

Policy Level

Agency:

107 Health Care Authority on Behalf of the Health Benefit Exchange

Decision Package Code/Title:

PL-MF Expanding Access/Focused Engagement

Agency RecSum:

Funding to improve access to affordable healthcare by expanding language access and reaching underserved and rural communities via direct mail correspondences.

Fiscal detail:

Operating Expenditures	FY 2026	FY 2027	FY 2028	FY 2029
001-1 GF-State	\$5,000	\$2,000	\$2,000	\$2,000
17T-1 HBEA	\$252,000	\$118,000	\$118,000	\$118,000
001-C GF-Federal	\$368,000	\$106,000	\$106,000	\$106,000
Total Expenditures	\$625,000	\$226,000	\$226,000	\$226,000
Biennial Totals	\$851,000		\$452,000	
Staffing	FY 2026	FY 2027	FY 2028	FY 2029
FTEs	0.0	0.0	0.0	0.0
Average Annual	0.0		0.0	
Object of Expenditure	FY 2026	FY 2027	FY 2028	FY 2029
Obj. C	\$624,000	\$226,000	\$226,000	\$226,000
Revenue	FY 2026	FY 2027	FY 2028	FY 2029
001-393 GF-Federal	\$368,000	\$106,000	\$106,000	\$106,000
Total Revenue	\$368,000	\$106,000	\$106,000	\$106,000
Biennial Totals	\$474,000		\$212,000	

Package Description

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

The Exchange is committed to improving its sustained, cross-agency service delivery process that makes a difference in the lives of Washingtonians – such as obtaining health insurance. One way to do this is by improving digital assets to ensure an effective, equitable and accountable state-based marketplace that meets the needs of all residents.

Improvements in communications capabilities are needed to make enrolling in health insurance easier, more responsive and more equitable for all Washingtonians. This includes expanding language access, direct mail outreach for those customers who prefer mail as the primary communication tool and by maintaining capabilities to reach customers through personalized emails.

For additional information contact:

Nicholas Aaseby, Associate Director of Strategic Budget Planning
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What is your proposal?

The Exchange is requesting funding to:

- Expand the number of languages from eight to fifteen, including English that Healthplanfinder is able to support when sending system notifications and correspondences to consumers.
- Establish ongoing funding to support annual campaigns to serve underserved and rural communities.

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

Correspondences: One-time funding is requested to streamline language translations across systems and expand the number of supported languages to 15, including English.

- While it is not economically viable to support all languages, to better serve all Washingtonians, the Exchange would like to expand supported languages.
- The top ten requested unsupported language from 2023 were:
 - Ukrainian 31,127
 - Dari 12,745
 - Arabic 10,184
 - Punjabi 7,141
 - Portuguese 6,621
 - Amharic 5,891
 - French 5,502
 - Farsi 4,150
 - Tigrigna 3,939
 - Pashto 3,299

Direct Mail Printing: Currently, correspondences are only sent to customers who request direct mail. There are additional opportunities to reach underserved and rural communities through direct mail.

If funded, this decision package would establish ongoing annual funding to support up to 200,000 correspondences per year that are not auto generated by Healthplanfinder to make sure consumers in underserved and rural communities have the information they need.

Software M&O Increase: The current software used to for reaching customers via correspondences is at end-of-life. This package supports an update to the latest version of the secure software that integrates with the organization’s online application to inform customers of their progress.

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

The alternative is to reduce current program and customer service funding to support software upgrade necessary to generate customer correspondence.

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The Exchange also explored options to increase correspondence delivery and language capabilities.

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

The Exchange current budget for Adobe Campaign is \$143,000. This is based on the previous two years' expenditures. As of 2026, the current Adobe suite will no longer be available, and they have informed organizations that they will only be moving forward with an updated version which will cost \$125,000 more per year than the current version.

The Exchange does not have funding in its base budget for one-time consultants to support final integration of the additional eight languages being added to automatically receive correspondence through Healthplanfinder.

- HBE 2023-25 Bien DP Advancing Health Equity: Utilizing the resources that the Exchange received in the 2023-25 biennium by funding the decision package, the Exchange was able to increase the number languages translated from seven to fifteen plus English. All that remains now are the one-time integration costs to start sending out the correspondence in the additional languages.

Historically, when major programs have launched or market disruption has taken place like in the case of the public health emergency, the Exchange would use one time funding to manually send out direct mail to those impacted. The Exchange does not have ongoing funding to support these direct mailings that are not automatically generated as a result of consumers seeking health care coverage through the *Washington Healthplanfinder*.

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 funding sought in this package will enable the Exchange to meet the core goals outlined in the Exchange's Strategic Plan: improving health coverage and affordability; advancing diversity, equity and inclusion (DEI) to narrow health disparities, especially in communities of color; expanding innovative approaches to drive health system excellence, including improved customer experience and engagement; and leveraging Washington Healthplanfinder to expand offered services.

Unlike previous years, more Washington residents than ever before will be able to access health care. For many are unfamiliar with the complexity of Washington's health care system and many are not native English speakers. For these reasons culturally appropriate outreach and program notifications in their primary language are imperative.

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

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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 not been considered. CBOs and navigators will often provide feedback on the system interface 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. These engagements with the communities served in guiding the necessary updates to the Healthplanfinder system.

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

The Exchange has consistently engaged the community in identifying additional languages we can and should use in supporting communities and customers.

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

We would be able to translate documents to the most requested unsupported languages from 2023. This would provide written information to communities that do not speak or have limited English skills in a language that is understandable to them.

Assumptions and Calculations

Expansion or alteration of a current program or service

This would establish ongoing annual funding to support up to 200,000 correspondences per year that are not auto generated by Healthplanfinder to make sure consumers in underserved and rural communities have the information they need when they need it. This request would also support growing the number of languages supported by Healthplanfinder from eight to fifteen.

Detailed assumptions and calculations

Exchange is requesting \$850,000 in the 2025-27 biennium with ongoing funding of \$450,000 beginning in the 2027-29 biennium funding to:

- Expand the number of languages Healthplanfinder is able to support when sending system notifications and correspondences to consumers, from eight to fifteen including English.
- Establish funding to support ongoing annual campaigns to make sure underserved and rural communities have the information they need when they need it,
 - No increase in Carrier Assessment is anticipated to fund this effort.
 - Printing of correspondences qualify for 75% federal financial participation (FFP).
 - Printing of correspondences qualify for 50% federal financial participation (FFP).

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Objects		FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031
A	Salaries & Wages	-	-	-	-	-	-
B	Employee Benefits	-	-	-	-	-	-
C	Personal Serv Contr	625,000	225,000	225,000	225,000	225,000	225,000
E	Goods and Services	-	-	-	-	-	-
G	Travel	-	-	-	-	-	-
Total		625,000	225,000	225,000	225,000	225,000	225,000

Historical Funding

The Exchange funds its Adobe suite through its base operating budget. The ongoing funding in its budget is \$143,000 per year.

The Exchange does not have any funding to support the direct mailing to consumers that are not automatically generated by Healthplanfinder.

The Exchange does not have funding to support the one-time consultant support to implement the additional language being requested.

FY2024

- FTE = 0
- Total Funds = \$143,000
- Near General Fund = \$0
- Other Funds = \$143,000

FY2025

- FTE = 0
- Total Funds = \$143,000
- Near General Fund = \$0
- Other Funds = \$143,000

FY2026

- FTE = 0
- Total Funds = \$143,000
- Near General Fund = \$0
- Other Funds = \$143,000

FY2027

- FTE = 0
- Total Funds = \$143,000
- Near General Fund = \$0
- Other Funds = \$143,000

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Workforce assumptions

Not applicable for this request.

Strategic Priorities

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 with furthers additional Results Washington goals.

Performance Outcomes

The Exchange expects to see an increase in the overall numbers of translated materials.

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.

Puget Sound recovery

Not applicable with this request.

Other supporting materials

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

Information technology (IT)

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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.