



Washington Health Benefit Exchange

**House Health Care & Wellness Committee
November 16, 2017**

Pam MacEwan, CEO

Washington Healthplanfinder

<https://www.wahealthplanfinder.org/>

Home Español

Language Assistance

Sign In

Customer Support



E.g. How do I renew my coverage?

Search



Open Enrollment is Here. Select a Plan by December 15th to Get Covered for 2018.

You can apply for or renew coverage for Washington Apple Health (Medicaid).

Get Started



Strong Start to Open-Enrollment (Nov. 1, 2017 – Jan. 15, 2018)

- 24% increase in *Healthplanfinder* traffic, over 320,000 unique site visits
- Over 50% increase in new enrollees
- High utilization of new consumer tools

	OE5 Nov. 1-Nov. 8, 2017	OE4 Nov. 1-Nov. 8, 2016
Calls to the Customer Support Center	35,144	27,135
New applications submitted	4,550	2,964
Usage of Smart Planfinder (new)	49,592	N/A
Downloads of WAPlanfinder mobile app (new)	3,607	N/A



Consumer Deadlines & Resources

- Residents must enroll by December 15 for coverage that begins January 1.
- Open enrollment in Washington ends January 15
- 12 full-service enrollment centers and broker assistance sites are located throughout Washington state
- Toll-free Customer Support Center (1-855-923-4633) is open weekdays from 7:30 a.m. to 8 p.m. and on Saturdays from 10 a.m. to 2 p.m.
 - Extended hours will also be offered leading up to sign-up deadlines.



2018 Plan Availability

- Fewer insurers:
 - 7 Exchange issuers (down from 9)
 - 9 counties have only one insurer offering QHPs
 - Chelan, Douglas, Ferry, Grays Harbor, Island, Pend Oreille, San Juan, Skagit, Skamania
- Offering fewer plans:
 - 41 QHPs (down from 98)
 - 7 counties without bronze plans – 2 major carriers do not offer bronze plans
 - Chelan, Douglas, Ferry, Lincoln, Pend Oreille, Skamania, Stevens
- More limited provider networks: No Preferred Provider Organizations (PPOs)



2018 QHP Issuers

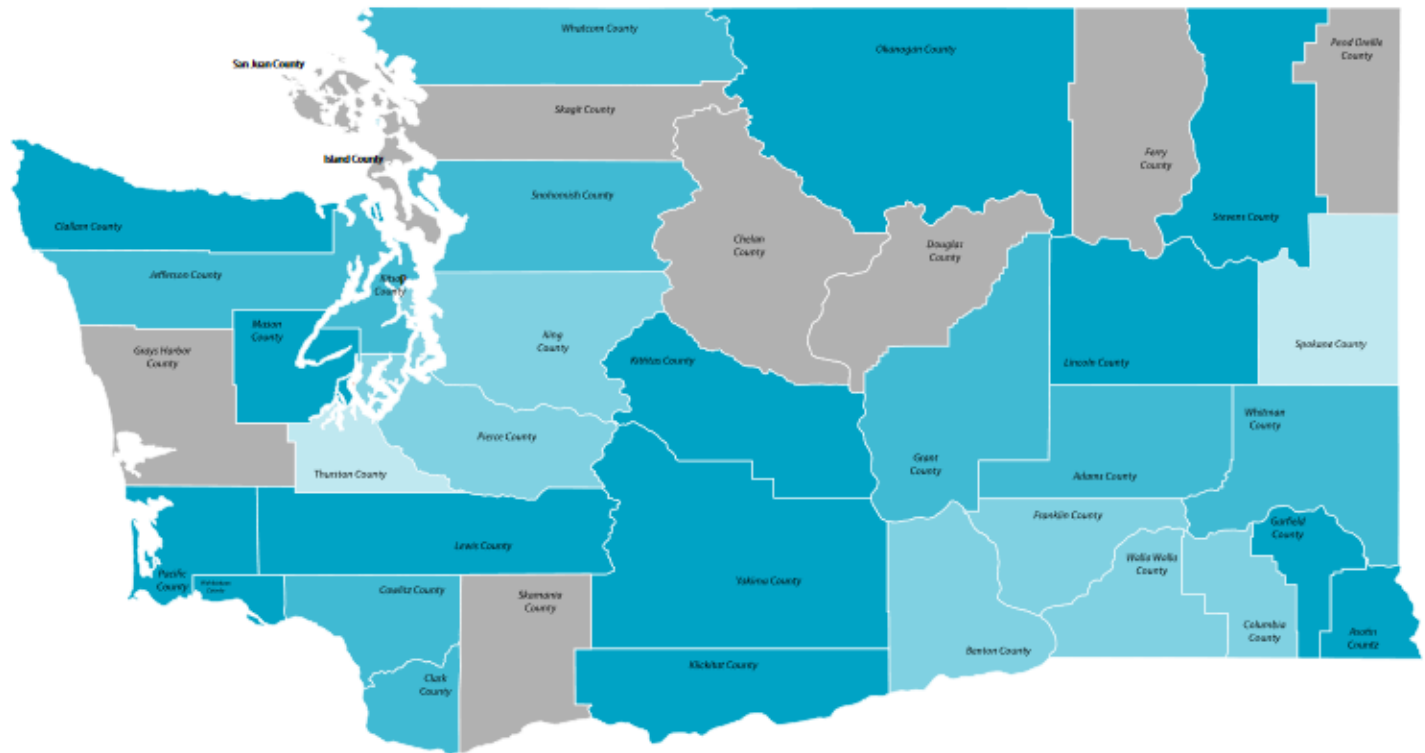
Issuer	2017	2018
BridgeSpan	✓	✓
Community Health Plan of Washington	✓	X
Coordinated Care	✓	✓
Kaiser Washington	✓	✓
Kaiser Northwest	✓	✓
LifeWise	✓	✓
Molina	✓	✓
Premera	✓	✓
Regence	✓	X



2018 QHP Issuers by County

*7 insurers selling 41 Qualified Health Plans (QHPs)
9 counties with 1 issuer*

2018



1 2 3 4 5



2018 Plan Pricing

- Impact of discontinued federal Cost-Sharing Reduction (CSR) funding:
 - Eligible silver plan enrollees still receive cost-sharing assistance
 - To compensate for loss of funds, premiums on silver plans increased an additional 9-27% (depending on the plan)
 - Silver premium increases resulted in increased tax credits for most subsidized enrollees
 - Rates for gold, bronze, and catastrophic plans not affected
- Higher premiums:
 - 36% average premium increase (10% due to loss of CSR funds; remainder due primarily to medical and pharmacy cost increases and federal uncertainty)
- Higher deductibles:
 - Median silver QHP deductible will increase from \$3,000 in 2017 to \$4,500 in 2018
 - CSRs still available for silver enrollees under 250% FPL

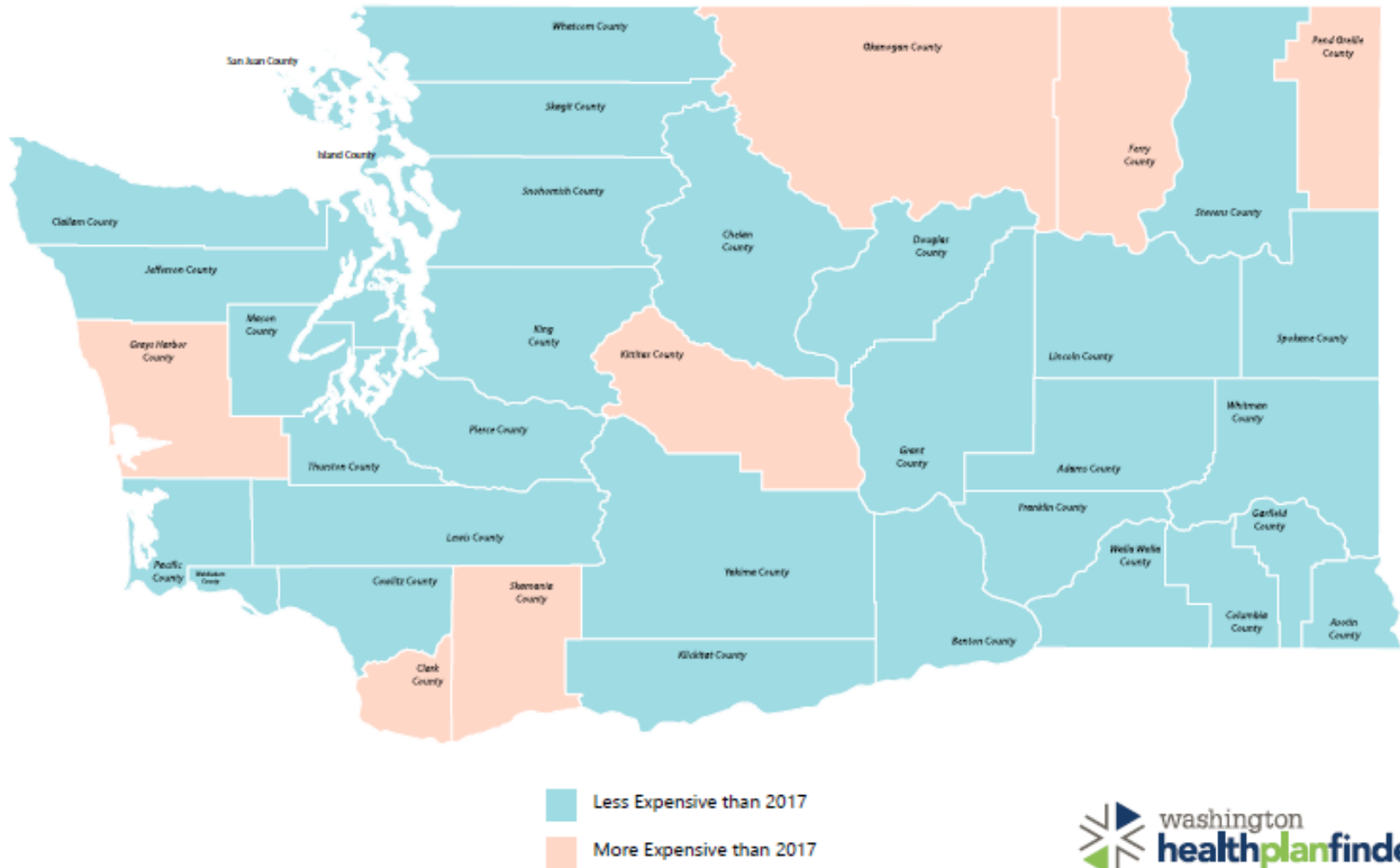


Importance of Shopping During OE

- Subsidized QHP enrollees (62%) have 2018 options that are less expensive, due to increased premium tax subsidies
- Unsubsidized QHP enrollees (38%) will experience premium increase
- Unsubsidized QHP enrollees in silver plans will experience the most significant premium increases due to loss of CSR funding
- May find better value in gold or bronze plans



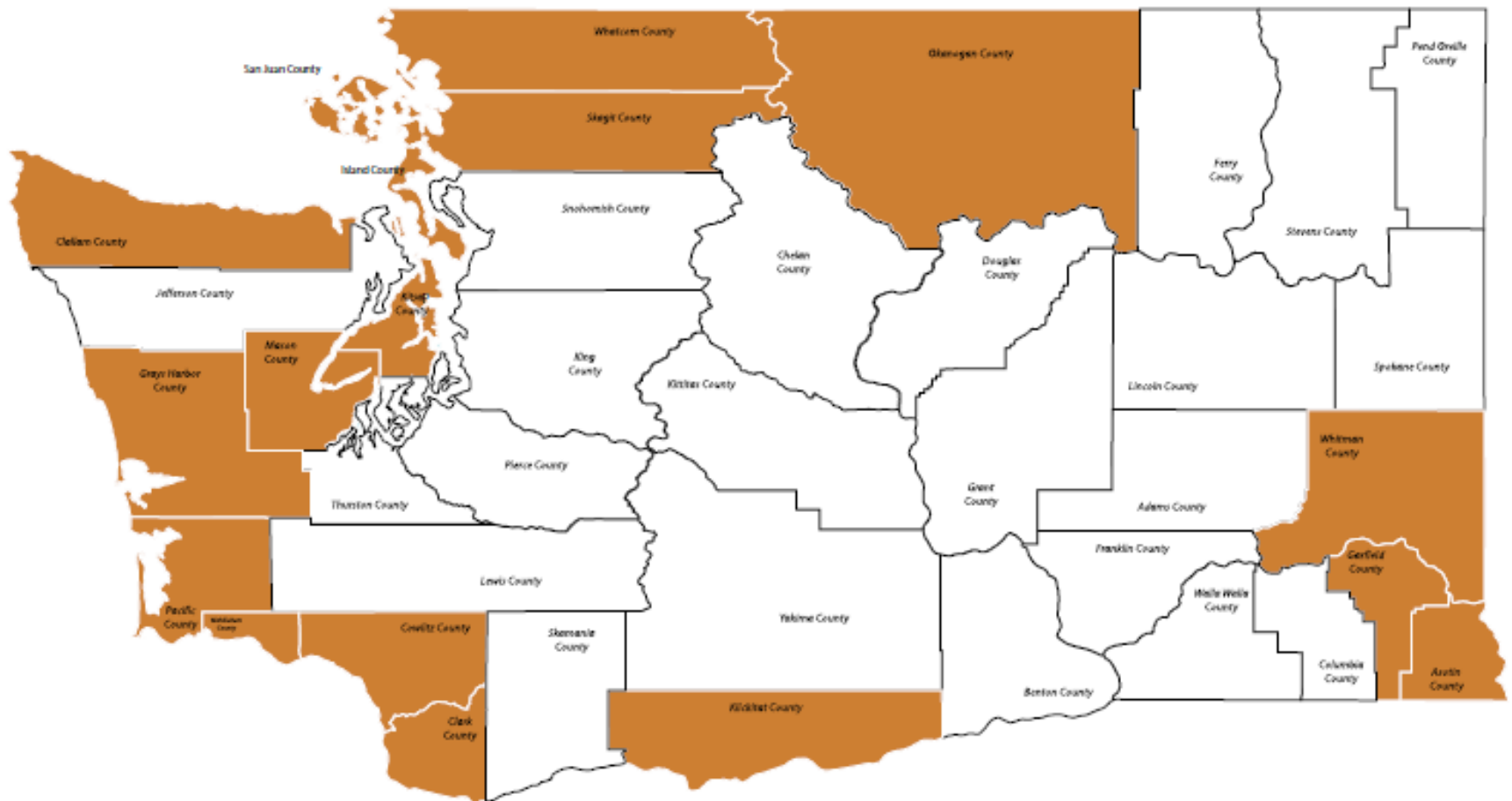
Change in price of lowest-cost silver plan on Washington Healthplanfinder for a subsidized 40-year-old earning \$20,000 (166% FPL), 2017 to 2018



Source: Washington Health Benefit Exchange


washington healthplanfinder
 click. compare. covered.
 Open enrollment is November 1, 2017- January 15, 2018
 Shop at www.wahealthplanfinder.org

17 counties where a bronze plan is free* on Washington Healthplanfinder
for a subsidized 40-year-old earning \$20,000 (166% FPL), 2018



Open enrollment is November 1, 2017- January 15, 2018
Shop at www.wahealthplanfinder.org



Source: Washington Health Benefit Exchange
*Note: Consumers will be charged at least \$1 for their coverage as required by Section 1303 of the Affordable Care Act

Importance of Market Stabilization

- Individual market is important for self-employed, small business employees, part time workers, early retirees, and their families
- Individual market is smaller and more volatile than the employer, Medicaid, and Medicare markets
- Individual market is prone to greater adverse risk selection as people come and go from purchasing coverage
- Encouraging participation from young and healthy enrollees is key to stabilizing the risk pool
- Past year has brought uncertainty and change (e.g., end of federal reinsurance in 2016, repeal and replace activities).
- Carriers have responded by raising rates, withdrawing from some rural counties, and narrowing provider networks



Potential 2019 Market Stabilization and 'Bare County' Policy Solutions

- Reinsurance – to stabilize market & lower premiums
- Premium Wraps – to assist with higher premium costs
- Cost Sharing Wraps – to assist with deductibles and co-pays
- Additional 'bare county' safeguards
 - Current statute directs 'bare county' residents to purchase unsubsidized coverage through WSHIP
 - Offering a WSHIP product on the Exchange would allow people to access tax credits
- Buy-In – to Medicaid or PEBB



Key Considerations

- **Does the proposed solution:**
 - Stabilize the individual market by retaining or increasing QHP enrollment and maintaining a single risk pool
 - Maximize the federal subsidies available through *Healthplanfinder*
 - Make premiums more affordable
 - Leverage *Healthplanfinder* to provide a seamless point of entry and eligibility verification
 - Normalize risk experience and improve predictability for carrier pricing and participation



Exchange Contacts

- Pam MacEwan, CEO
 - pam.macewan@wahbexchange.org

- Joan Altman, Associate Director, Leg. and External Affairs
 - Joan.altman@wahbexchange.org



Appendix

OE5 Communications Channels

The screenshot shows the Washington Healthplanfinder website. The header includes the logo and a search bar. The navigation menu has links for Home, New Customers, Current Customers, News Center, About the Exchange, Contact Us, Webinars, and Resources. The main content area features a sidebar with 'Insurance Company Payment Options' and 'Manage Your Coverage' links. The main article is titled 'Know Your Plan' and includes a sub-section 'Let's Start with the Basics' with three icons illustrating the basics of health insurance: covering medical costs, paying a premium, and receiving help with costs when sick.

Direct- 1:1 outreach

- Correspondences
- Emails
- Phone calls
- Brokers and Navigators
- Insurance companies
- Other

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Broad-based outreach

- *Washington Healthplanfinder* (shopping and rate pages)
- Corporate site
- Insurance company sites
- Earned media
- Social media and digital



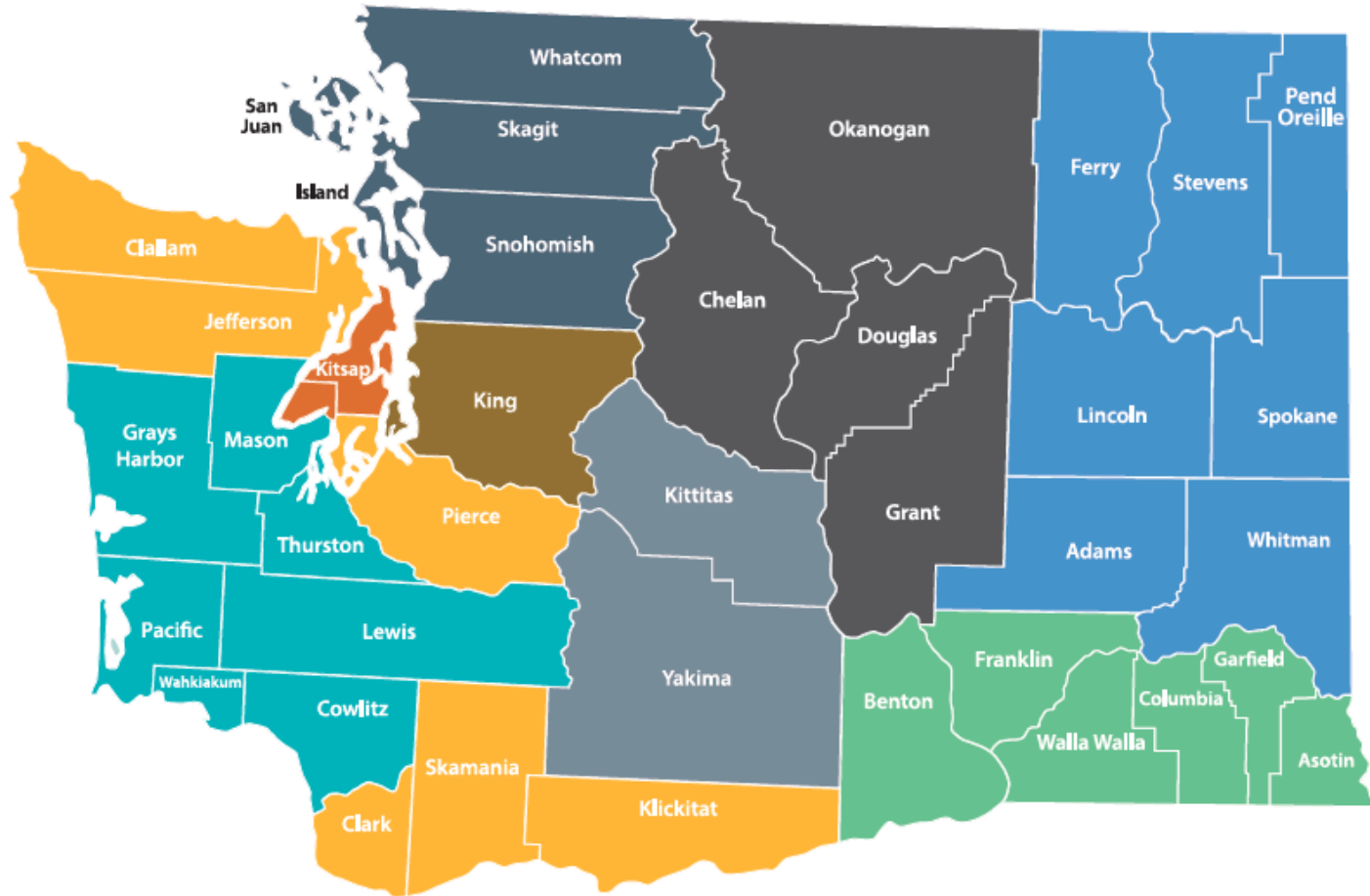
State-Specific Consumer Assistance

- Spokane Customer Support Center
 - 300 Customer Support Representatives (average during OE)
 - Staffing scaled up and down throughout the year
- Consumer Assister Network
 - 2000 Brokers
 - 650 Navigators
 - 100 Certified Application Counselors (CACs)
 - 90 Tribal Assisters
- Statewide and population-specific outreach
- Year-round health literacy campaigns



Lead Navigator Organizations

Service Area by County



- | | | | | |
|---|---|---|---|---|
|  CHOICE |  Whatcom Alliance for Health Advancement |  Public Health Seattle-King County |  Better Health Together |  Tri-Cities Community Health |
|  Kitsap Public Health District |  SeaMar Community Health Clinics |  Yakima Neighborhood Health Services |  Confluence Health/Wenatchee Valley Hospital | |



Enrollment Center Locations

- Bellingham
- Burlington
- Federal Way
- Lakewood
- Olympia
- Puyallup
- Seattle
- Spokane
- Sumner
- Tukwila
- Vancouver (2)



More information available at: <https://www.wahbexchange.org/new-customers/application-quick-tips/customer-support-network/>



Financial Assistance

- Residents up to 400% FPL may qualify for tax credits that reduce premium costs when coverage is purchased
- Residents up to 250% FPL may qualify for cost-sharing subsidies that reduce their out-of-pocket costs when seeking care

Persons in Household	100% (Minimum for financial assistance)	138% (Medicaid eligibility)	250% (Max income for cost-sharing reductions)	400% (Max income for premium tax credits)
1	\$ 12,060	\$ 16,643	\$ 30,150	\$ 48,240
2	\$ 16,240	\$ 22,411	\$ 40,600	\$ 64,960
3	\$ 20,420	\$ 28,180	\$ 51,050	\$ 81,680
4	\$ 24,600	\$ 33,948	\$ 61,500	\$ 98,400
5	\$ 28,780	\$ 39,716	\$ 71,950	\$ 115,120

Source: 2017 FPL Guidelines



2018 Exchange Plans by Metal Tier

Carrier	Gold	Silver	Bronze	Catastrophic
Coordinated Care	1	9	0	0
BridgeSpan	1	1	1	0
Kaiser NW	2	2	3	1
Kaiser of WA	1	2	3	1
Lifewise	1	2	1	0
Molina	1	1	0	0
Premera	2	2	3	0
Total	9	19	11	2



Washington Healthplanfinder (HPF) Enrollment

QHP enrollment numbers have grown year-over-year; 1 in 4 Washington residents enroll for coverage through HPF

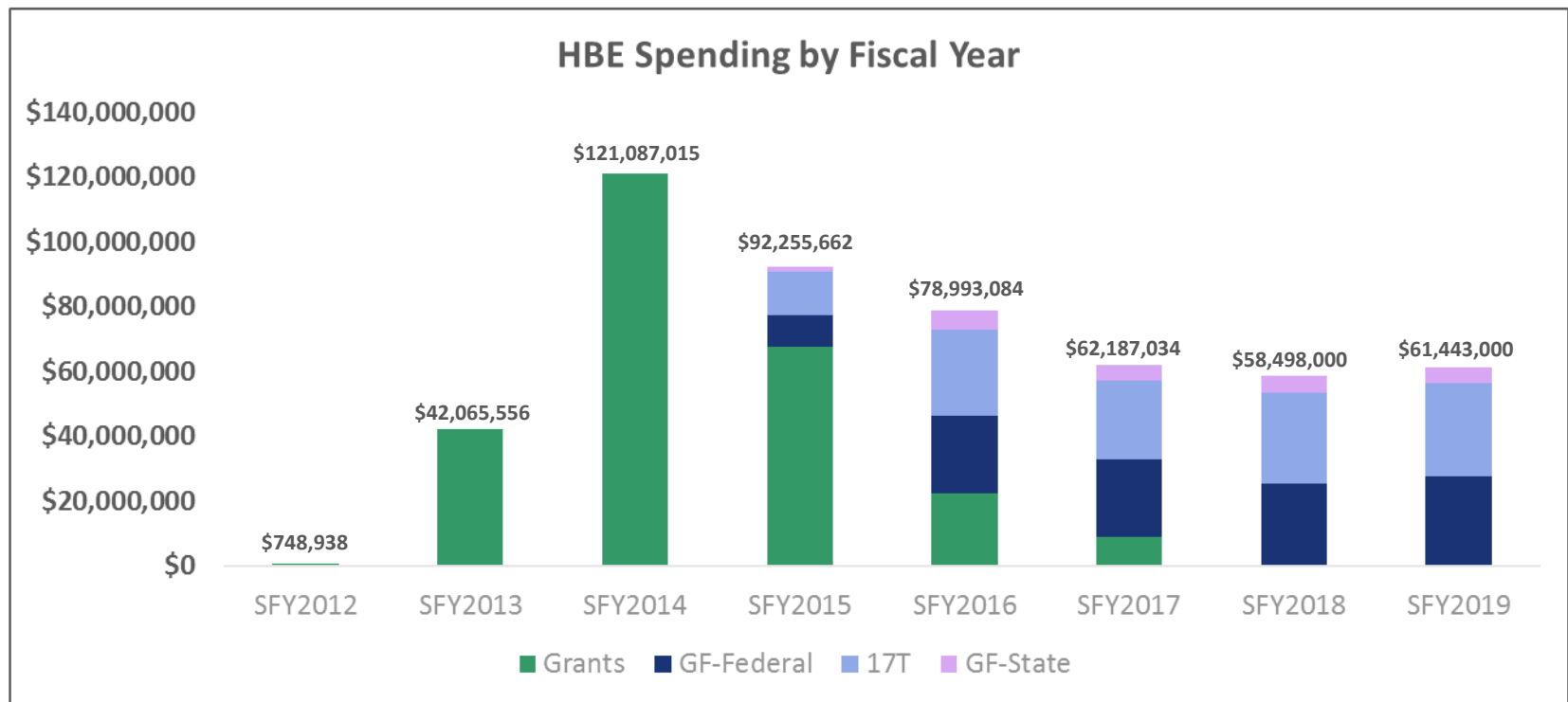
Year	QHP	WAH	Total
2015	152,517	1,447,294	1,599,811
2016	166,098	1,531,402	1,697,500
2017	177,166	1,520,845	1,698,011

Source: Exchange September Enrollment Reports (2015, 2016, 2017), available at: www.wahbexchange.org/about-the-exchange/reports-data/



Exchange Expenditures

- Includes both appropriated and non-appropriated funds
- Prior to January 2015, the Exchange was fully funded with federal grants
- Beginning January 1, 2015, the Legislature appropriated funds to the Exchange (Health Benefit Exchange account (17T) and Medicaid)
- As of July 1, 2017 the Exchange no longer has federal grants and all funding is appropriated by the Legislature



2017-19 Appropriated Budget

(in thousands)

Budget Summary	SFY 2017	SFY 2018	SFY 2019	2017-19 Biennium
001-1 GF-State	\$5,184	\$5,184	\$5,184	\$10,368
17T-1 Health Benefit Exchange	\$23,804	\$28,040	\$28,696	\$56,736
001-C GF-Federal	\$25,311	\$25,274	\$27,563	\$52,837
Enacted Budget	\$54,299	\$58,498	\$61,443	\$119,941



2018 Legislative Priorities

- **Supplemental Budget**

- Annual Cost Allocation Update – Maintenance level; net-zero adjustment
- Call Center and System Integrator Procurements – Policy level; increased appropriation of \$3.4M; no new GF-S

- **Clean Up of Enabling Statute**

- Limited updates to RCW 43.71 so state-defined operations can continue in the event of a full or partial ACA repeal.

- **Market Stabilization**

- Support and inform efforts to stabilize the individual health insurance market in 2019



Legislative Reports

www.wahbexchange.org/about-the-exchange/reports-data/

- Reports submitted to legislators include:
 - Annual Strategic Plan
 - Annual Detailed Financial Report
 - Annual 5 Year Spending Plan Updates
 - Annual Grace Period Report
 - Quarterly Spending Metrics Reports
 - Quarterly Financial Reports

The screenshot displays the Washington Health Benefit Exchange website. The header includes the logo and tagline 'powering washington healthplanfinder'. The navigation menu has 'About the Exchange' highlighted. The main content area features a sidebar with a 'Reports & Data' menu item selected, and a main panel titled 'Reports & Data' with sub-sections: Audits (Audit Reports), Enrollee Satisfaction Survey Results (Toplines & Reports), Enrollment (Reports & Data), Legislative (Reports & Presentations), and Performance Metrics (Dashboard).





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click. compare. covered.