

Washington Health Benefit Exchange Overview



Fact Sheet

wahealthplanfinder.org

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About the Washington Health Benefit Exchange

The Washington Health Benefit Exchange (“HBE”) is a public-private partnership. HBE’s mission is to redefine people’s experience with health care and is responsible for managing the online health insurance marketplace, *Washington Healthplanfinder*. HBE works closely with state agency partners including the Washington State Health Care Authority (Medicaid or Washington Apple Health), the Office of the Insurance Commissioner and Department of Social and Health Services.

Governance

HBE is run by an 11-member board made up of a chair and eight members appointed by the Governor. Board members have expertise in a variety of health care areas, including individual coverage, small employer coverage, plan administration, finance and economics and actuarial science. The director of the Health Care Authority and the Insurance Commissioner are ex-officio Board members. They do not have a vote unless there is a tie.

There are currently nine stakeholder and technical advisory committees associated with the board. This includes an operations and policy committee comprised of board members, an Advisory Committee as well as technical advisory committees for the Navigator Program, *Washington Healthplanfinder Business*, Agents and Brokers, Health Equity, Outreach, and Dental issues. There are also three workgroups for plan management, consumers and tribal advisory.

History of the Exchange

The Washington Health Benefit Exchange was created in state statute in 2011 (SSB 5445). It was established as a “public-private partnership” separate from the state. HBE complies with open public meetings and public disclosure guidelines, but is not subject to other laws that govern state agencies. In 2012, legislation was passed (ESSHB 2319) that established market rules, requirements for Qualified Health Plans (QHPs), essential health benefits and more. HBE initially started at the Washington State Health Care Authority (HCA) and transitioned to an independent organization in March 2012. In December 2012, HBE received conditional approval of its state-based exchange blueprint from the U.S. Department of Health & Human Services (HHS).

Exchange Funding and Financial Sustainability

HBE was funded by federal grant dollars through 2014. A large amount of the grant funding was used to develop an IT system, called *Washington Healthplanfinder*. *Washington Healthplanfinder* is a customer-friendly, online marketplace where individuals and families can find, compare and enroll in a health plan that fits their needs and budget. The grant funding was also used to support activities such as the development of policies by the Exchange Board and the design of a consumer marketing campaign. In 2015, HBE transitioned to state-based funding.

