

Policy Level

Agency:

107 Health Care Authority on Behalf of the Health Benefit Exchange

Decision Package Code/Title:

PL-MS Advancing Health Equity

Agency RecSum:

The Health Benefit Exchange (Exchange) will advance two health equity strategies: increase health literacy to enable people to better understand how to enroll in, use, and pay for their health insurance; and expand existing outreach networks to empower communities and partner in whole person care.

Fiscal detail:

Operating Expenditures	FY 2024	FY 2025	FY 2026	FY 2027
17T-1 HBEA	\$261,000	\$241,000	\$241,000	\$241,000
001-C GF-Federal	\$317,000	\$325,000	\$325,000	\$325,000
Total Expenditures	\$578,000	\$566,000	\$566,000	\$566,000
Biennial Totals	\$1,144,000		\$1,132,000	
Staffing	FY 2024	FY 2025	FY 2026	FY 2027
FTEs	0	0	0	0
Average Annual	0		0	
Object of Expenditure	FY 2024	FY 2025	FY 2026	FY 2027
Obj. C	\$578,000	\$566,000	\$566,000	\$566,000
Revenue	FY 2024	FY 2025	FY 2026	FY 2027
17T-1 HBEA	\$261,000	\$241,000	\$241,000	\$241,000
001-C GF-Federal	\$317,000	\$325,000	\$325,000	\$325,000
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Package Description

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

The Exchange, through *Washington Healthplanfinder (HPF)*, currently serves 1 in 4 Washingtonians. The Exchange has a statewide assister network of approximately 900 Navigators and 2,000 insurance brokers who offer application and enrollment support in health care settings and community-based organizations. Assistance is available in over 240 languages through Customer Support. The Exchange also translates materials into 15 languages to support accessibility for individuals with a language barrier.

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Health Equity Strategy: Targeted expansion of the statewide assister network

This request supports a targeted expansion of the statewide assister network to reach communities that have high uninsured rates, which is a priority to promote health equity. This strategy builds on the outreach successes that have reduced the state uninsured rate to 6.2%, from [December 2021 WA State OIC uninsured report](#).

The report shows disparities in the uninsured rate by location and populations.

- **Rural uninsured at over 10%:** Grant and Franklin counties are uninsured at over 13%; with Chelan, Douglas, Yakima, and Walla Walla counties between 10%-13% uninsured rates. 20 of 39 counties are uninsured at less than 6%. Expanding the assister network with an emphasis on the six counties with the highest uninsured rates targets resources where there is the greatest need.
- **Tribal uninsured at 13%:** Disparities remain in the uninsured rate by race. The American Indian/Alaska Native uninsured rate remains the highest in all identified race categories:
 - 13.0% American Indian/Alaska Native
 - 10.1% Hawaiian and Pacific Islander
 - 7.0% African American/Black
 - 5.1% White
 - 4.7% Asian

The Exchange engages with tribes and tribal communities with a dedicated Tribal Liaison and supports over 100 tribal assisters providing services in the communities of all 29 federally recognized tribes and two urban Indian health centers. This proposal will increase the service to tribal members with a new Lead Organization.

- **Immigrants uninsured at 13%-40%:** Lawfully present immigrants (12.9%) are uninsured at twice the rate of US-born citizens (5.7%). Undocumented immigrants (40.7%) are 7 times more likely to be uninsured, in a [May 2019 WA State OFM Uninsured](#) report. The 2021 Washington Legislature directed the Exchange to conduct community-led engagement activities necessary to implement the federal Section 1332 waiver, which enables the Exchange to extend coverage to those who lack formal immigration status. As a result, the Exchange is expanding the assister network with new community partners to further reach immigrant populations.

The statewide assister network is a vital part of the Exchange's health equity strategy. The community-led engagement activities have reinforced the importance of in-person help to connect individuals with their coverage options. Local community members and organizations have a direct link to individuals and families. The Exchange currently supports health care and community-based organization workforces with Navigator training and certification, job aids, and consumer materials. The latest OIC uninsured report supports focused expansion of the statewide assister network into areas of greatest need as an effective strategy to improve health equity in the state.

Health Equity Strategy: Promoting equitable access for individuals with language barriers

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Health literacy is a social determinant of health which the Exchange has the ability to directly influence. The Exchange can address this underlying social determinant by ensuring the materials and guidance provided are accessible and understandable for everyone.

According to the [Exchange Spring Enrollment Report 2022](#), over a six-month period from October 2021 to March 2022:

- 12,935 QHP enrollees prefer written correspondence in 55 unique languages other than English
- 25,293 of 313,695 calls received at the Customer Support Center were to bilingual customer support representatives, available in: Korean, Mandarin, Russian, Spanish, and Vietnamese.
- 6,328 additional calls requested interpretation services in 73 unique spoken languages.

The Exchange application and customer support data demonstrates a need to increase the number of digital and print materials available in new languages. This strategy will improve accessibility of Washington Healthplanfinder materials for all individuals to improve health equity in the state.

What is your proposal?

The Exchange has adopted a strategic plan with a goal to expand innovative approaches to drive health system excellence by:

- Leveraging and building upon the Exchange's consumer networks to empower communities to influence health decisions and partner in whole person care, and;
- Increasing our health literacy efforts to enable people to better understand how to enroll in, use, and pay for their health insurance

Additionally, the Exchange Board has adopted a health equity goal:

- Further improve the health of our customers and reduce persistent disparities by addressing social determinants of health (SDOH).

The Exchange has identified Literacy and Language as two areas of potential impact to address underlying social determinants of health. The Exchange also identified community outreach as a key asset to help identify and reduce SDOH disparities. Through the statewide assister network and engagement with advocates, the Exchange interfaces with a wide range of community partners.

This proposal advances both the strategic plan and health equity goal with two strategies:

1. Targeted expansion of the statewide assister network where the uninsured rate is highest
2. Promoting equitable access for individuals with language barriers

Health Equity Strategy: Targeted expansion of the statewide assister network

The Exchange proposes to build the capacity of the Navigator Program to serve new partners and a new Lead Organization:

- Tribal Lead Organization to provide application support for the nearly 100 Tribal assisters located on reservations and at Urban Indian Health Centers in Seattle and Spokane; and,
- Add capacity for Navigator program certification activities, development of training materials, and Washington Healthplanfinder access management.

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Health Equity Strategy: Promote equitable access for individuals with language barriers

The Exchange proposes to ensure all individuals served by Washington Healthplanfinder can equitably access coverage options, and any services and supports available. Health literacy, access for English as Second Language (ESL) individuals, and the availability of culturally-tailored materials play a critical role in social determinants, and can impact health outcomes. This proposal will newly allow the Exchange to provide:

- Print and digital materials in new languages
- Content and design that is culturally-tailored
- Responsiveness to research and community-led quality assurance

How is your proposal impacting equity in the state?

Community outreach and engagement

The uninsured rate within AI/AN communities remains far above the state average, and is the highest among all identified race categories. The Exchange's Tribal Assister program has grown over the years to include nearly 100 Tribal Assistants providing expert enrollment assistance and education to all 29 federally recognized Tribes and two urban Indian health centers. The establishment of a Tribal Lead Organization - similar to the Navigator Lead Organizations – will ensure all current and future Tribal Assistants have access to specially trained, culturally appropriate technical application support. The establishment of Tribal Lead Organization is necessary to enable the Exchange to continue to grow this critical program.

Disproportional Impact Consideration

Reaching historically underserved populations is going to require culturally diverse and linguistically appropriate campaigns containing educational content and resources. The Exchange will improve written translations while expanding notification supported languages. According to a study, Knowledge of Health Insurance Terms and ACA in Racially and Ethnically Diverse Urban Communities (2019), confusion around health insurance reforms persists due to most predictive knowledge of insurance coverage and eligibility. By improving linguistic written content, the Exchange aims to address persistent disparities in health insurance coverage health literacy to underserved and vulnerable populations.

Target Populations or Communities

Health insurance coverage is complex, and many Washington residents prefer to seek help reviewing their coverage options and enrolling through *Washington Healthplanfinder*. The Exchange's Lead Navigator Organizations have become trusted, knowledgeable resources in their communities after 10 years serving their local partners. Lead Organizations conduct community-led outreach and engagement on behalf of the Exchange. Lead Navigator Organizations know their communities and how to connect with the hardest to reach populations who continue to experience disparities in coverage rates. By serving as the trusted source of information in their services areas, Lead Navigator Organizations oversee and provide technical application support to a network of diverse partner organizations. Additionally, Navigator Organizations operate three storefront enrollment centers (Federal Way, Spokane, and Yakima) and collectively provide training and support for a cumulative 900 navigators statewide.

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In 2021, Navigators supported over 627,000 partnerships with Washington Healthplanfinder applications. Individuals who are partnered with a Navigator have access to year-round local support. Navigators receive continuous training. Navigators help individuals enroll in a qualified health plan or sign up for Washington Apple Health, report changes to their circumstances, and become more informed about how to use health insurance in Washington state.

Of the more than 627,000 partnerships in place in 2021:

- Over 50,000 customers identified as Asian
- Over 29,000 customers identified as Black/African American
- Over 14,000 customers identified as multiracial
- Over 11,000 customers identified as Pacific Islander
- Over 18,000 customers identified as American Indian/Alaskan Native

By Household Income: 84% of partnered customers in 2021 were at or below 250% Federal Poverty Level. Low-income individuals are more likely to seek assistance signing up for health coverage. Low-income individuals will be eligible for Cascade Care Savings (Washington's state-based premium subsidy program) beginning January 1, 2023.

By county: 185,000 partnerships (30%) were in the following rural* counties: Adams, Asotin, Chelan, Clallam, Columbia, Cowlitz, Douglas, Ferry, Franklin, Garfield, Grant, Grays Harbor, Island, Jefferson, Kittitas, Klickitat, Lewis, Lincoln, Mason, Okanogan, Pacific, Pend Oreille, San Juan, Skagit, Skamania, Stevens, Wahkiakum, Walla Walla, Whitman and Yakima

*Rural counties defined as having less than 100 persons per square mile or smaller than 225 square miles

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

Health Equity Strategy: Targeted expansion of the statewide assister network

New assister partnerships are required to reach the remaining uninsured populations across the state.

Navigator Support Specialist will support the increase in new and ongoing partner management activities.

- Training and certification of new assisters: Training material and procedures development and updates, related to the delivery of enrollment-related services, user access, and use of *Washington Healthplanfinder*
- Inbox support: Respond to questions and issues submitted by enrollment assisters related to procedural areas, application support, system issues, and other general troubleshooting.
- User access maintenance: Support Navigators in maintain their *Washington Healthplanfinder* access and agreement requirements.

\$40,000 in ongoing annual funding to support Tribal Lead Organization: A new lead organization to provide application support for the nearly 100 Tribal assisters, all 29 federally recognized tribal communities and the two Urban Indian Health Providers in Seattle and Spokane.

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\$15,000 in ongoing annual funding to support Tribal outreach activities: Create culturally tailored materials and conduct outreach activities focused on tribal communities.

Health Equity Strategy: Promoting equitable access for individuals with language barriers

This proposal increases the language and translation services provided.

Language Access Specialist: Promotes equitable access to high quality, culturally responsive, print, digital, and correspondence materials for Washington Healthplanfinder. The Language Access Specialist will ensure materials are culturally-tailored by coordinating and collaborating with individuals and organizations for quality assurance of written translated materials. This position will be responsible for translation, transcreation and linguistic quality assurance of Exchange content.

Translation Coordinator: Engages with the translation services vendor and tracks requests to completion, in a variety of languages. Supports scheduling for community engagement activities that support quality assurance of translated materials and UI/UX user research.

UI/UX Researcher: This position will systematically study target users by collecting and analyzing data that will help inform the user interface and user experience (UI/UX) with Washington Healthplanfinder. Research studies that gather both qualitative and quantitative data are essential to understand what user needs are and how to satisfy those needs. This position will work to understand existing and potential problems that center the goals, needs and perspectives of our communities to ensure equitable and inclusive experiences.

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

In the 2021-2023 biennium, the Legislature directed the Exchange to increase partnerships that reach new groups that are likely to be uninsured, such as college students and COFA Islander citizens and immigrants without a federally recognized immigration status.. These strategies recognize the importance of the assister network as an effective strategy to reach the uninsured.

An alternative explored is to maintain existing levels of the statewide assister network. This precludes strategies that advance health equity with specific focus on the remaining uninsured.

The Exchange currently translates materials and correspondence into 15 languages. This is far below the need for languages as indicated in *Washington Healthplanfinder* application data. Further, maintaining services with existing resources does not allow for scaling of existing materials to new languages or translation of new materials beyond existing languages, and would not provided needed staff support to facilitate this process and the community engagement needed to ensure high-quality translations are being generated.

Assumptions and Calculations

Expansion or alteration of a current program or service

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This request expands existing Navigator Program services provided by the Exchange and would create new services to increase language accessibility of Exchange materials.

- **Assister Network Services:** This proposal seeks to expand on existing services by adding one Lead Organization and support on-boarding of new organizations providing assister services.
- **Inclusive Language Materials:** This request would allow for print and digital materials to be provided by the Exchange. Currently 15 languages are offered for translated correspondence and print/digital materials. This proposal will add more languages offered to the existing translated materials and allows for more content to be translated. It adds new services that incorporate methods that ensure materials are culturally-tailored.

Detailed assumptions and calculations

The Exchange is requesting \$578,000 in FY2024 with ongoing funding of \$566,000 beginning in FY2025 to implement to health equity strategies that reduce disparities in the uninsured rate.

Operating Expenditures	FY 2024	FY 2025	FY 2026	FY 2027
Salaries	\$326,000	\$326,000	\$326,000	\$326,000
Benefits	\$114,000	\$114,000	\$114,000	\$114,000
Contracts	\$55,000	\$55,000	\$55,000	\$55,000
Goods and Services	\$81,000	\$69,000	\$69,000	\$69,000
Travel	\$2,000	\$2,000	\$2,000	\$2,000
Total Expenditures	\$578,000	\$566,000	\$566,000	\$566,000

Four new FTEs are expected with this decision package.

- No increase in Carrier Assessment is expected to fund this request.
- No new General Fund-State dollars are requested.
- Lead Organization/Navigator costs are eligible for 50% Federal Financial participation (FFP)
- Language Access/Translation costs are eligible for 75% FFP
- UI/UX Researcher costs are eligible for 50% FFP

Currently, the navigator program provides administrative support for 627,000 application partnerships across over 900 assisters and 2000 brokers. This proposal adds one position for partner management, training, and certification activities.

This request expands existing services by adding one Lead Organization to increase the service to tribal members. The Tribal Lead Organization will provide application support for the nearly 100 Tribal assisters located on reservations and at Urban Indian Health Centers in Seattle and Spokane.

Current enrollees have indicated 55 unique languages as their preferred written language. This proposal will expand the number of languages the existing translated materials are available, as well as adding new materials currently not translated. This proposal also ensures the materials are culturally-tailored with community-led engagement in research and quality activities.

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Workforce assumptions

To support this work, the Exchange has identified four FTEs.

Step 3. Select Position	Select the Cost Allocation Activity	SFY24	SFY25	SFY26	SFY27
Language Access Specialist	Direct 75%	1.0	1.0	1.0	1.0
Translation Coordinator	Direct 75%	1.0	1.0	1.0	1.0
UX Research Specialist	Direct 50%	1.0	1.0	1.0	1.0
Senior Navigator Specialist	Navigator Contracts and Staff	1.0	1.0	1.0	1.0
Total FTEs		4.0	4.0	4.0	4.0
Total Number of positions per fiscal year		4.0	4.0	4.0	4.0

1FTE- Navigator Program Specialist:

- Development and updates of training materials
- Support outreach activities and coordination
- Support Navigator training and HPF access activities
- Provide back-office support in certification activities

1FTE- Language Access Specialist:

- Coordinate response to results of language access survey
 - Developing style sheets for each language translated to ensure key words are translated with the proper meaning to the usage of the Exchange.
 - Setting up an internal review process to ensure translations are accurate and dependable. Work with certified vendor to improve translations towards healthcare terminology.
- Maintain the Language Access Plan and ensure implementation
- Work closely with language access staff at HCA. *Washington Healthplanfinder's* role as a single streamlined application for Qualified Health Plans (QHP) and Medicaid is supported by this close collaboration and ensuring a similar language access experience across programs, especially for mixed households.
- Support manual translation processes.

1FTE- Translation Coordinator

- Engage with the translation services vendor and tracks requests to completion, in a variety of languages. Supports scheduling of community engagement activities that support quality assurance of translated materials and UI/UX user research.
- Increase in translation and the anticipated increase of language translation requests due to expanding written language access.
- Plan, manage, coordinate review of translation material requests.
- Support and create scheduling to meet internal and external deadlines of translated materials.

1FTE- UI/UX Researcher

- Systematically study target users to collect and analyze data that will help inform the user interface and user experience (UI/UX) with *Washington Healthplanfinder*.
- Design, conduct, and analyze research results
- Support in data analysis, reporting, and presentation

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- Conduct research using a combination of research methods e.g., in-depth interviews, focus groups, usability tests, surveys.
- Work closely with the Outreach and Language Access teams to support customer inclusion in research recruitment

Strategic and Performance Outcomes

Strategic framework

This proposal directly relates to Results Washington's Healthy and Safe Communities goal, notably by decreasing the rate of uninsured in Washington by increasing consumer networks to empower communities to influence health decisions and partner in whole person care, and; increasing our health literacy efforts to enable people to better understand how to enroll in, use, and pay for their health insurance

The Exchange Board has adopted a five-year strategic plan, with one of four goals and strategies being:

Expand innovative approaches to drive health system excellence

- Introduce and foster innovative initiatives to dramatically improve customer experience and engagement
- Leverage and build upon the Exchange's consumer networks to empower communities to influence health decisions and partner in whole person care
- Increase our health literacy efforts to enable people to better understand how to enroll in, use, and pay for their health insurance
- Use data to deepen understanding of customer experience and cost, select measures, and drive informed decisions

This proposal advances this goal by building upon the Exchange's consumer networks and increasing health literacy.

Performance outcomes

The Exchange expects to see an increased number of partnerships, partnered enrollees, and overall enrollees in the six rural emphasis counties, one tribal lead organization, and partnerships resulting from the community engagement and Section 1332 waiver implementation.

The Exchange also expects to see an increase in the overall numbers of translated materials, and will be monitoring community feedback about the quality of the translated materials.

Other Collateral Connections

Intergovernmental

None.

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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

Copies of the APD have been provided to HCA, OFM, the House and Senate.

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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