

Policy Level

Agency:

107 Health Care Authority on Behalf of the Health Benefit Exchange

Decision Package Code/Title:

PL-H2 HBE CSC Transition Costs (Placeholder)

Agency RecSum:

One-time transition costs will be required in Fiscal Year 2027 to implement a new contract for call center and other customer support services to Exchange customers. The Exchange is currently seeking vendor bids for these services.

Fiscal detail:

Operating Expenditures	FY 2026	FY 2027	FY 2028	FY 2029
001-1 GF-State	\$0	\$0	\$0	\$0
17T-1 HBEA	\$0	\$0	\$0	\$0
001-C GF-Federal	\$0	\$0	\$0	\$0
Total Expenditures	\$0	\$0	\$0	\$0
Biennial Totals	V		\$0	
Staffing	FY 2026	FY 2027	FY 2028	FY 2029
FTEs	0	0	0	0
Average Annual	0		0	
Object of Expenditure	FY 2026	FY 2027	FY 2028	FY 2029
Obj. C	\$0	\$0	\$0	\$0
Revenue	FY 2026	FY 2027	FY 2028	FY 2029
001-C GF-Federal	\$0	\$0	\$0	\$0
Total Revenue	\$0	\$0	\$0	\$0
Biennial Totals	\$0		\$0	

Package Description

What is the problem, opportunity or priority you are addressing with the request?

The call center, or Customer Support Center (CSC), is a main resource of customer support for health and dental coverage access for 1.8 million Washington residents. With the current vendor contract set to expire, the Exchange is currently re-procuring CSC services. The CSC acts as the first point of contact for individuals seeking affordable health insurance in Washington. The CSC contract covers multiple years and involves substantial financial value over its duration. The Exchange is intentional about putting customers first and provides services, technology, strategies

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and processes to meet changing needs and customer expectations. Timely, in-scope, and on-budget implementation of the new contract is necessary for the Exchange to fulfill its mission.

The Exchange is required to competitively solicit its vendors periodically per Federal Uniform Guidance requirements. This decision package provides one-time expenditure authority to cover the additional costs of transitioning to a new call center vendor. The CSC procurement is ongoing at this time, with vendor proposals due on December 1, 2025. If the current vendor is selected as the apparently successful vendor, additional one-time funding may be needed for improved and modernized technology. Costs associated with transitioning to a new call center vendor would include infrastructure ramp-up costs and costs associated with onboarding call center staff.

The CSC supports the Exchange by helping customers navigate Washington Healthplanfinder (HPF), answering questions about eligibility and enrollment and providing other customer service functions. Successful transition to a new contract, whether with existing or new vendor, has a major impact on how the Exchange can serve customers with varied and complex needs.

What is your proposal?

The Exchange's current vendor began delivery of call center services in 2013. The CSC contract was last reprocured in FY2019 with the contract's period of performance being FY2019 through FY2022. In FY2023, the Exchange exercised its option to extend the contract through FY2027.

This request establishes one-time expenditure authority to ensure a seamless and effective transition to a new call center vendor. If the current vendor is retained as the apparently successful vendor, strategic investments in enhanced technology remain essential to optimize performance and deliver superior service outcomes. This supplemental request represents a critical opportunity to future-proof our infrastructure and improve customer experience.

Costs associated with transitioning to a new call center vendor would include infrastructure ramp-up costs and costs associated with onboarding call center staff.

What are you purchasing and how does it solve the problem?

The base budget does not include funding for the one-time call center startup costs or overlapping transition costs with the existing call center vendor. The original funding for the current call center startup costs were funded by federal grant funding provided to Washington State to establish the Exchange and Healthplanfinder (HPF).

What alternatives did you explore and why was this option chosen?

No other options were explored since it is a mandatory federal requirement to re-procure. The additional expenditure authority is needed if the apparently successful vendor is not the current vendor or if new technology requirements are required for the current vendor.

What resources does the agency already have that are dedicated to this purpose?

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The Exchange is not funded to support these major procurements that only occur every 5-10 years and require large one-time transition costs. The customer support center was last procured in 2018-2019.

- 2018 Supplemental: PL-HG HBE Call Center and System Integrator Procurements
 - One-time funding for Customer Support Center Procurement
 - Infrastructure Ramp-up Costs
 - Staffing and
 - Training Ramp-up Costs
 - Consultant for project management and Requirements Gathering
- 2025-27 Biennial: PL-ME HBE CSC and SI Procurement Costs
 - One-time for administering the Customer Support Center Procurement activities including requirements gathering, RFC writing, and consultant support.

How is your proposal impacting equity in the state?

Please describe in detail how this proposal is likely to benefit communities and populations who have historically been excluded by governmental decisions. Include both demographic and geographic information about communities.

The Exchange is intentional about putting customers first and provides services, technology, strategies and processes to meet changing needs and customer expectations.

The customer support center provides enrollment assistance to all of our 1.8 million customers, including historically marginalized communities, communities with limited technology access, lower digital literacy, people with disabilities, and assistance in different languages. The customer support center also provides equitable support by providing assistance to our customers based on their individual needs.

Describe how your agency engaged with communities and populations, particularly those who have been historically excluded and marginalized by governmental decisions?

The Exchange works closely with a number of advisory groups, Community Based Organizations (CBO), and over 1,000 Navigators to understand the needs of the various communities we serve, and more specifically the communities that have historically been excluded or marginalized. CBOs and navigators will often provide feedback on the customer support center interactions and the impact it has on customers being able to successfully enroll. Additionally, the Exchange conducts interviews with users after each Open Enrollment period to understand better the customer experience.

What input did your agency receive and how was it incorporated into your proposal?

This is a request for funding to continue to be able to meet the needs of our customers and maintain accessibility and access.

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Explain why and how these equity impacts will be addressed, i.e., consider communities or populations excluded or disproportionately impacted by the proposal

People in historically marginalized communities, with accessibility needs and people with low digital literacy would be most impacted and it would further the divide in access for those who rely on our customer support staff to aid them in obtaining benefits.

Assumptions and Calculations

Expansion or alteration of a current program or service

The base budget does not include funding to administer the federally required solicitation of our major contracts or the one-time call center startup costs or overlapping transition costs with the existing vendors.

Detailed assumptions and calculations

The exchange requests one-time funding in the 2025-27 Biennium for costs to ensure a seamless and effective transition to a new call center vendor. If the current vendor is retained as the apparently successful vendor, strategic investments in enhanced technology remain essential to optimize performance and deliver superior service outcomes. Necessary funding will be known once the Exchange has completed the competitive procurement in fiscal year 2026.

The Exchange assumes a startup timeline with overlapping vendor costs of approximately three months including a ramp-up period for the apparently successful vendor (ASV) beginning in September 2026. Activities associated with ramp-up may include building out facilities, setting up technology and customer relationship management software, transitioning existing records from the current vendor, hiring essential staff, hiring and training customer support representatives with a potential new vendor fully operational by July 2027.

No changes in FTEs are expected with this decision package.

- No increase in Carrier Assessment is expected to cover this expenditure.
- All costs associated with this decision package are eligible for 50% FFP

Workforce assumptions

None

Strategic and Performance Outcomes

Strategic framework

As the single point of entry for Washington Apple Health, Qualified Health Plans (QHP) and Qualified Dental Plans (QDP), the Exchange serves more than 1.8 million residents annually. This required activity aligns with the Exchange's strategic direction as this procurement will enable the Exchange to identify a CSC vendor to provide critical call center support to 1.8 million

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Washingtonians. The Exchange is intentional about putting customers first and provide technology, strategies, and processes to meet changing needs and customer expectations. Timely, in-scope, and on-budget implementation of the new contract is necessary for the Exchange to fulfill its mission.

This proposal directly relates to Results Washington’s Healthy and Safe Communities goal. Healthplanfinder has an impact on each of the outcome measures within that goal—starting with ensuring access to quality healthcare. Healthplanfinder is a critical tool for Washingtonians to apply for and enroll in healthcare plans, explore eligibility for subsidies or tax premiums that make healthcare coverage more affordable, and enroll in plans that will help them plans that allow them access care. Access to healthcare is more critical now than ever. Better access to healthcare leads to a healthier population which furthers additional Results Washington goals.

Performance outcomes

The purpose of the Call Center solicitation is to select a vendor to operate a full-service customer support center. In general, the successful CSC vendor will perform the following functions:

- Respond promptly and accurately to customer calls and inquiries related to health insurance eligibility, application procedures, enrollment processes, and the availability of financial assistance including tax credits and cost-sharing reductions.
- Deliver support using a user-friendly, streamlined approach that prioritizes accessibility, clarity, and customer satisfaction.
- Provide a toll-free customer support line capable of handling high call volumes efficiently, ensuring equitable access for all customers across Washington State.
- Guide customers through both online and paper-based application processes, offering real-time assistance to facilitate successful enrollment in Qualified Health and Dental Plans (QHPs and QDPs).
- Support customers in determining eligibility for Medicaid Expansion (MAGI-based), Advanced Premium Tax Credit (APTC), and other assistance programs.
- Effectively triage inquiries related to other Washington State health benefit programs and ensure timely and accurate routing of complex cases to appropriate entities.
- Upload scanned documents to individual customer dashboards and perform accurate data entry for paper applications, maintaining confidentiality and compliance with all data handling protocols.
- Offer multilingual customer service and accommodations for individuals with disabilities, ensuring equitable support regardless of language or access needs.
- Implement quality monitoring, reporting metrics, and customer satisfaction surveys to ensure continuous improvement.

Other supporting materials

N/A

Other Collateral Connections

Intergovernmental

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None.

Legal or administrative mandates

None.

Changes from current law

None.

State workforce impacts

None.

State facilities impacts

None.

Puget Sound recovery

None.

Other supporting materials

None.

Information technology (IT)

ABS will pose the question below for *each* DP. If the answer is yes, you will be prompted to attach an IT addendum. (See Chapter 10 of the budget instructions for additional requirements.)

Information Technology

Does this DP include funding for any IT-related costs, including hardware, software (including cloud-based services), contracts or IT staff?

No

Yes

Please download the [IT-addendum](#) and follow the directions on the bottom of the addendum to meet requirements for OCIO review. After completing the IT addendum, please upload the document to continue.

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