

# **Exchange Update: End of the COVID-19 Public Health Emergency (PHE)**

# Presenter

Senate Health & Long Term Care Committee

DEC. 1, 2022

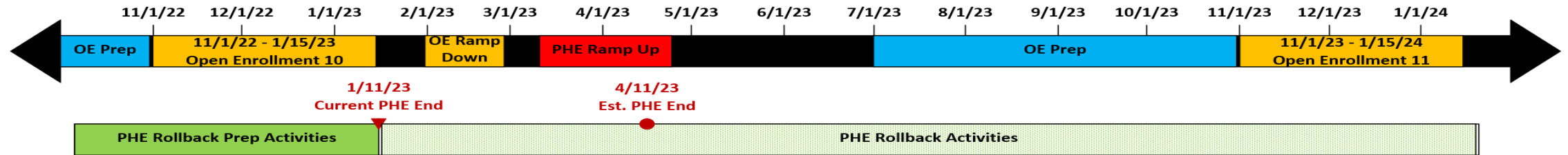


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# Understanding the PHE Landscape



- ▶ Public Health Emergency end date is 1/11/2023
- ▶ 60-Day notice was not provided in November, so we anticipate the PHE is extended to mid-April 2023
- ▶ Transition period expected to be 12 months from PHE end date
- ▶ The first three months after the PHE ends will have a higher number of renewals than the remaining 9 months in the transition period
- ▶ WAH terminations will resume the month after the PHE ends

# Using Data to Inform Efforts

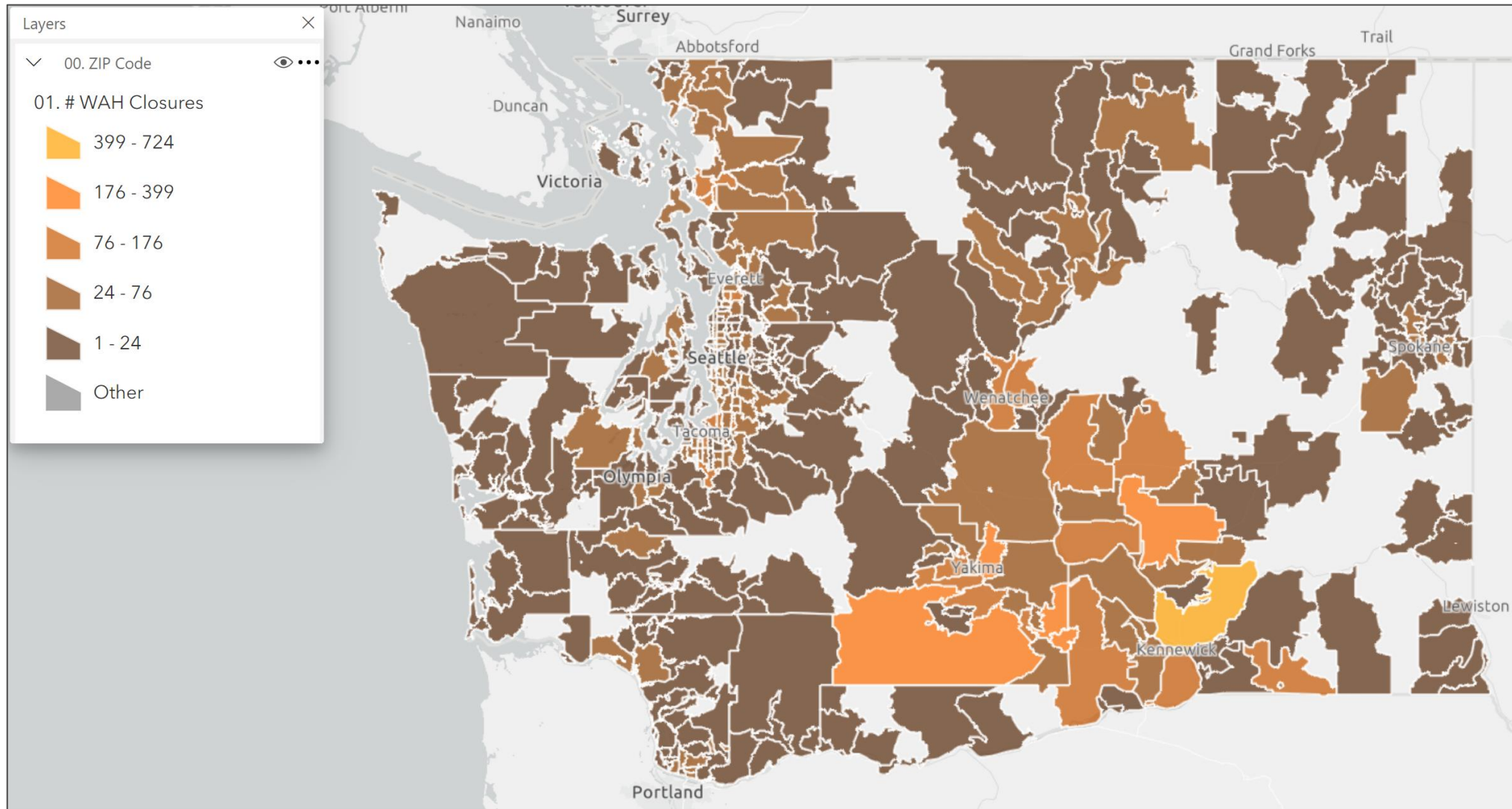
- ▶ Historically approximately 500-600k people churn off WAH annually
- ▶ Population specific efforts to reach Black/African American and Hispanic/Latinx Washingtonians, as well as those with non-English language preferences, are needed to address current access barriers
  - Enrollment rate for Black/African American and Hispanic/Latinx Washingtonians in 2019 was less than half that of white Washingtonians
  - Black/African Americans WAH coverage losses are concentrated in the Seattle metro area, while Hispanic/Latinx WAH coverage losses are concentrated in the south-central area of the state (Yakima, Kennewick, and surrounding areas)
  - Those with a non-English language preference were about a third less likely to enroll



# Using Data to Inform Efforts

- ▶ **Leveraging existing navigator and broker networks and more**
  - 72% of those who churn are not partnered with a navigator or broker
  - Work with HCA to increase assister partnerships prior to WAH coverage end
  - Targeted engagement with additional community partners
  - Increased HBE marketing/engagement/calls to non-partnered enrollees
- ▶ **Outreach efforts should continue beyond the 60 day WAH SEP window.**
  - Up to 70% of those churning off WAH are income eligible for Cascade Care Savings (up to 250% FPL) and could qualify for monthly SEP
- ▶ **Focusing on key ZIP codes/counties will reach areas with high churn and low QHP enrollment**
  - Top 10 counties and top 100 ZIP codes for outreach identified based on high churn and low enrollment rate
  - Focused engagement with specific lead orgs and network partners and/or targeted marketing efforts based on geography are encouraged

# Geographic Data: allows focusing of effort and can be aggregated as needed



# Key Outreach Opportunities

## ▶ -60 to 0 days

- HBE sends routine notices (request for info, termination/renewal, etc.)
- HBE generates lists for broker/assister/lead org outreach
- MCOs conduct outreach - 4 out of 5 current Medicaid MCOs offer qualified health plans on the Exchange (CHPW; Coordinated Care; Molina; United)
- HCA conducts outreach

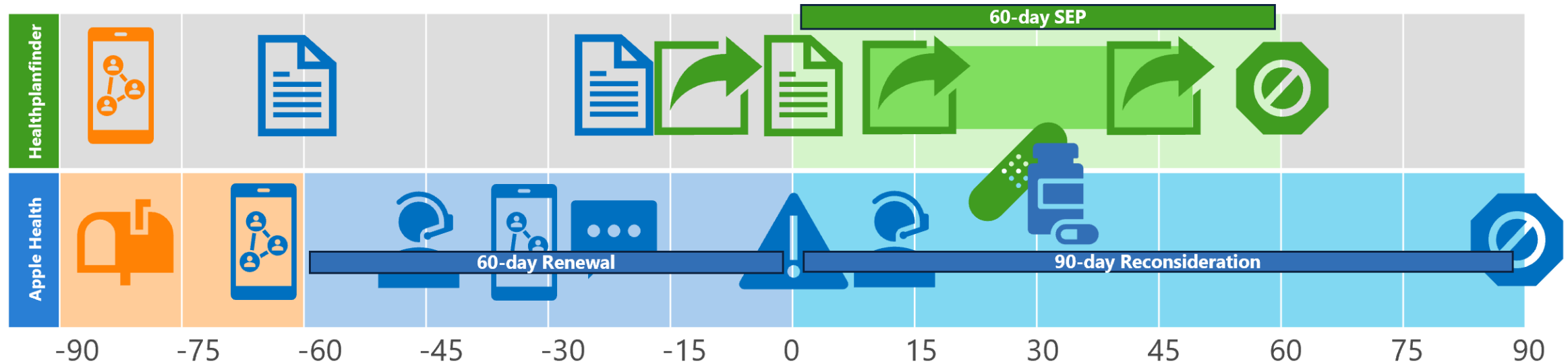
## ▶ 0 to 60 days

- HBE monitoring who among those that churn enroll in WAH or QHP
- Focused outreach to those who churn and do not subsequently enroll, particularly those eligible for federal and state premium savings

## ▶ 61+ days(Cascade Care Savings SEP only, <=250% FPL)

- Outreach to everyone without a known source of coverage who is QHP eligible and at or below 250% FPL

# Key Outreach Opportunities



## Key communications channels:

- ▶ Mailed correspondences, notifications
- ▶ Electronic correspondences, notifications
- ▶ Direct outreach (Navigator, producer, call center)
- ▶ Coordinated carrier outreach
- ▶ Multiple outreach modalities (emails, calls, in-person outreach and assistance) improve the efficacy of outreach



# Customer Support Center Supports for PHE Transitions

## Prior

- Return mail project
- Updated screen flows to seek updated information with each contact

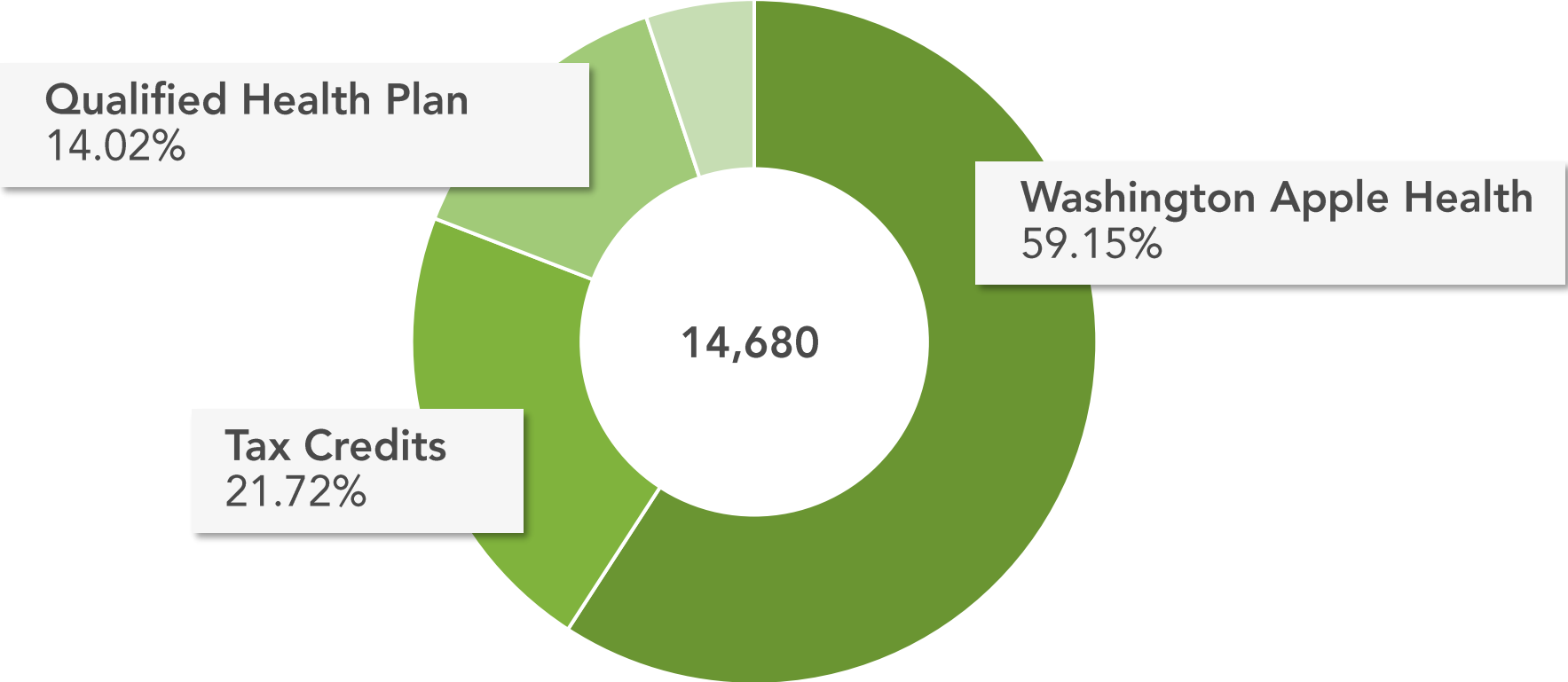
## Now

- Negotiated additional document processing resources to continue processing return mail and to be prepared for increased document volumes; also strengthened the Service Level requirement from 10 days to 5 days processing time for paper application processing
- Continued focus on obtaining and updating current contact information
- Coordination between WAHBE, HCA, DSHS and Carrier Partner Call Centers
- Preparing training, screen flows and knowledge base articles

## Next

- Enhanced Customer Support Center team--Proviso funded, to be put in practice once we receive 60-day notice of PHE end**
- Re-training for all Customer Service Representatives on WAH to QHP transitions
  - Additional staffing to support increased contact volume
  - Implementing specialized screen flows and knowledge base articles to provide transition-specific information and supports to customers
  - Call routing to a specialized queue of veteran skilled Customer Service Representatives

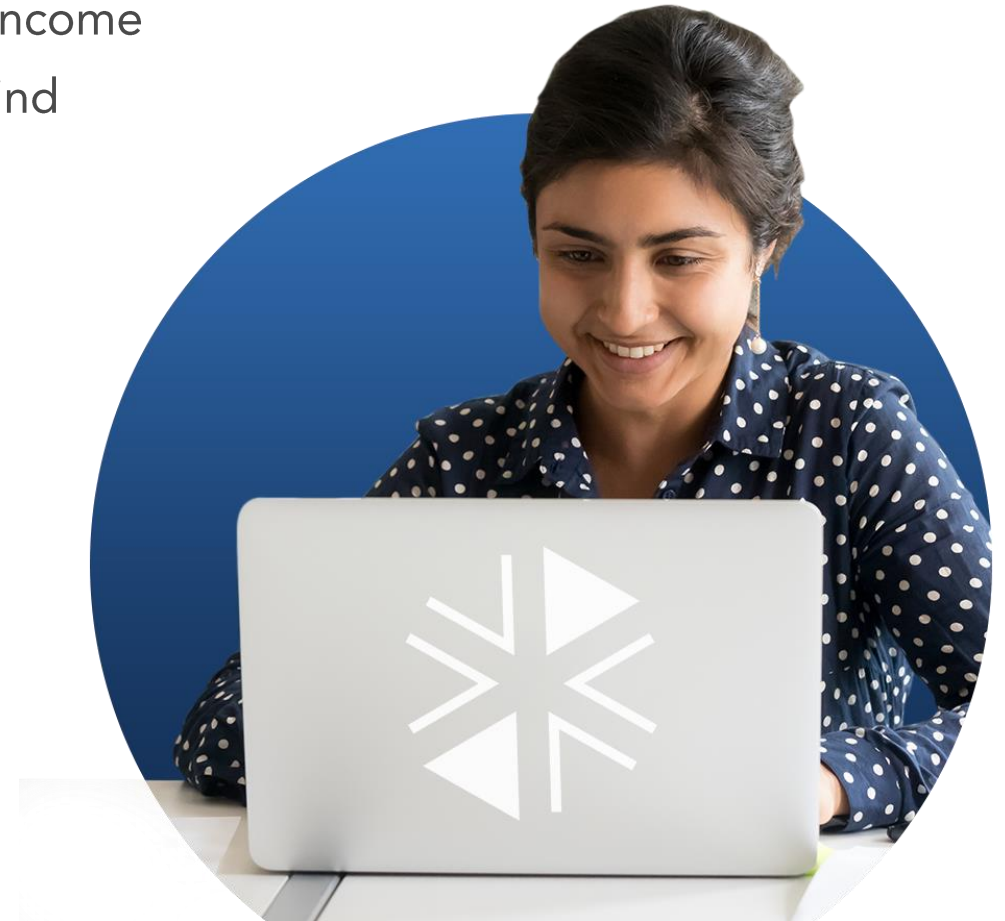
# Customer Support Center Supports for PHE Transitions



Address change by Program Eligibility

# Next Steps

- ▶ Continue monitoring of federal decision to start program
- ▶ Maintain outreach to population to update household income
- ▶ Ready our assistance channels with necessary PHE unwind information, training
- ▶ Work identifying the population to reach early in the reclassification, as well as ongoing populations
- ▶ Learn from early experience of the unwind, and adapt
- ▶ Depending on ultimate timing, may want to work with fiscal staff to adjust appropriation timing to reflect continued extensions of the federal PHE



# WAH Closure/Transition Post PHE: Illustrative Messaging Cycle

Example of renewal due by 03/31/2023	Days after renewal end date	Activity	HCA	HPF
03/11/2022	-20	Termination letter for not renewing	List from HCA	EE011 sent from HPF
03/15/2023	- 15	No longer eligible for WAH: Take action before you have a gap in coverage. Options of QHP, Employer-based, etc.		Marketing Email Campaign
03/31/2023	0	Coverage ends for not renewing; or 90-day reconsideration begins	Reconsiderations	EE015 & SEP
04/10/2023	+ 10	HCA begins campaign to let terminated clients know it's not too late (reconsiderations)	Automated call-outs	
04/15/2023	+ 15	SEP Reminder to take action now – Nav/Broker help available in your area		Marketing/ Email Campaign
04/30/2023	+ 30	SEP Reminder to take action now – Select a plan		Marketing/ Email Campaign
05/15/2023	+ 45	SEP Reminder to take action now – Select a plan		Marketing /Email Campaign
05/31/2023	+ 60	60-day SEP ends		X
06/30/2023	+ 90	Medicaid 90-day reconsideration ends	X	

# Questions

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