



September 30, 2021

The Honorable Annette Cleveland, Chair,  
Health & Long Term Care Committee

The Honorable Ron Muzzal, Ranking  
Minority Member, Health & Long Term  
Care Committee

The Honorable Christine Rolfes, Chair,  
Ways & Means Committee

The Honorable Lynda Wilson, Ranking  
Minority Member, Ways & Means  
Committee

The Honorable Eileen Cody, Chair, Health Care  
& Wellness Committee

The Honorable Joe Schmick, Ranking Minority  
Member, Health Care & Wellness Committee

The Honorable Timm Ormsby, Chair,  
Appropriations Committee

The Honorable Drew Stokesbary, Ranking  
Minority Member, Appropriations Committee

Dear Senators and Representatives:

The Washington Health Benefit Exchange (Exchange) is pleased to submit our Annual Strategic Plan Update, pursuant to RCW 43.71.030(9). This update includes detailed information about Exchange activity over the past year, including ongoing efforts to help residents obtain health coverage during the COVID-19 pandemic, the launch of Cascade Care, and rapid implementation of newly available federal savings mid-year.

Over the past year, the Exchange has continued to use its authority as a state-based marketplace to connect people to health coverage. After being the first marketplace in the country to open a Special Enrollment Period in response to the COVID outbreak, the Exchange opened an additional Special Enrollment Period in 2021 coinciding with the declared Public Health Emergency (PHE). This extended sign-up opportunity, from February 15 to August 15, 2021, enabled an additional 57,000 Washingtonians to sign-up for coverage.

In 2021, the Exchange also responded quickly when new customer savings became available after the American Rescue Plan Act (ARPA) passed in March 2021. Within two months, the Exchange was among the first marketplaces in the country to implement all the new federal subsidies available under ARPA – including extra help for those reporting unemployment income (updates made in Washington Healthplanfinder on May 6, 2021). The Exchange automatically extended these new ARPA savings to 138,000 eligible customers, lowering their premiums. In the three months following ARPA implementation, new sign-ups in qualified health plans increased over 117% compared to the same time period last year. Nearly half of all Washington Healthplanfinder customers now pay less than \$100 per month for coverage and 34,000 customers pay \$1 per month or less.

During the COVID-19 pandemic the Exchange also launched new Cascade Care coverage options for the 2021 plan year, making Washington the first state in the nation to implement a state public option. Cascade Care enrollments now make up 22% of all qualified health plan enrollment through *Washington Healthplanfinder*. Over 40% of new customers choose Cascade Care plans. These Exchange-designed plans have standard benefits so customers can more easily compare plans from different carriers. They also cover more health care services, such as regular check-ups and other preventive care before customers pay deductibles and at lower costs. Finally, Cascade Care plans are designed with lower deductibles than most other plans.

The Exchange is currently preparing for our ninth open-enrollment period (November 1 – January 15, 2021) and working on legislative directives from the 2021 session, including implementing state premium assistance for Cascade Care enrollees with incomes up to 250% FPL for plan year 2023.

Thank you for your continued interest in the Exchange, and please let us know if you have any questions about this annual update.

Sincerely,



Ron Sims  
Board Chair



Pam MacEwan  
Chief Executive Officer

Enclosures (1)

cc: Washington Health Exchange Board Members  
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*  
Melissa Cunningham, *Corporate Counsel, Physicians Insurance*  
Mabel Bodell, MD, *Nephrologist, Confluence Health*  
Maureen McLaughlin, *Independent Hospital and Health Care Professional*  
Hiroshi Nakano, *Director of Value Based Care, Valley Medical Center*  
John Schapman, *Deputy Director, North Central Accountable Community of Health*  
Mark Stensager, *Retired Health System Administrator*  
Ex-Officio: Mike Kreidler, *Washington State Insurance Commissioner*  
Ex-Officio: Susan Birch, *Director, Washington State Health Care Authority*  
Leah Hole-Marshall, *General Counsel and Chief Strategist, Exchange*  
Jim Crawford, *Chief Financial Officer, Exchange*  
Joan Altman, *Director of Government Affairs and Strategic Partnerships, Exchange*