

Keep Washingtonians covered

MAY MEETING DEBRIEF

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Reimagining the customer enrollment journey

Changes required under federal law will have harmful customer impacts.



In 2028, customers must take additional action before receiving tax credits.



This makes enrolling and renewing into affordable coverage much harder for customers.



In the face of these mandates, the Exchange is committed to doing everything we can to help people get and stay covered with high-quality, affordable health insurance.

May 18 coverage-focused discussion table

- ▶ Leveraged cross-sector Cascade Care Workgroup's focus on access and affordability for **coordinated, strategic collaboration and response to federal policy changes** that threaten or disrupt health coverage
- ▶ **Focus: Keep Washingtonians covered**
 - Input on Exchange implementation of federal policy changes to mitigate risks and disruption
 - Partnership on proactive Marketplace strategies to mitigate coverage disruptions and strengthen coverage protections



Forum invited partners to reimagine enrollment

Current state

- ▶ Customer-centered
- ▶ Customers enroll in affordable coverage while getting documents in order
- ▶ Customers can renew without taking action and have time to address inconsistencies
- ▶ Trusts customer information that has been previously verified

Starting in 2028

- ▶ Customers are penalized
- ▶ No federal financial help pending review of documents
- ▶ No passive renewal with tax credits, customers must take action
- ▶ Customers will drop coverage due to administrative burden and unaffordable costs

“ Health care is a system, and it takes all actors in that system to push for outcomes that we need to mitigate harms from this regulation. We appreciate WAHBE’s approach to gathering us. ”

Reimagining enrollment May discussion themes



“Health care is a system; it takes all actors in that system”

- ▶ Find opportunities to sync with other programs and states to maximize alignment and ensure meaningful support across the health care ecosystem.
- ▶ Expand partnerships to get and keep people covered.
- ▶ Address affordability and market challenges in parallel to compounding renewal and enrollment barriers.

Marketplace tactics for “an efficient, frictionless experience” for customers

- ▶ Right-size consumer engagement and outreach.
- ▶ Use data to drive priorities.



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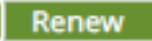
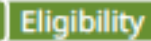
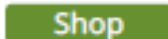



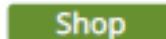
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Appendix

Improvement opportunities exist today

Insights from 2026 customer surveys & interviews (page 1 of 2)

	 Easy-to-update Application	 Streamlined Document Upload	 Clear Guidance and Expectations	 Timelines and Transparency
Insight (current state)	Renewing customers want an easier way to edit and update information without going back through the application	Document upload is frustrating and confusing , especially for customers with complex or variable income and lower health or tech literacy	Customers aren't sure what to expect going into Open Enrollment and want to make sure they do things correctly the first time	When policies change, customers need communication, transparency, and guidance on what they can and need to do
Opportunity (current state)	Allow customers to edit pre-populated fields for common items that may change year-to-year (e.g., income)	Allow customers to upload multiple documents at once	Provide customers with accessible checklists and step-by-step instructions in plain language	Timelines, next steps, and general plan information help customers prepare to shop while they wait for eligibility results
Why It Matters	It removes unnecessary steps and reduces time customers spend updating their application, especially during shortened OE	This can reduce confusion, administrative burden and time spent uploading various documents, which may impact pre-verification during shortened OE	With the end of conditional eligibility, transparency and guidance help customers feel confident and prepared for what's ahead	Clear, regular communication (e.g., reminders, notifications before/during OE) help customers plan and budget their time to ensure they meet the December 31 deadline
How Might We...	Allow customers to easily update their information?	Easily upload documents in one go without use of the mobile app?	Make checklists easier to find, and provide clear instructions?	Provide clear, transparent, and regular communication?
Customer Journey	 	  	   	   

Improvement opportunities exist today

Insights from 2026 customer surveys & interviews (page 2 of 2)

	 Cross-mapping and Auto-Enrollment	 Meeting Customer Needs	 Streamlined Shopping	 Personalized Support
Insight (current state)	Affordability and coverage influenced customers to stay or change from the plan they were cross-mapped into	Shopping complexity is elevated for vulnerable customers . They face barriers that keep them from shopping, or they spend more time comparing multiple plans	Customers desire greater visibility of shopping tools to support them during the process and reduce complexity	Customers' needs and priorities vary based on demographics. Some vulnerable customers have nuanced needs and face different barriers
Opportunity (current state)	Clearly explain why cross-mapped plans are chosen and how they align with customers' cost and coverage needs	Highlighting shopping tools and support (e.g., language services, Navigators) can further support and empower customers	Offer proactive support, highlight tools available to help them, and how to use them (e.g., Smartplanfinder, plan comparison, etc.)	Provide information and support that's personalized to customer needs , especially for low-income, non-English speakers, immigrants, BIPOC
Why It Matters	This can increase customer confidence and reduce the need to shop and compare plans, saving them time during shortened OE	Meeting customers where they are through proactive shopping guidance and support increases confidence, saves time, and reduces burden	Reducing complexity builds customer confidence, reduces overwhelm, and time spent shopping and comparing plans during shortened OE	Addressing the needs of our more vulnerable customers can help remove access barriers, promote health equity, and may lead to better health outcomes
How Might We...	Match customers with affordable plans that meet their coverage needs?	Reduce complexity and friction in the shopping experience?	Increase awareness of the tools available to support customers?	Put customers on the right path to meet their unique needs?
Customer Journey	<div style="display: flex; gap: 5px;"> Renew Eligibility Shop </div>	<div style="display: flex; gap: 5px;"> Shop </div>	<div style="display: flex; gap: 5px;"> Shop </div>	<div style="display: flex; flex-wrap: wrap; gap: 5px;"> <div style="display: flex; gap: 5px;"> Discover Renew Apply </div> <div style="display: flex; gap: 5px;"> Eligibility Shop Confirm </div> </div>