

Policy Level

Agency:

107 Health Care Authority on Behalf of the Health Benefit Exchange

Decision Package Code/Title:

PL-MD HBE Apple Health Expansion

Agency RecSum:

Funding to support the decision package submitted by the Health Care Authority to expand program funding, enabling increased enrollment into the Apple Health Expansion program.

Fiscal detail:

Operating Expenditures	FY 2026	FY 2027	FY 2028	FY 2029
001-1 GF-State	\$76,000	\$268,000	\$313,000	\$367,000
Total Expenditures	\$76,000	\$268,000	\$313,000	\$367,000
Biennial Totals	\$344,000		\$680,000	
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	\$76,000	\$268,000	\$313,000	\$367,000
Revenue	FY 2026	FY 2027	FY 2028	FY 2029
001-0393 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?

This request supports the decision package submitted by the Health Care Authority to expand program funding, enabling increased enrollment into the Apple Health Expansion(AH Expansion) program.

According to the Health Care Authority’s request, current funding for Apple Health Expansion has allowed the agency to enroll 11,936 individuals as of July 3, 2024, as of August 6, 2024, HCA has denied 5057 individuals entry into the program because of the budgetary cap. To meet the demand for this program, HCA proposes an incremental increase over the next two years that would result in doubling the number of individuals enrolled in Apple Health Expansion. On July 1, 2025, HCA

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proposes adding 4,000 individuals to the Apple Health Expansion program and on July 1, 2026, the agency proposes it would add 10,000 more individuals to the program.

What is your proposal?

The Exchange requests additional funding to support a successful enrollment expansion for the HCA's Apple Health Expansion program, including the activities summarized and further described below.

Program Implementation and Eligibility and Enrollment Support

The Exchange will provide enrollment assistance to newly eligible customers through the Exchange Customer Support Center. It is anticipated the Apple Health expansion will generate additional in-language assistance needs, increased call volume and the need for more in-depth customer interactions.

Healthplanfinder System generated correspondences

All customers who enroll in a healthcare plan through the Exchange's Healthplanfinder system automatically receive system generated notices. These notices include annual open enrollment notifications, eligibility determination, plan selection confirmations, and notices anytime the customer logs in and changes information in their account. It will be necessary to serve additional customers with more complex communications through correspondence.

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

The Exchange currently supports multiple Washington Apple Health programs. Expanding the Apple Health Expansion enrollment cap will increase the number of individuals seeking coverage through *Washington Healthplanfinder*. Data from the recently launched program enrollment indicates new customers require Call Center support and increase the amount of auto generated notices sent to customers who enroll through Healthplanfinder.

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

The cost to support the expansion of the enrollment cap of HCA's Apple Health Expansion program will exist whether this funding is approved or not. However, without additional funding there is a risk that all customers will experience a degradation of service levels.

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

In the 2024 Supplemental budget, the Exchange received funding for Implementation and operational costs related to support the existing enrollment cap of around 13,000 individuals.

- 2024 Supplemental: HBE 2024 Supp DP Apple Health Expansion Implementation Support.

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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.

As stated above, over 5,057 individuals were denied entry into the program due to budgetary cap. The cap prevents non-citizen Washington residents from accessing a program they are eligible for. Our proposal will enable the Exchange to fulfill our role in supporting these residents with enrollment assistance.

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

At its core AH Expansion is meant to serve some of Washington's most vulnerable, our immigrants who are not otherwise afforded coverage under federally or state funded medical assistance programs. To effectively serve this population, HCA and the Exchange must work with community to cultivate trust in a government agency, provide resources to immigrant communities who have little to no access to health care previously, and work with their trusted messengers to truly meet the community where they are. Central to this effort is a Community Engagement Advisory Committee that is supported by three agencies, the Exchange, DSHS, and HCA. This advisory committee provides input and feedback on both AH Expansion and the Exchange's 1332 waiver that allows individuals up to 250 percent of FPL to purchase a Qualified Health Plan.

Supporting the activities needed to ensure the successful increase in the Apple Health expansion program will directly help populations disproportionately impacted by health disparities. The Apple Health Expansion is newly providing access to health coverage for a population that, according to a recent Office of Financial Management report, is almost five times more likely to be uninsured. In some areas of the state (King, Chelan, Douglas, Franklin, Yakima, Grant, and Adams counties), an estimated 30-65% of their uninsured population will be able to newly access health coverage under the upcoming 1332 and Apple Health expansions.

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

As stated above, 5,057 individuals have been denied entry into the program because of the budgetary cap. Without this funding there is a risk that some newly eligible customers will not receive the support they need to successfully access the new program and will disproportionately impact individuals where English is not their primary language and people who have low digital literacy.

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

Unlike previous years, more Washington residents than ever before will be able to access health care coverage regardless of immigration status. AH Expansion is meant to serve a population that has been largely excluded from health care access. Many of these individuals are unfamiliar with the

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complexity of Washington’s health care system and most are not native English speakers. For these reasons culturally appropriate outreach and education is imperative.

Assumptions and Calculations

Expansion or alteration of a current program or service

HCA has submitted a decision package, requesting to increase the number of individuals enrolled in Apple Health Expansion by 4,000 on July 1, 2025 with an additional 10,000 individuals on July 1, 2026.

Detailed assumptions and calculations

The Exchange requests \$344,000 in General Fund-State appropriation in the 2025-27 biennium and \$680,000 in General Fund-State appropriation in the 2027-29 biennium, with ongoing funding of \$734,000 being request beginning in in the 2029-31 biennium to support the enrollment increase of the Health Care Authority (HCA) Apple Health Expansion program.

Objects		FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031
A	Salaries & Wages	-	-	-	-	-	-
B	Employee Benefits	-	-	-	-	-	-
C	Personal Serv Contr	76,000	268,000	313,000	367,000	367,000	367,000
E	Goods and Services	-	-	-	-	-	-
G	Travel	-	-	-	-	-	-
Total		76,000	268,000	313,000	367,000	367,000	367,000

Call Center:

The Exchange anticipates additional call center interactions related to enrolling newly eligible individuals in the HCA’s Apple Health Expansion Program. Prior to 2020, the call center fielded phone calls that were equal to 49% of the total population using Healthplanfinder. The recent launch of Apple Health Expansion in FY2025, has taught us that this newly eligible population will require more interactions with call center representatives than our users who have been using the system for years.

Call Center Impact	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029
AHE Population Newly Eligibles	-	-	4,000	14,000	14,000	14,000
Exchange Call Center Impact						
Call Volume	-	-	4,000.00	14,000.00	14,000.00	14,000.00
Chat Volume	-	-	760.00	2,660.00	2,660.00	2,660.00
Price per Call	\$13.80	\$14.18	\$14.57	\$14.90	\$17.88	\$21.46
Price per Chat	\$5.41	\$5.59	\$5.79	\$5.96	\$7.15	\$8.58
Call Colume Cost	\$ -	\$ -	\$ 58,280.00	\$208,600.00	\$ 250,320.00	\$ 300,384.00
Chat Cost	\$ -	\$ -	\$ 4,400.40	\$ 15,853.60	\$ 19,024.32	\$ 22,829.18
Total Call Center Cost	\$ -	\$ -	\$ 62,680.40	\$224,453.60	\$ 269,344.32	\$ 323,213.18

Correspondences:

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Automatically generated Healthplanfinder system notifications will be sent to new program enrollees. The new Apple Health expansion enrollees are anticipated to receive on average, five correspondences per year.

Healthplanfinder Correspondences	FY2024	FY2025	FY2026	FY2027	FY2028	FY2029
AHE Population Newly Eligibles	-		4,000	14,000	14,000	14,000
Average Correspondences per year	-	5.0	5.0	5.0	5.0	5.0
Printing Cost per unit	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22	\$0.22
Postage Cost per unit	\$0.41	\$0.41	\$0.41	\$0.41	\$0.41	\$0.41
Total Cost	\$ -	\$ -	\$12,600.00	\$44,100.00	\$44,100.00	\$44,100.00

Grant Total	\$ -	\$ -	\$12,600.00	\$44,100.00	\$44,100.00	\$44,100.00
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Historical Funding

The Exchange received ongoing funding to support the existing enrollment levels of Health Care Authority's Apple Health Expansion program. In the 2024 supplemental budget, the Exchange received funding to hire two dedicate FTEs, training, support costs related to sending system generated correspondence, and support costs related to increase call volumes at the Exchanges customer support center.

FY2024

- FTE = 0
- Total Funds = \$75,000
- Near General Fund = \$75,000
- Other Funds = \$0

FY2025

- FTE = 2
- Total Funds = \$543,000
- Near General Fund = \$543,000
- Other Funds = \$0

FY2026

- FTE = 2
- Total Funds = \$616,000
- Near General Fund = \$616,000
- Other Funds = \$0

FY2027

- FTE = 2
- Total Funds = \$620,000
- Near General Fund = \$620,000

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- Other Funds = \$0

Workforce assumptions

Not applicable with this request.

Strategic and Performance Outcomes

Strategic framework

This request supports both the Governor’s Results Washington’s Core values of People Matter and Ideas Matter.

This request also supports Goal 4 (Healthy and safe communities) of the Governor’s Results Washington initiative as it strives to “foster the health of Washingtonians from a healthy start to safe and supported future.”

Performance outcomes

This proposal will support enrollment growth of the Apple Health Expansion program that will extend coverage to and support thousands of currently uninsured Washingtonians, and also the timely notification to impacted customers of program eligibility and relevant mid-year program changes. The included activities will enable the Exchange to help address known access barriers identified by impacted community members, including affordability barriers and support complex cases that impact customers and carriers.

Other supporting materials

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

Other Collateral Connections

Intergovernmental

Not applicable with this request.

Legal or administrative mandates

Not applicable with this request.

Changes from current law

Not applicable with this request.

State workforce impacts

Not applicable with this request.

State facilities impacts

Not applicable with this request.

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Puget Sound recovery

Not applicable with this request.

Other supporting materials

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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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