



Washington Health Benefit Exchange

Joint Select Committee on Health Care Oversight
July 27, 2016

Requested Topics

- SAO Audit Overview & Exchange Response
- Open-Enrollment (OE4)
- 2017 Plan Filings



SAO Audit

SAO Findings

- Exchange costs are reasonable, several steps have been taken to contain costs
 - IT costs are in line with other state-based exchanges
 - Effective staff/salary structure has been implemented
 - Call center costs are favorable compared to other state-based exchanges, additional areas of improvement identified
- Moving to the Federal Exchange is not cost-effective
- The Exchange does not have a working reserve, a capital reserve or a long-term financial plan to manage its self-sustainability and IT investments
- The Exchange has not been fully reimbursed for the cost of the Medicaid services it provides



HBE Next Steps

- An updated cost allocation plan was transmitted to the Health Care Authority to submit to CMS
- The proposed allocation will allocate costs based on enrollment and will include costs for administrative activities
- The HBE is working with the Exchange Board to develop a biennial budget proposal that provides expenditure authority to:
 - Implement essential information technology improvements, including meeting infrastructure needs
 - Reflects improved cost allocation
 - Provides marketing resources to increase enrollment
- The HBE will work with the Legislature to develop a working capital reserve



Upcoming Open-Enrollment (OE4)

Nov. 1, 2016 – Jan. 31, 2017

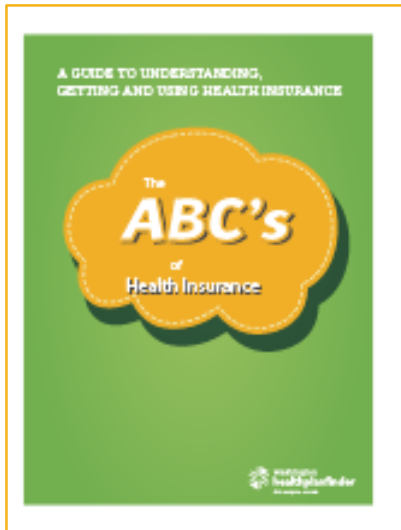
Key Customer Outreach Objectives

- Improve and coordinate consumer messaging
- Implement Navigator training & provide community-based support
- Successful debut new storefront pilot program
- Engage Lead Orgs, partners and stakeholders in assessing consumer needs



Washington Healthplanfinder Website Refresh

- **New!** Updated design, streamlined consumer information
- Improved correspondences
- Additional health insurance literacy resources



Shopping Tip

Health plans come in categories called metal levels

	BRONZE	SILVER	GOLD
Monthly premium	\$	\$\$	\$\$\$
Costs when you get care	\$\$\$	\$\$	\$

Platinum and Catastrophic plans may also be available



Additional Washington Healthplanfinder Updates

- Family Dental
- “Shopping Cart” functionality
- Improved self-service options
- Improved carrier handoffs



Monthly Key Consumer Messages



Consumer Education/Health Insurance Literacy



Shopping Tips/Know your plan



Important dates



Coverage information



YouTube



Like

Community-based Outreach Vehicles

Holiday Mall event

New Years Resolutions – YMCA

Boys and Girls Club

Underserved Populations

Roller Derby

Community College

Hockey

Fun Run

State Fairs

Haunted House

Tacoma Film Festival & Contests

Facebook Ads



UNIVISION



New Enrollment Storefront Pilot

- Full service, in-person enrollment assistance site
- Pop-up site or existing business location
- High visibility, high consumer traffic location
 - Two or three pilot sites, depending on cost
- Target locations
 - ✓ Tacoma
 - ✓ Everett
 - ✓ Vancouver
 - ✓ Spokane
 - ✓ Yakima
- Broker – Navigator partnership
- Consumer education component

Washington Healthplanfinder Enrollment Center



Targeted Navigator Outreach Initiatives

- Increase outreach for rural and underserved populations
 - Newspaper/radio
 - Providers
 - Large employers (migrant farm workers)
- Implement smaller, targeted outreach events
 - Target a specific population group and/or market segment
 - Collaborate with a popular local business in a neighborhood
 - Hold an event to raise awareness and drive enrollment



2017 Plan Filing

2017 Proposed Exchange Plan Filing Summary

- 9 issuers submitted QHPs
 - Had 11 issuers in 2016 – United Healthcare and Health Alliance NW not offering in 2017
 - One carrier filed for SHOP
- 98 proposed QHPs
 - 138 QHPs in 2016
 - No multi-state plans for 2017



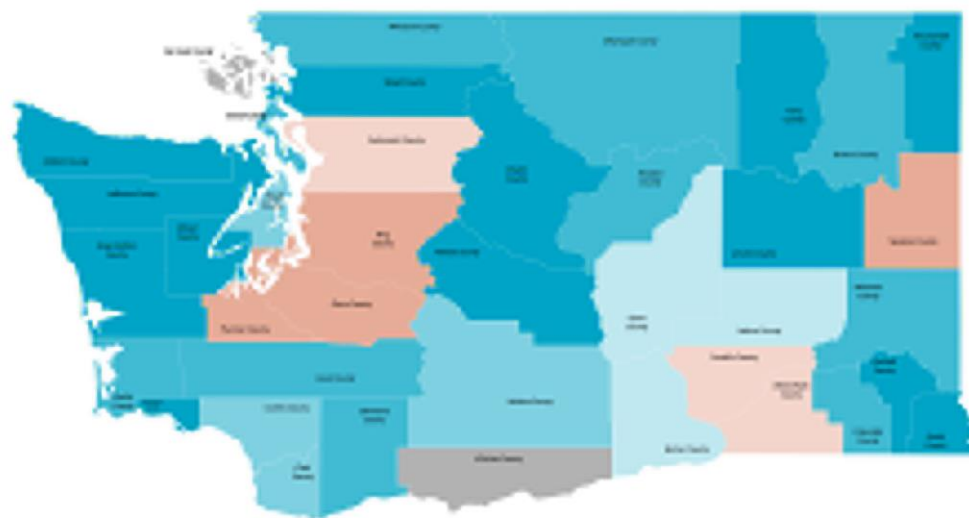
2017 Proposed Dental Plan Summary

- First year for family dental coverage through Exchange
- 6 carriers filed
- 8 family plans filed from 3 carriers
- 7 pediatric-only plans filed from 3 carriers



Number of Issuers by County

2017



2016



Proposed 2017 Plan Rates

Carrier	2015 Approved Rate	2016 Approved Rate	2017 Proposed Rate
Molina Healthcare of WA	\$277	\$234	\$256
Kaiser Foundation Health Plan of the NW*	\$307*	\$276*	\$306*
BridgeSpan Health Company	\$254	\$217	\$309
Premera Blue Cross	\$313	\$314	\$400
Community Health Plan of WA*	\$343	\$363*	\$404*
LifeWise Health Plan of WA	\$291	\$297	\$325
Coordinated Care Corp.	\$235	\$223	\$232
Group Health Cooperative	\$281	\$240	\$268
Regence BlueShield	N/A	\$218	\$319

Rates reflect the preliminary rate requested of the lowest-priced Silver plan for a 40 year old non-smoking King County resident in the individual Exchange.

*Indicates carrier that is not offering plans in King County; plan rates reflect lowest silver premium in other rating area.



Questions?