coverage
- Over 60% are receiving Cascade Care Savings (state subsidies for those <250% FPL).
  - 61% of those receiving CCS pay premiums of \$25/month or less

## Outreach generating significant increases in call center and website activity

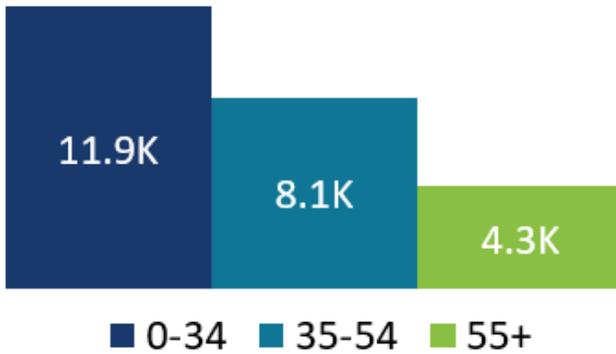
- *Washington Healthplanfinder* web traffic up 50% compared to August – April 2022
- Medicaid-related calls handled by the Customer Support Center has doubled from April to August

Customer Support Center call volume by month

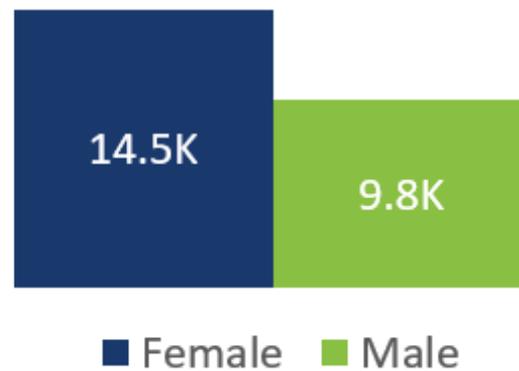


# Former Apple Health customers selecting a QHP by age, sex assigned at birth, race, and ethnicity

## Age



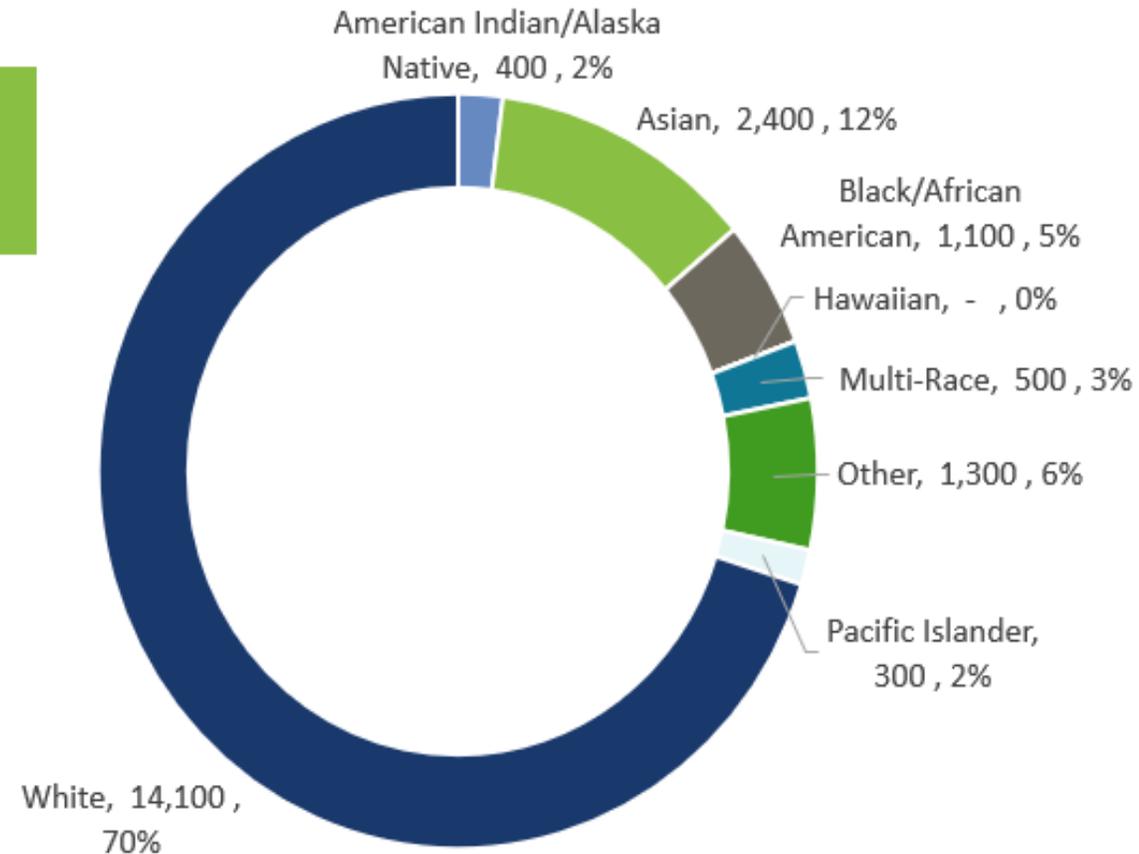
## Sex assigned at birth



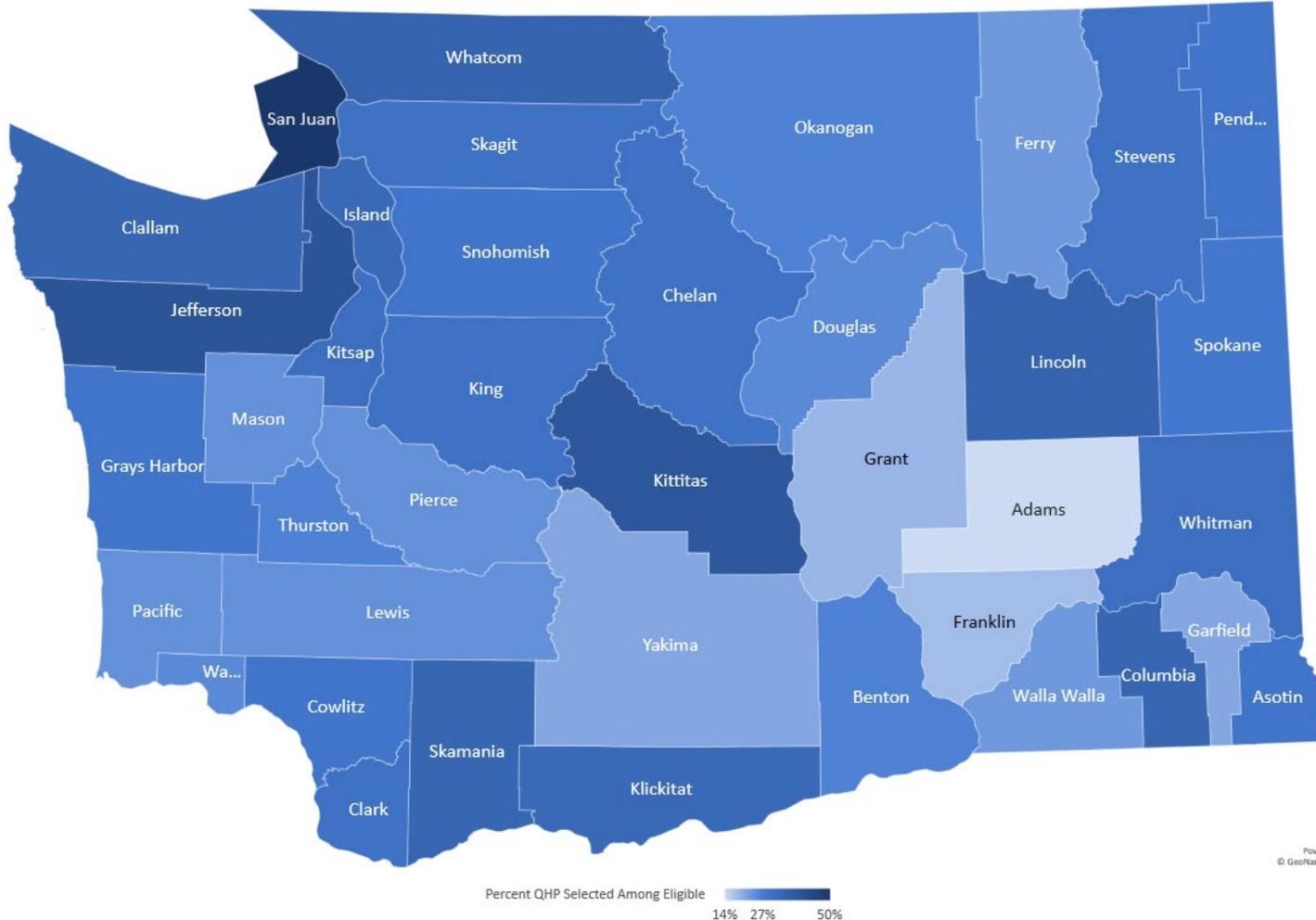
## Ethnicity



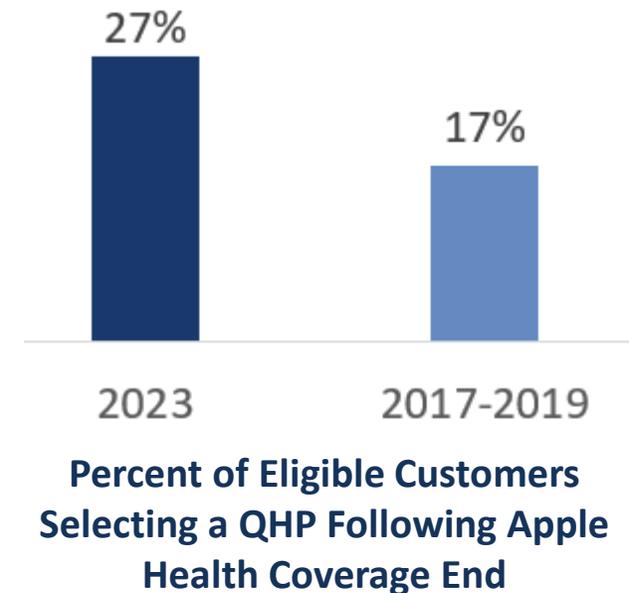
## Race



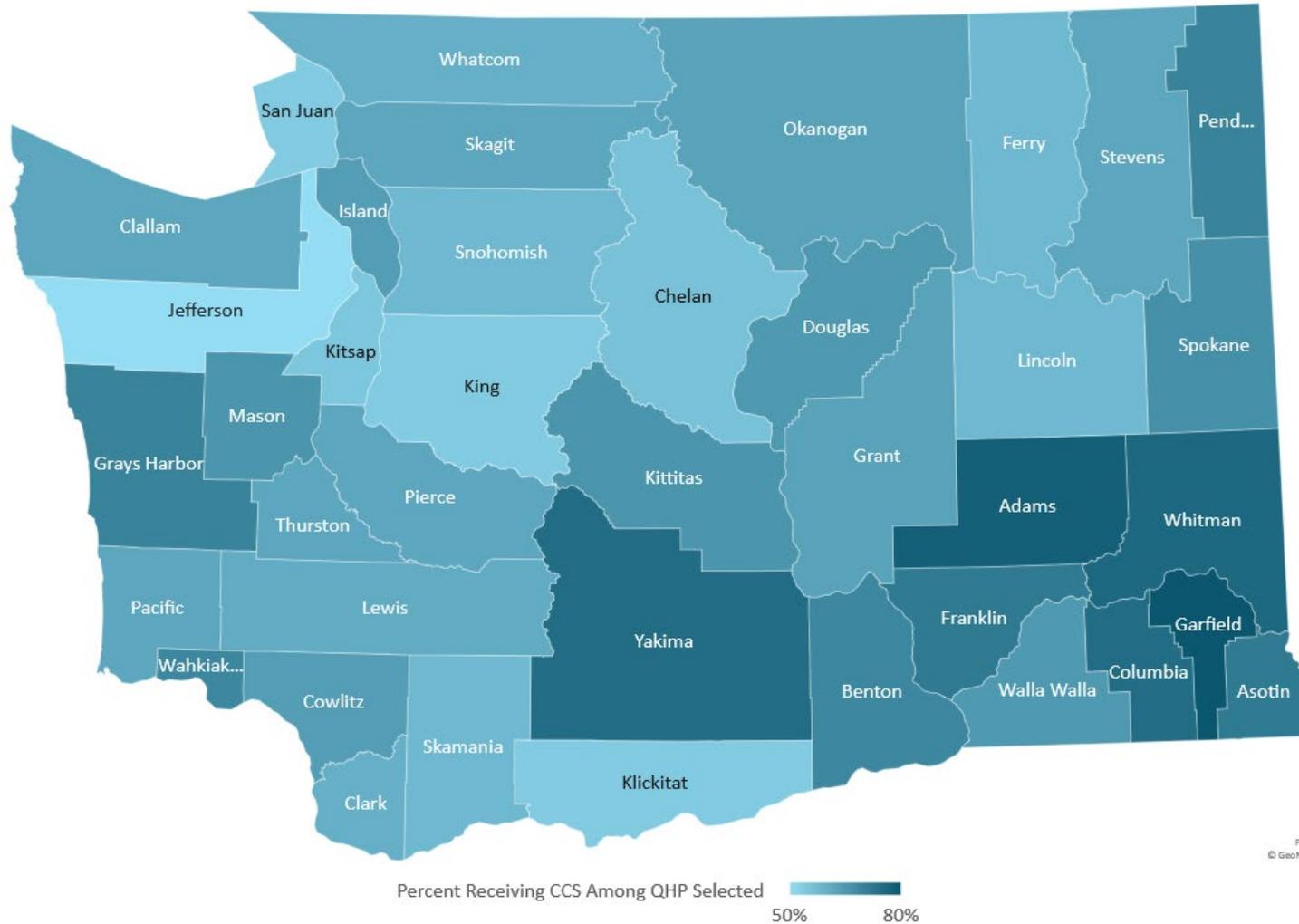
# Historically high uptake among QHP-eligible customers



- In several rural areas the rate is even higher, including San Juan (50%), Jefferson (40%), Kittitas (39%), Lincoln (35%) and Whatcom (35%) counties.



# Cascade Care Savings helping former Apple Health customers in rural areas afford QHP coverage



- In five counties at least 75% of former Apple Health customers are receiving Cascade Care Savings (state subsidy).

## Top 10 Counties by Percent Receiving CCS

County	Percent
Garfield	80%
Adams	78%
Whitman	76%
Columbia	75%
Yakima	75%

County	Percent
Asotin	72%
Franklin	72%
Grays Harbor	70%
Pend Oreille	70%
Benton	69%

# Next steps

- Continue engaging partner networks to help us spread the word
  - Exchange partner toolkit: [wahbexchange.org/partners/partners-toolkit/](http://wahbexchange.org/partners/partners-toolkit/)
- Continue monitoring monthly enrollment trends, outreach to those without a known source of coverage
- Learn from experience and adapt



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**healthplanfinder**  
click. compare. covered.

## No longer on Washington Apple Health?

Don't wait to apply  
at [wahealthplanfinder.org](http://wahealthplanfinder.org)

Two women are shown from the chest up. The woman on the left is wearing a yellow t-shirt and holding a blue and white megaphone to her mouth, shouting. The woman on the right is wearing a maroon t-shirt and has her hand to her mouth in a surprised or excited expression. They are both smiling and looking towards the right. The background is a solid green color.



washington  
**healthplanfinder**  
click. compare. covered.

*You have limited time to select a new plan!*

# Act Now

Apply now  
at [wahealthplanfinder.org](http://wahealthplanfinder.org)

A white alarm clock with a yellow face is centered in the advertisement. The clock face has the Washington Healthplanfinder logo on it. The text 'Act Now' is written in large, bold, blue letters across the center of the clock face. The background is a solid purple color.

# Questions?

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