

Washington Health Benefit Exchange Legislative Report: Annual Strategic Plan Update

Submitted September 29, 2023



www.wahbexchange.org

Contents

| | |
|--|----|
| A Brief Background on the Exchange | 1 |
| Exchange Governance..... | 2 |
| Exchange Today | 3 |
| Year-in-Review..... | 5 |
| Five-Year Strategic Plan | 8 |
| Ten-Year Vision..... | 19 |
| Conclusion | 20 |



A Brief Background on the Exchange

Washington Health Benefit Exchange (Exchange) was established by the Legislature in 2011 as a public-private partnership that helps Washingtonians obtain health and dental coverage. The Exchange operates *Washington Healthplanfinder (HPF)*, the online integrated eligibility and enrollment portal for both Washington Apple Health and Qualified Health Plans used by over one in four Washington residents. HPF customers find, compare and enroll in health and dental state subsidies. The Exchange also supports a Spokane Valley-based Customer Support Center that provides remote enrollment assistance and in over 200 languages; and a robust statewide assister network that provides community-based outreach and enrollment support in local communities.

The mission of the Exchange is as follows:



The Washington Health Benefit Exchange seeks to redefine people's experience with health care by radically improving how Washingtonians secure health insurance through innovative and practical solutions and an easy-to-use customer experience. These are reflected in our values of integrity, respect, equity, and transparency as it relates to those we work with and those we serve.

To carry out the mission, the Exchange works closely with the Office of the Governor, Health Care Authority (HCA), the Office of the Insurance Commissioner (OIC) and the Department of Social and Health Services (DSHS) to identify and achieve our goals and participates in the HHS Coalition — a multi-agency collaborative that provides strategic direction and federal funding guidance for information technology projects that have cross-organizational or enterprise impact.

The Exchange is committed to identifying and supporting those who need assistance in overcoming barriers to seek, find, and use their health insurance coverage. Specifically, the Exchange embraced the following equity statement in 2018, subsequently updated in 2023:



Equity is fundamental to the mission of the Washington Health Benefit Exchange. The process of advancing toward equity and becoming anti-racist is disruptive and demands vigilance to dismantle deeply entrenched systems of privilege and oppression. While systemic racism is a root cause of many societal inequities, we must also use an intersectional approach to address all forms of bias and oppression, which interact with and often exacerbate racial inequities.

To be successful, we must recognize the socioeconomic drivers of health and focus on people and places where needs are greatest. As we listen to community, we must hold ourselves accountable to responding to recommendations to remedy inequitable policies, systems, or practices within the Exchange's area of influence.

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

Exchange Governance

The Exchange is governed by an 11-member bipartisan board comprised of a chair, eight voting members appointed by the Governor and two ex-officio members. Board members are nominated by the Republican and Democratic caucuses in both the Washington State House of Representatives and Senate and are appointed by the Governor.¹ The Director of the Health Care Authority and the state's Insurance Commissioner are ex-officio, non-voting board members. Numerous committees and workgroups — including an Advisory Committee, Health Equity Technical Advisory Committee, Tribal Advisory Workgroup, and Cascade Care Stakeholder Workgroup— also advise the Board in key program areas.²

Current Exchange Board members are:

- **Chair:** Ron Sims, *retired Deputy Secretary, U.S. Department of Housing and Urban Development, and former King County Executive*
- April Betts Gibson, *Regional Executive Director, Proliance Surgeons*
- Don Conant, *General Manager, Valley Nut and Bolt, and Assistant Professor, School of Business at St. Martin's University*
- Leonard Sorrin, *retired Vice President of Congressional and Legislative Affairs, Premera Blue Cross*
- Mabel Bodell, *Nephrologist, Confluence Health*
- Maureen McLaughlin, *Independent Hospital and Health Care Professional*
- Hiroshi Nakano, *Director of Value Based Care, Valley Medical Center*
- John Schapman, *Executive Director, Thriving Together NCW*
- David Frockt, *former Washington State Senator*
- Ex-Officio: Mike Kreidler, *Washington State Insurance Commissioner*
- Ex-Officio: Susan Birch, *Director, Washington State Health Care Authority*



The Exchange budget is appropriated by the Legislature. The Exchange is also required by the Legislature to be self-sustaining, defined in statute as “capable of operating with revenue attributable to the operations of the exchange.” Current revenue sources include an existing 2% premium tax on health insurance premiums for qualified health plans sold through *Washington Healthplanfinder*; reimbursement for activities performed on behalf of Washington Apple Health (the state's Medicaid program funded by state and federal dollars); and a carrier assessment on products sold in the marketplace. The Exchange's current operating budget is approximately \$75 million per year for the 2023-2025 biennium.³

¹ The Exchange Board Chair is a direct appointment by the Governor.

² More information about the eight current Exchange Committees and Workgroups is available at <https://www.wahbexchange.org/about-the-exchange/committees-and-workgroups/>.

³ Additional information about how the Exchange is funding and allocating resources to pursue desired goals and outcomes is available at <https://www.wahbexchange.org/about-the-exchange/what-is-the-exchange/budget-finance/>.

Exchange Today

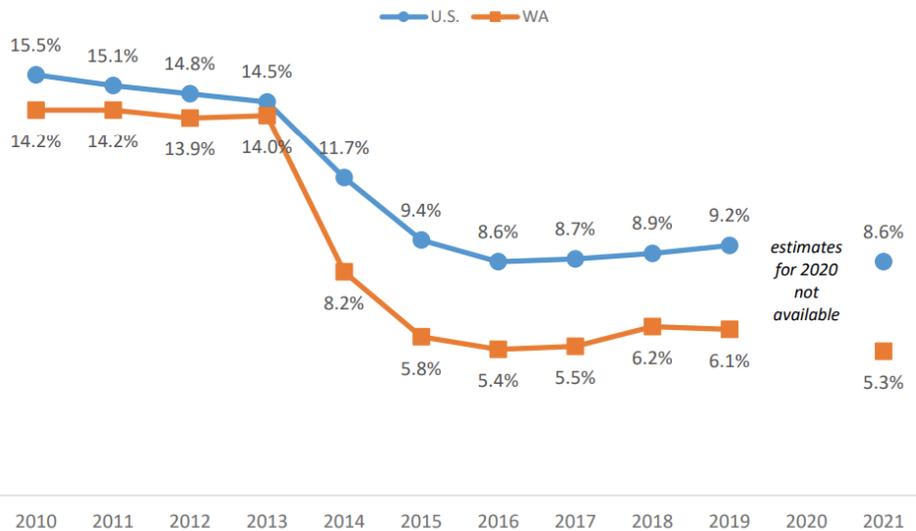
Overall, *Washington Healthplanfinder* serves over 2 million Washingtonians, with 1.9 million enrolled in Washington Apple Health (WAH) and more than 210,000 in private health insurance plans. Our integrated platform provides a single point of entry for health coverage with the same enrollment experience for all customers, regardless of eligibility status.

The Exchange has also connected tens of thousands of customers to federal subsidies that help them purchase and use their private coverage. In 2022, *Washington Healthplanfinder* connected customers to over \$770 million in federal premium tax credits.

The Exchange fulfills a critical need for Washington residents by providing a safety net for those who lose employer-based coverage; work for a small business that is unable to provide health insurance; are self-employed; participate in the gig economy; work seasonally; or who do not qualify for Medicaid or Medicare. In 33 counties, 30-57% of the residents under age 65 use *Washington Healthplanfinder* to get covered.⁴

The Exchange's efforts have had a profound impact on the state's uninsured rate, which dropped from 14% in 2013 to 5.3% as of 2021.

Figure 1. Washington and U.S. Uninsured Rates: Total Population, 2010-19 and 2021



Modern Platform

Washington Healthplanfinder supports both QHP and WAH customers by verifying eligibility in real time, providing plan shopping tools and free enrollment and language assistance, securely transferring select data to issuers as well as state and federal agency partners, generating customer notifications, and processing renewals. The Exchange is engaged in continuous improvement of *Washington Healthplanfinder* to enhance enrollment experience. A [video with further information about the tools available through Washington Healthplanfinder](#) to help customers view plans in their area, complete an application, get a real-time eligibility decision for coverage and financial assistance, and select a plan based on the care they need and the providers they prefer is available on our YouTube channel.

⁴ Top 10 Counties are: Adams (57%); Ferry (56%); Okanogan (56%); Pend Oreille (54%); Yakima (53%); Grant (49%); Lincoln (48%); Grays Harbor (47%); San Juan (47%); and Pacific (46%). Source: [Washington Health Benefit Exchange, Health Coverage Enrollment Report, Spring 2023 Report](#).

Customer Support Center

The Exchange operates a Spokane Valley-based Customer Support Center (Center) that offers customers a range of channels to ensure they are able to contact us in the most convenient way for them. Enrollment support channels include phone, live web chat, email, paper application processing and document uploads. The Center has bilingual and multilingual Customer Service Representatives who currently support customers in Korean, Mandarin, Russian, Spanish, and Vietnamese, and also provides telephonic interpreter services in more than 200 languages.

Contact Us



Chat with us
Sign in to chat with a live person during Customer Support Center hours

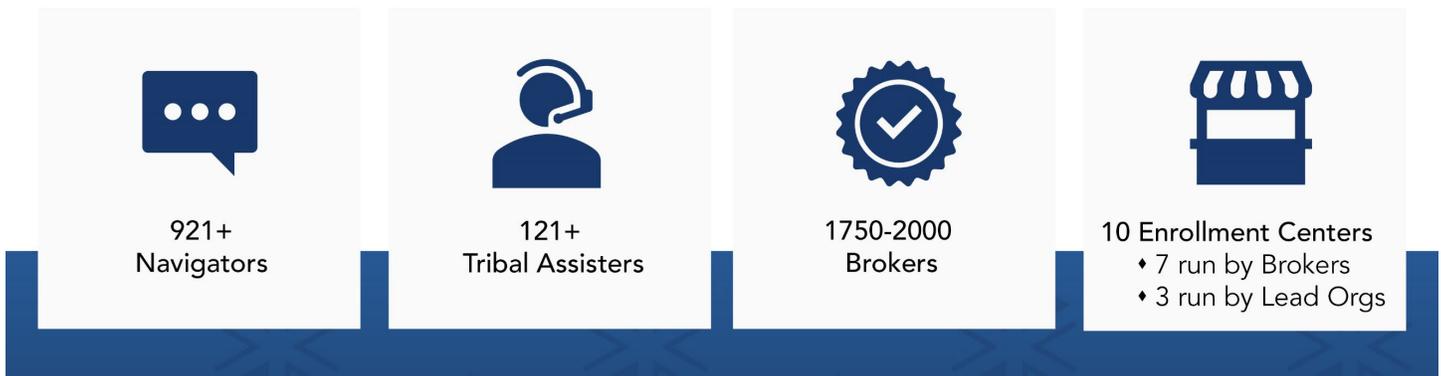
Call us at
1-855-923-4633
1-855-WAFINDER

Visit us at
wahealthplanfinder.org

Download the
WAPlanfinder app

Statewide Assister Network

The Exchange also supports a growing network of more than 3,000 assisters across the state who provide outreach, education, and enrollment assistance (virtual and in-person) to *Washington Healthplanfinder* customers. These assisters include navigators; brokers; tribal assisters; certified application counselors; and organizations who represent and support a multitude of diverse populations and communities.



| | | | |
|--|--|---|--|
|  921+ Navigators |  121+ Tribal Assistors |  1750-2000 Brokers |  10 Enrollment Centers ♦ 7 run by Brokers ♦ 3 run by Lead Orgs |
|--|--|---|--|

Year-in-Review

Over the past year, the Exchange has continued to use its authority as a state-based to implement a series of significant federal and state driven initiatives to connect people to health coverage.

Addressing Affordability Barriers: Cascade Care Implementation

Cascade Care continues to make health insurance accessible and affordable for Exchange customers. As a result of improvements, the Legislature made during the 2021 session, the reach and value of Cascade Care will continue to grow in the 2024 plan year.

- Public option plans are the lowest-premium plans in most counties, and public option enrollment has tripled every year since its 2021 launch.
- Overall, 64% of QHP customers are now in a Cascade Care plan, including 27,000 who selected a Cascade Select (public option) plan.
- In 2024, Cascade Select (public option) plans will be available in 37 counties, up from 34 counties in 2023. Standardized Cascade Care plans continue to be available statewide.

Customer movement in Cascade Care plans paired with Legislative limits on the number of non-Cascade Care plans carriers can offer is advancing Cascade Care's goal that all products offer customers high-quality, meaningful choice. Individuals and families in Cascade Care plans generally pay less out of pocket when using their benefits to access health care.

Cascade Care

Cascade Care makes health insurance accessible and affordable for every *Washington Healthplanfinder* customer.

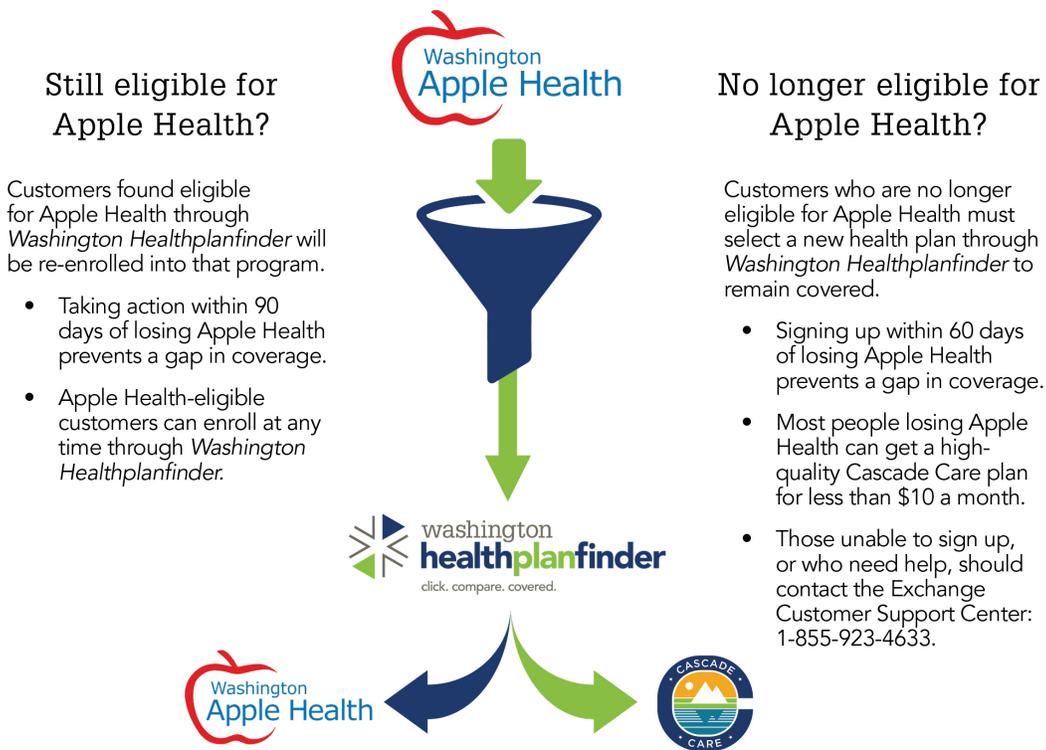
- Lower premiums
- Higher quality benefits
- Lower copays
- Easier plan shopping
- Available in all counties
- Extra savings for those who qualify

New in 2023, the Exchange launched state-funded premium assistance, Cascade Care Savings. The Legislature created Cascade Care Savings to help low-income customers (those up to 250% of the federal poverty level [FPL]) access Cascade Care plans. About 50,000 low-income Washingtonians are already benefiting. Cascade Care Savings has been instrumental in helping those who churn off Medicaid maintain continuous coverage.

Keeping People Covered: Medicaid Redeterminations

Due to the COVID-19 public health emergency, individuals received continuous Apple Health coverage since 2020. Routine Apple Health redeterminations resumed April 1, 2023. In collaboration with our partners, the Exchange has been working hard to help ensure that anyone leaving Apple Health who is eligible for a qualified health plan (QHP), signs up through *Washington Healthplanfinder*. Washington well positioned relative to other states due to our integrated *Washington Healthplanfinder* platform, serving both Apple Health and individual market customers.

The funding provided by the Legislature last session for Cascade Care Savings, enhanced community-based outreach, and real-time churn monitoring and reporting is helping Washingtonians maintain coverage. Since Medicaid redeterminations resumed, the percentage of eligible customers selecting a QHP after their Apple Health ended has increased nearly 60% (from 17% before April 1, to 27% currently). *Washington Healthplanfinder* web traffic and Customer Support Center volume (driven by increases in Apple Health related calls) have also both significantly increased. Learn more about [how the Exchange is helping people stay covered](#).



Expanding Access to Coverage Regardless of Citizenship Status

At the direction of the Legislature, Washington applied and received approval for a Section 1332 State Innovation Waiver (1332 Waiver) in 2022. Under the 1332 waiver, starting Nov. 1, 2023, all Washington residents, regardless of immigration status, will be able to access health and dental coverage through *Washington Healthplanfinder* for plan year 2024. According to recent estimates, about 25% of Washington's uninsured population are people who are undocumented.

The Exchange has been engaging impacted community members and local organizations over the past year to better understand our new customers. Community engagement efforts have included listening sessions, landscape scans, and interviews/focus groups.

The Exchange is currently partnering with The Vida Agency, a women and minority-owned multicultural marketing firm, to develop and translate education and outreach materials in multiple formats that will support the Nov. 1 launch. As part of the upcoming outreach campaign, funding is being provided directly to local, community-based partners to help reach impacted populations.



Looking Ahead

The Exchange is currently preparing for our 11th open enrollment period, from Nov. 1, 2023–Jan. 15, 2024.

Concurrently, the Exchange is working on implementing legislative directives from the 2023 session, which include: studying how the Exchange's current section 1332 waiver could be amended to generate federal pass-through funding to support the affordability programs; continuing to promote continuous coverage for customers losing Apple Health coverage; launching the QHP/QDP expansion under the 1332 waiver; and starting to prepare for the upcoming Washington Apple Health expansion.



Two Upcoming Coverage Expansions: Qualified Health Plan and Dental Plan Expansion under the 1332 Waiver (Launches Nov. 1, 2023); Washington Apple Health Expansion (Launches July 1, 2024).

Five-year Strategic Plan Overview

The Exchange's strategic plan is continually evolving, as the organization strives to become a steward for our customers and public resources by maintaining a healthy individual market that provides Washingtonians with access to high quality, affordable coverage. Similar to last year, the Exchange's current goals and strategies to meet our customers' needs are to:

- **Improve health coverage, affordability, care and outcomes**
 - Maximize Cascade Care tools — standard plans, public option, and state premium assistance — to deliver on our promise that all customers will have access to an affordable, high-quality plan in the individual market.
 - Develop strategies to reduce the uninsurance rate in Washington to less than 3% and assist vulnerable populations to reduce the likelihood of experiencing coverage gaps.
 - Align with statewide initiatives to address quality and the underlying cost of care to ensure that products offered on the Exchange offer customers high-quality, meaningful choice.
- **Advance diversity, equity and inclusion (DEI) to narrow health disparities, especially in communities of color**
 - Develop and engage in a model for Exchange leadership in addressing the social determinants of health, ensuring public health and alignment with state and employer partners are key design elements.
 - Drive Exchange decisions using DEI principles and an in-depth understanding of our marginalized consumers to improve health care access by asking marginalized communities what they need.
 - Increase the diversity of the Exchange Board, managers and leadership to reflect the people we serve and increase the cultural humility of our Board, leadership, and staff.
- **Leverage the success of HPF technology platform to strategically expand offered services**
 - Develop strategies to retain and grow customer use of the Exchange, including options for future Exchange-offered products and services.
 - Focus on innovative customer-based solutions, including feasibility of serving customers who are transitioning to Medicare and from Medicaid.
 - Partner with state agencies to reuse our technology to improve customers' experience with health care.
- **Expand innovative approaches to drive health system excellence**
 - Introduce and foster innovative initiatives to dramatically improve customer experience and engagement.
 - Leverage and build upon the Exchange's consumer networks to empower communities to influence health decisions and partner in whole person care.
 - Increase our health literacy efforts to enable people to better understand how to enroll in, use, and pay for their health insurance.
 - Use data to deepen understanding of customer experience and cost, select measures, and drive informed decisions.

Five-Year Strategic Plan Details

Improve health coverage, affordability, care and outcomes

Maximizing Cascade Care tools — standard plans, public option, and state premium assistance — to deliver on our promise that all customers will have access to an affordable, high-quality plan in the individual market.

Cascade Care aims to make health insurance accessible and affordable for every *Washington Healthplanfinder* customer. Unaffordable premiums stop too many Washingtonians from accessing health insurance. And while health coverage is necessary, it is insufficient if *Washington Healthplanfinder* customers cannot use their benefits to access affordable and high-quality health care. Cascade Care works to improve access, affordability, quality and health equity by:

- **Addressing costs** through lower premiums, lower deductibles, and providing access to services before having to pay the deductible. This includes leveraging federal and state-based financial assistance, state purchasing power, and health care provider reimbursement expectations.
- **Encouraging more informed and meaningful consumer choice** with products of better value and like benefits across all participating carriers.
- **Growing enrollment** by attracting new enrollees and retaining current customers.
- **Ensuring continued market health** through stable carrier participation, competitive product offerings, and a larger and more diverse risk pool.

Launching Cascade Care in 2021 ushered in a new era of Exchange stewardship of the individual market on behalf of Washington residents. Cascade Care (standard and public option) plans are in their third year of bringing value to an increasing number of customers through consistent, high-value benefits and more competitive premiums. New in 2023, tens-of-thousands of Washington residents earning up to 250% FPL (approximately minimum wage) accessed state premium subsidies that allow low-income Washington residents to get and stay covered.

Cascade Care is a driver for advancements in affordability, value and market health. But there is room for improvement in access and affordability. High premiums and high cost-sharing remain the primary barriers to more Washingtonians being insured and accessing care. Access, affordability and quality can be achieved through continuation of state premium subsidies, as well as considering enhancements to Cascade Care to ensure value and address underlying costs of care. The Exchange will be submitting several Legislatively requested reports in late 2023 with analysis and options to address these gaps.

Developing strategies to reduce the uninsurance rate in Washington to less than 3% and assisting vulnerable populations to reduce the likelihood of experiencing coverage gaps.

The Exchange will engage in and enhance efforts in several areas to help address barriers to continuous coverage, including:

- **Continuing work to address underlying costs of care**, through its key affordability initiative, Cascade Care, and focusing on both benchmark development and cost transparency initiatives.

- **Promoting continuous coverage for customers who transition off of Medicaid coverage** at the end of the public health emergency, and on an ongoing basis, by connecting them to qualified health plan coverage.
- **Implementing a federal Section 1332 waiver** to expand health and dental coverage to currently uninsured residents without coverage options. This includes community engagement to inform outreach and broader implementation efforts.
- **Continuing to explore, in partnership with the HHS Coalition, information technology solutions** for integrated health and human services eligibility.
- **Enhancing the Exchange sponsorship program**, in partnership with carriers, tribal partners, governmental entities, nonprofit organizations, and foundations.⁵ This will include increased sponsor outreach and education.

Aligning with statewide initiatives to address quality and the underlying cost of care to ensure that products offered on the Exchange offer customers high-quality, meaningful choice.

The Exchange’s quality program is a key component of its mission to improve Washington residents’ health by ensuring they receive high quality care. The Exchange’s quality program provides transparency and accountability for market improvement in care delivery, reduced health disparities, and improved health outcomes. Recent highlights include partnering with carriers on a quality improvement strategy focused on preventative care, behavioral health hospital readmissions, and a continued enhancement of a quality rating system (including distribution of quality rating system measure results by carrier).

Updates for 2023 include enhanced requirements for race and ethnicity data collection, working with carriers to select an improvement benchmark for their primary care strategy, and building further on baseline federal quality requirements. Also, as a member of the Purchaser Business Group on Health and HCA’s Primary Care Transformation Model, the Exchange will further leverage relationships with partners to identify best practices to promote advanced primary care for our enrollees.

The Exchange is an active participant in statewide efforts to increase affordability and quality, including the Washington Health Alliance, the Bree Collaborative, the Health Care Cost Transparency Board and the Universal Health Care Work Group.

Guiding Principles for Exchange Quality Program

- 1** Align with community efforts.
- 2** Promote measurable progress on health equity.
- 3** Provide transparent, timely quality information to consumers.
- 4** Continuity while remaining flexible to address population health needs and market changes.
- 5** Use data and outcomes to measure success and inform quality.

⁵ More information available at: [Sponsors | Washington Health Benefit Exchange \(wahbexchange.org\)](https://www.wahbexchange.org).

The Exchange also continues to participate in the RAND Hospital price study. Consistent with national findings, results show wide variation in hospital prices, as a percent of Medicare, with no correlation to quality or coverage type of patients served. An update to the study will be out in May 2024, but the last version showed Exchange customers, on average, **pay 36% more** than other Washington residents for hospital care.

| Service category | Relative price WA-HBE 2018-2021 | Relative price WA state 2018-2020 |
|----------------------------------|---------------------------------|-----------------------------------|
| Inpatient | 185% | 183% |
| Outpatient | 208% | 181% |
| Inpatient plus outpatient | 197% | 182% |

Exchange customers, on average, **pay ~30% more** for their outpatient care.

The Exchange is using the RAND study results to inform conversations about what can be done to address this variation, particularly if there are best practices to model from low-cost hospitals.

Advance diversity, equity, and inclusion (DEI) to narrow health disparities, especially in communities of color

The Exchange is committed to identifying and supporting those who need assistance in overcoming barriers to seek, find, and use their health insurance coverage. A central part of our Board’s health equity statement is articulating our goal that all Washingtonians have full and equal access to opportunities, power, and resources to achieve their full potential. In 2023, the Board equity statement (previously adopted in 2018) was enhanced to further address systemic barriers.

New for 2023, in partnership with The Upstream Group, the Exchange is:

- Establishing a department of Equity and Community Partnerships and hiring a new chief of this department who will join the executive leadership team.
- An organization-wide assessment of the Exchange’s DEI journey and recommendations for improvement.
- Preparing to welcome new customers under the 1332 waiver by developing staff, customer support center, and assister network trainings including:
 - Live learning sessions with customer facing teams, and
 - Panel discussion for Exchange staff to learn about lived experience facing barriers to accessing health care from formerly undocumented residents.

With the fundamental focus on equity, the *Washington Healthplanfinder* platform is also continually modernizing to improve inclusion and accessibility. The Exchange remains committed to being an active participant in interagency health equity work and partnering with carriers to promote equity, particularly around the reporting of race and ethnicity reporting data (a requirement of the Exchange’s quality program is that issuers must achieve 70% by 2023).

Developing and engaging in a model for Exchange leadership in addressing the social determinants of health, ensuring public health and alignment with state and employer partners are key design elements.

Core to the Exchange’s mission is improving the health of our customers and reducing persistent disparities. The new Office of Equity and Community Partnerships will advance our efforts and bring a new level of coordination to this work. A key initiative underway is implementing the QHP coverage expansion to all Washington residents and supporting Washington Apple Health expansion next year. Our efforts will continue to focus on partnering with impacted communities, and leveraging key Exchange assets, including the *Washington Healthplanfinder* platform and community outreach program, to help identify and reduce health disparities. For example, we will be expanding our work with Tribes, whose citizens continue to have disproportionately high uninsured rates in the state. We will add one Lead Organization to increase the service to tribal members. The Tribal Lead Organization will provide application support for the nearly 100 Tribal assisters located on reservations and at Urban Indian Health Centers in Seattle and Spokane.

The Exchange will also continue to engage the Health Equity Technical Advisory Committee, community partners, agency partners, and its customers to develop additional analytic tools, build strategic partnerships, leverage strategic initiatives, and engage in ongoing evaluation of the Exchange’s statutory authority, organizational strengths, external efforts, and internal resources to help identify where the organization is uniquely positioned to contribute or partner.

Health Equity Action Plan: Areas of Focus

| HBE Authority and Relationships | HBE Platform | Data and Analytics | Community Outreach |
|---|--|---|--|
| <ol style="list-style-type: none"> Assign a resource to lead Health Equity activities Expand access to affordable insurance to address expenses and medical debt <ul style="list-style-type: none"> Solution for undocumented residents State subsidy for low income Improve products <ul style="list-style-type: none"> Cost share for high Identify impact of tobacco rating Partner with carriers to improve services for vulnerable populations. <ul style="list-style-type: none"> Race/ethnicity reporting on outcome measures Accountability to assure access tax credits and cost sharing Identify common tactic(s) | <ol style="list-style-type: none"> Improve vulnerable population data capture and sharing <ul style="list-style-type: none"> REL data sharing Capture non-binary gender Improve access for low-income individuals <ul style="list-style-type: none"> Implement self serve special enrollment period for year-round access Study approaches to streamline enrollment for other social services Improve website support for health literacy <ul style="list-style-type: none"> Emphasize mobile use for populations who access via phone Define provider directory requirement to show provider demographics (e.g. race) | <ol style="list-style-type: none"> Use SDOH Analytics database to refine marketing and outreach <ul style="list-style-type: none"> Improve geographically targeted marketing to focus on high uninsured in high ADI areas Pilot “micro” community engagement based on SDOH factors Develop Lead Org specific SDOH reports Use claims data and SDOH analytics to inform cost share changes Explore use of area deprivation index to stratify health outcome differences | <ol style="list-style-type: none"> Identify partners to improve assistance for individuals for whom English is a second language <ul style="list-style-type: none"> First focus on trusted partners in immigrant community Improve American Indian Alaska Native experience and access through a Tribal Enhanced User program. <ul style="list-style-type: none"> Identify best practices from pilot and expand Identify next tactics and population using knowledge from analytics, and community engagement |

Driving Exchange decisions using DEI principles and an in-depth understanding of our marginalized consumers to improve health care access by asking marginalized communities what they need.

The Exchange will continue to embrace the need to better understand communities facing access barriers. This effort will be informed by continued, intentional engagement with impacted communities, existing commissions and councils, and our statewide navigator, tribal assister, and other assister networks who are invaluable in helping us learn from and better serve local communities.

The Exchange will solicit ongoing customer feedback from various channels, including customer surveys, listening sessions, focus groups and customer testing. Our communities know what they need, and the Exchange can learn from receiving this quantitative and qualitative data. This will enable the Exchange to gauge improvements to accessing care, as well as capture critical factors that impact health outcomes.

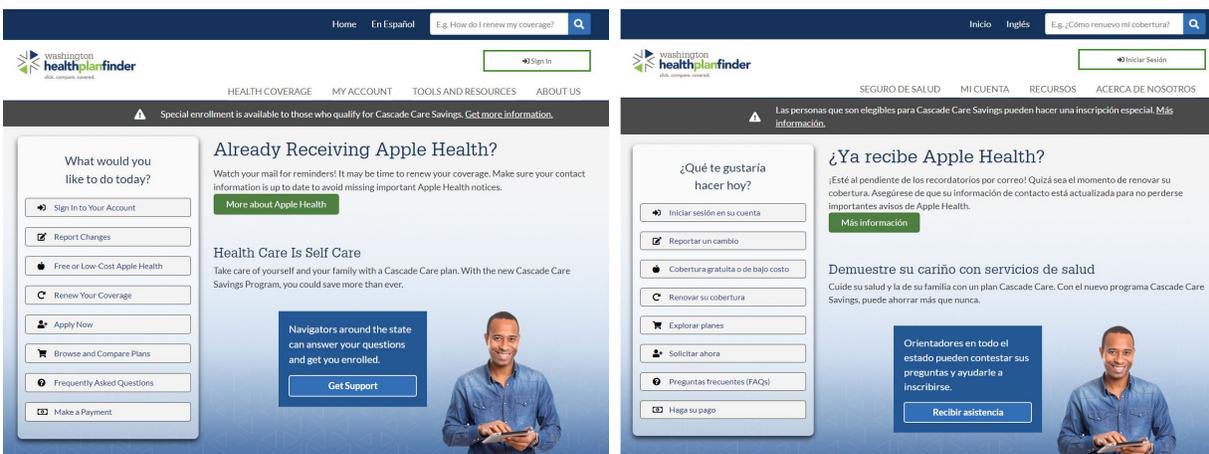
Increasing the diversity of the Exchange Board, managers, and leadership to reflect the people we serve, and increase the cultural humility of our Board, leadership, and staff.

In addition to integrating DEI principles and best practices into the Board and Technical Advisory Committees appointment and recruitment process, the Exchange has made transformed its Human Resources team to the People and Culture team. The shift to the People and Culture team recognizes two key ongoing priorities: 1) current and future work related to organizational culture; and 2) implementing internal DEI initiatives. This work will be supported by a new People and Culture Liaison, who will be responsible for embedding core DEI competencies throughout the employee lifecycle.

Further, the Exchange has supported the establishment of new LGBTQ+; Veterans, Military Families, & Allies; and BIPOC Employee Resource Groups.

Leverage the success of HPF technology platform to strategically expand offered services

The Exchange continues to modernize its stable, flexible, and consumer-friendly *Washington Healthplanfinder* technology platform to meet the future demands of health coverage and accessible care. The ongoing commitment, development and introduction of new infrastructure, and refresh of existing systems gives the Exchange the capability to expand our platform’s use and meet the ongoing requests to assist with enrollment for specialized populations.



Developing strategies to retain and grow customer use of the Exchange, including options for future Exchange-offered products and services.

The Exchange has engaged with, and will continue to partner with, other state agencies to chart an expanded role for *Washington Healthplanfinder* and other Exchange-based assets. The constantly improving customer-facing eligibility, shopping, and enrollment experiences are of benefit to both new and existing Exchange customers. The Exchange will also continue to participate in coalition work to make *Washington Healthplanfinder* more accessible.

In addition, the Exchange will continue to evolve *Washington Healthplanfinder* to be responsive to program changes at the state federal level. The Exchange also recently updated its end-to-end shopping experience to make the new state subsidy Cascade Care Savings available Nov. 1, 2023. System updates are also underway and forthcoming to support the upcoming immigrant health coverage expansions. The Exchange will continue to closely monitor developments at the federal level, including whether or not the enhanced federal premium tax credits are continued (currently they will expire after 2025). When federal subsidy calculations are modified, there are significant downstream impacts for the Exchange, which include making system updates to communicate relevant changes to customers during their shopping experience.

Looking further ahead, the Exchange will modify our technology platform as needed, to continue to provide a comprehensive health insurance experience for customers as individuals and families who access multiple state programs, so that their application, demographics, and previous enrollments can follow them. This provides a more seamless experience for those individuals or families that may face changes in program eligibility.

Focusing on innovative customer-based solutions, including the feasibility of serving customers who are transitioning to Medicare and from Medicaid.

Our modern and integrated IT platform positions the Exchange for growth in reaching and engaging customers. The Exchange will continue to integrate new technology products into the system that will help streamline the management and modification of consumer-facing web pages, forms, and the application itself. This work includes moving away from previous legacy software and moving both toward a more modular system framework and introducing additional in-house technical capability. These efforts allow the Exchange to reduce the required system downtime and resources required to make changes to the Exchange's web properties and customer interfaces.

The Exchange recognizes that customers rely on and expect an easy-to-navigate experience similar to that of other e-commerce experiences. With the current customer-centric approach, the Exchange will continue to improve and engage with the latest digital technology to appeal to greater audiences and be responsive to the ongoing need to evolve the customer experience.

At the heart of the Exchange's mission is the protection of critical systems and the confidential and highly sensitive personally identifiable information and federal tax information of Washingtonians who rely on our services. A successful cyberattack can lead to data breaches, financial losses, and disruption of critical services, causing long lasting damage to an organization's credibility and trust among its stakeholders. The Exchange plans to expand protection, logging, monitoring, response, and recovery capabilities, as well as engaging industry experts to assess and develop a roadmap and plan for maintaining a robust IT security and disaster recovery program.

Partnering with state agencies to reuse our technology to improve customers' experience with health care.

The Exchange will continue to participate in the Washington Health and Human Services Coalition (HHS) group that was formed in 2019 to respond to federal and state interest in increasing state reuse and coordination of IT projects and services. The Exchange's technology platform is one of the most modern HHS assets and continues to be recognized by Code for America and others as best in class for health enrollment.

The Exchange is deeply engaged in the effort to move toward the Integrated Eligibility and Enrollment portfolio. We are working with HHS partners toward (1) stabilizing and eventually replacing the critical and aging system that returns eligibility results for health and social services (ACES); (2) creating a modern social services application leveraging current technology advances; and (3) ensuring that the modern health care application is tightly integrated and loosely coupled. This approach puts customers first: preserving access to real time eligibility; smoothing transition between programs; preserving multiple doors or access points while reducing overall application times; and data re-entry for customers who are likely eligible for multiple health and social benefits.

The Exchange is a willing partner in continuing to explore how *Washington Healthplanfinder* can be further leveraged to advance state initiatives. The Exchange will continue to offer access to our platform that may assist the state in some of its technology upgrades while providing a more real-time, customer-friendly experience for consumers. As an organization with experience in balancing tight timelines and ambitious program goals with the reality of building IT system functionality, the Exchange will also continue to share lessons learned, technological expertise, and agile best-practices to advanced shared coalition goals.

Expand innovative approaches to drive health system excellence

The Exchange embraces innovation and iterative improvement to offer customers a modern, user-friendly experience. Additionally, the organization aspires to drive health system excellence by offering customers more information and assistance for making the best health decisions for themselves and their families.

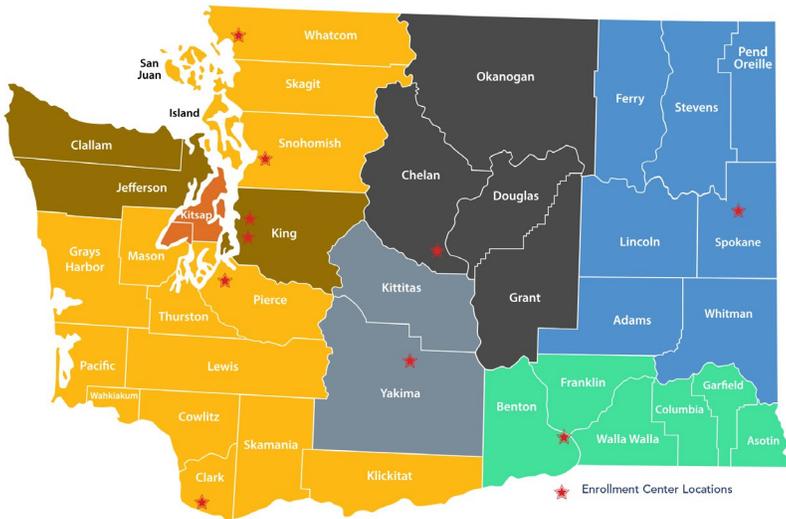
Introducing and fostering innovative initiatives to dramatically improve customer experience and engagement.

The Exchange will continue to expand work in the areas of both technological and operational design to create the best experience for all its customers. Increased use of customer surveys and usability testing have helped the Exchange gain valuable customer insight to help streamline processes, enhance functionality, and promote ease-of-use within *Washington Healthplanfinder* and in person assistance.

The Exchange will continue to support both virtual and in person assistance for customers, and within appropriated resources, support off-hour capabilities, to better serve online customers throughout the day and evening, whenever they can find time to seek coverage.

The Exchange, in partnership with an accessibility vendor, will also continue to explore how to further provide robust and integrated technologies to support compliance testing and tracking of system enhancements that help those with disabilities.

Leveraging and building upon the Exchange's consumer networks to empower communities to influence health decisions and partner in whole person care.



The Exchange will continue to expand our assister networks, and work with trusted community partners to provide information and assistance to people signing up for health insurance. Many of our local partner organizations have served their communities for decades, connecting local residents to various services. They have developed close relationships with their clients and are well positioned to empower communities to make informed health decisions. The Exchange will continue to proactively engage with our valued community partners to understand the challenges customers face, and how

the Exchange is best positioned to help address them. This includes programs to capture information needed to support communities in identifying and improving health outcomes.

As part of continuing to grow our community engagement programs, the Exchange, as resources allow, will continue to provide small, targeted resource funds to population specific organizations to increase community uptake in health insurance coverage and will inform the Exchange's marketing, outreach, and system changes for future programs. This effort is designed to capture key learnings that will help expand access to coverage and increase enrollment in historically excluded communities, build on the initial framework, and address those social determinants that present hurdles to the communities being served.

Increasing our health literacy efforts to enable people to better understand how to enroll in, use, and pay for their health insurance.

The Exchange's health insurance literacy tools have been highly valued by customers and enrollment assisters. As the Exchange prepares to welcome new customers under the 1332 waiver this upcoming open enrollment, we have partnered with The Vida Agency, a women and minority-owned multicultural marketing firm to support education and outreach conducted by enrollment partners, community-based organizations, and other customer serving team members. The Vida Agency's work includes health literacy and education campaign on what health insurance is, how to access it, and where to find enrollment assistance in your own language. Outreach materials are translated and trans-created into languages spoken by Washingtonians and available in multiple formats such as video, public art, and print and digital materials. In addition, the Exchange and The Vida Agency have offered stipends to community-based organizations to assist with outreach.

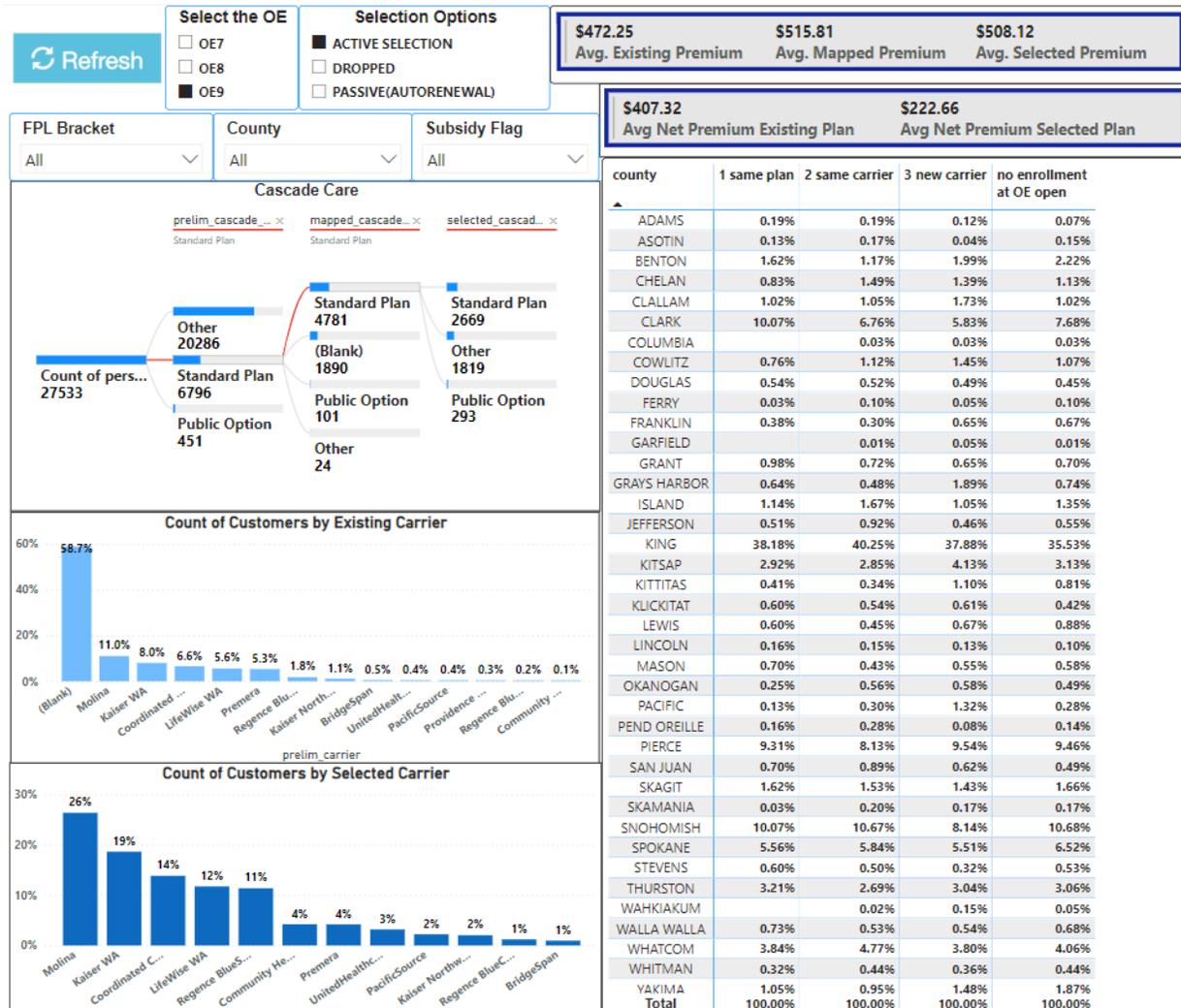


The Exchange continues to explore how online tools can be further developed to support informed decision making, including further leveraging our Smart Planfinder decision support tool. Smart Planfinder helps customers find a plan based on their health needs and preferred providers. This tool has provided additional value to many of those separated from their employer-sponsored coverage during the pandemic, has helped customers understand the value of Cascade Care plans, and has helped connect customers to Cascade Care Savings. Ongoing consumer education is essential and expanding consumer-facing technology to help customer understand health insurance is more important than ever.

Using data to deepen understanding of customer experience and cost, select measures, and drive informed decisions.

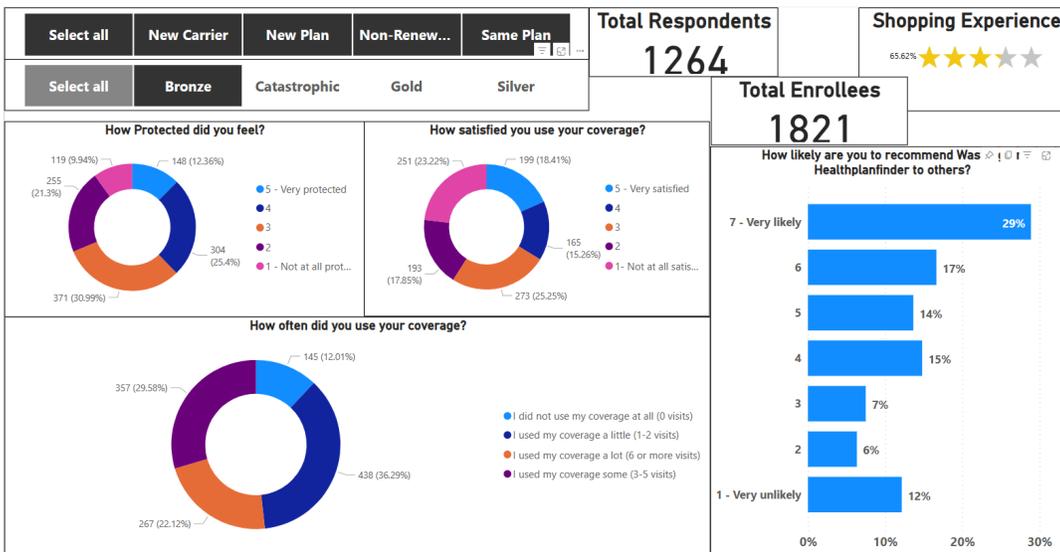
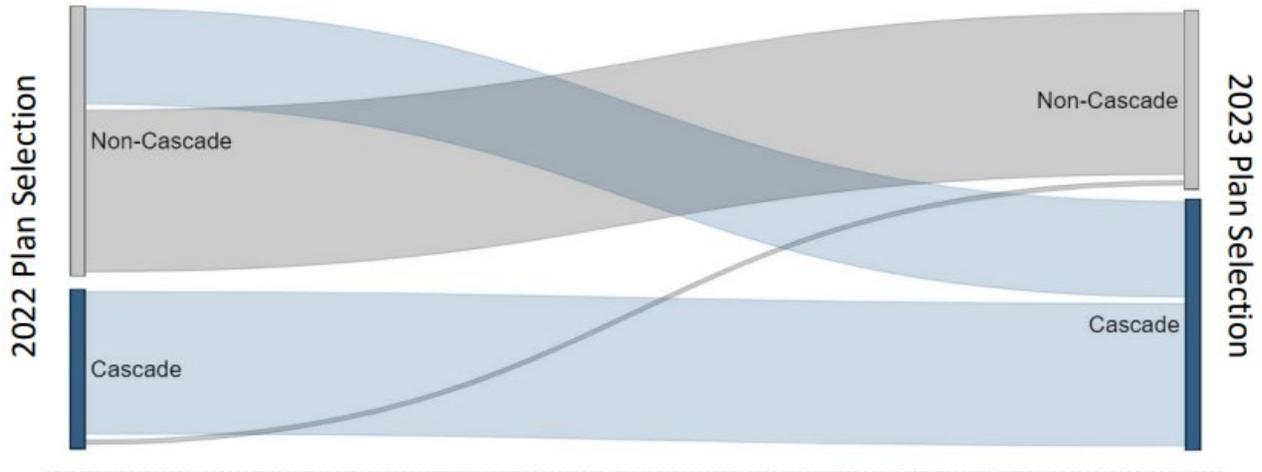
The Exchange’s focus on data and analytics continues to drive excellence in programs, decisions, and customer experience through enhanced data tools and expanded data sources.

With the Exchange’s data warehouse, we are now able to explore data to discern patterns that inform decision-makers. For example, in 2023, customer choices to move into standard plans were explored on the dashboard example below:



This exploration resulted in the graph below, shared in our 2023 Enrollment Preview report (February), which shows returning customers a) re-enrolling in Cascade Care plans (blue bar on left to blue bar on right); or b) moving strongly into Cascade Care plans (gray bar on left to blue bar on right).

Plan Movement to Cascade Care Plans

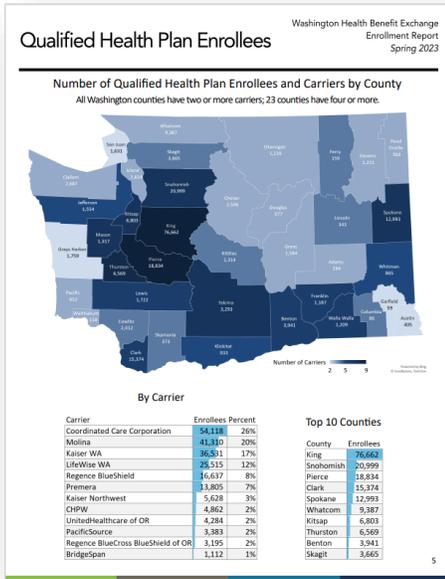


The Exchange uses interactive dashboards to explore and understand customers using survey data.

Modern data tools have been used to make existing data more meaningful for program and marketing decision-makers. In 2023, we were able to link customer demographics to survey results for the first time, making it possible to determine context for survey answers. In the graph above, we were able to confidently survey results for bronze level plans (shown) with gold and silver plans, because of this link. Bronze plan enrollees are about 50% as satisfied with their plan coverage, and 25% more reported using their coverage a little or not at all.

Also in 2023, we extended our map-making capabilities to bring better visibility to our coastal counties, and allow future extended capabilities to map populations to alternative geographies, like zip code and legislative district.

The Exchange continues to build governance and data infrastructure to leverage availability of data while protecting data integrity. For example, a commercial Data Catalog has been implemented to document data compliance, data privacy, and the path of data as it moves from collection into storage and reporting datasets.



| By Carrier | | | Top 10 Counties | |
|------------------------------------|-----------|---------|-----------------|-----------|
| Carrier | Enrollees | Percent | County | Enrollees |
| Coordinated Care Corporation | 54,118 | 26% | King | 76,662 |
| Molina | 41,310 | 20% | Snohomish | 20,999 |
| Kaiser WA | 36,531 | 17% | Pierce | 18,834 |
| LifeWise WA | 25,515 | 12% | Clark | 15,374 |
| Regence BlueShield | 16,637 | 8% | Spokane | 12,993 |
| Premera | 13,805 | 7% | Whatcom | 9,387 |
| Kaiser Northwest | 5,628 | 3% | Kitsap | 6,803 |
| CHPW | 4,862 | 2% | Thurston | 6,569 |
| UnitedHealthcare of OR | 4,284 | 2% | Benton | 3,941 |
| PacificSource | 3,383 | 2% | Skagit | 3,665 |
| Regence BlueCross BlueShield of OR | 3,195 | 2% | | |
| BridgeSpan | 1,112 | 1% | | |

The Ten-Year Vision

Looking out beyond five years, the Exchange continues to see ongoing opportunity to push customer-centric innovation into the health care environment that will benefit Washingtonians and the state as a whole. Elements of this 10-year vision include:

Remove Barriers Facing Critical Populations

The Exchange will continue to remove barriers that impede those in Washington who are seeking health coverage. This work includes leveraging technology to drive down the complexity of the decision-making process, as well as bringing additional services and outreach specific to populations that have faced barriers to care.

Feature Meaningful Products to the Customers We Serve

The Exchange will continue to pursue a customer-centric approach designed to bring innovative products and services to our customers, allowing them to find and choose health insurance coverage that better meets their needs and budget. This includes collaborating with partners to address cost of care and value of health plans offered, as well as building out current technologies to support other health insurance-like products.

Design the Customer Experience to Meet People Where They Are

Market evolutions will require a new set of customer interactions that could include technologies, such as artificial intelligence, that better support and expedite information and resolve customer issues through a variety of communications channels. These channels include mobile devices, smart

speakers, and personal assistants. The Exchange will also bring more tools to navigators, brokers, and other customer assistance channels, enabling them to have solutions in hand to help their clients and address their clients' needs. And with this will come a need for more robust privacy and security infrastructure to meet the needs of the growing online data environment.

Foster Modernization in Health Care

The Exchange will continue to play a role in the state's policy development to promote innovative, affordable and high-value health solutions for the residents of Washington. We will also move to a customized one that is built upon a customer's personal profile, allowing the consumer to have ongoing access and involvement with their Exchange-based health coverage in one online portal.

Conclusion

The Exchange continues down a path of excellence and efficiency that is defined by the past year's successes and sets the stage for future work. We fully intend to honor the valued working relationship and trust we have with the Legislature, and all our partners, to deliver positive results for the state and the millions we serve that call Washington their home.