

Policy Level

Agency:

107 Health Care Authority on Behalf of the Health Benefit Exchange

Decision Package Code/Title:

PL-MJ HBE HPF & Customer Support

Agency RecSum:

Funding to achieve broad stabilization of the customer operational experience. To assure customers successfully navigate an increasingly complex health insurance environment, this request retains critical software development capabilities, stabilizes operations structures and expands customer service quality management.

Fiscal detail:

Operating Expenditures	FY 2026	FY 2027	FY 2028	FY 2029
001-1 GF-State	\$13,000	\$13,000	\$5,000	\$5,000
17T-1 HBEA	\$1,506,000	\$1,454,000	\$390,000	\$390,000
001-C GF-Federal	\$970,000	\$941,000	\$178,000	\$178,000
Total Expenditures	\$2,489,000	\$2,408,000	\$573,000	\$573,000
Biennial Totals	\$4,897,000		\$1,146,000	
Staffing	FY 2026	FY 2027	FY 2028	FY 2029
FTEs	2.00	2.00	2.00	2.00
Average Annual	2		2	
Object of Expenditure	FY 2026	FY 2027	FY 2028	FY 2029
Obj. C	\$2,489,000	\$2,408,000	\$573,000	\$573,000
Revenue	FY 2026	FY 2027	FY 2028	FY 2029
001-0393 GF-Federal	\$970,000	\$941,000	\$178,000	\$178,000
Total Revenue	\$970,000	\$941,000	\$178,000	\$178,000
Biennial Totals	\$1,911,000		\$356,000	

Package Description

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

The Health Benefit Exchange (Exchange) has delivered new programs on expedited timelines and consistently adjusted work processes to meet immediate needs supporting Washington Apple Health (WAH), Children’s Health Insurance Program (CHIP), and individual market customers in gaining and retaining coverage. The Exchange has made this a priority, shared with the authorizing environment, customers and stakeholders, federal and state partners.

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As a result, the Exchange has made thoughtful, yet hard decisions, to implement immediate customer benefiting initiatives ahead of other important technical system updates.

With the continued implementation and stabilization of Cascade Care Savings, Immigrant Health Coverage, Apple Health Expansion, the end of the public health emergency, and ongoing changes to federal requirements, coupled with the general intricate nature of healthcare coverage, these complexities to our business and to the customer-centered features are expected to continue. Concurrently, social, economic, cultural and technological developments are providing opportunities to serve customers and clients better.

Since 2020, our technical teams have spent nearly 70% of their time supporting important program launches, expansions and improvements. In that time, technical debt has mounted, making the code harder to maintain and modify and increasing the likelihood of issues impacting the customer experience. Time is then spent on beneficial workarounds and fixes in the near-term but slowing longer term progress and escalating future development costs. Concurrently, the technical teams also have been unable to address system enhancements that reduce file processing issues and error-prone manual work processes. As a result, Exchange account workers are supporting customers with outdated and inefficient tools. This has led to an increased rate of gaps and defects that require increased complexity and potential negative impacts for customers and partners.

The cost and risks associated with the delays will grow if not addressed, requiring more resources and time to remediate in the future. Additionally, system and program navigation has become increasingly complex for users.

What is your proposal?

This request makes three key investments:

1. Supporting customers by retaining an operational delivery team for the 2025-27 biennium
2. Enhancing operational leadership
3. Improving Customer Support Center Quality Oversight

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

Healthplanfinder Maintenance and Operations Delivery Team

- Two of the Exchange's five development teams have been consistently funded on a one-time basis, biennially. This request seeks to extend one of those teams through the next biennium.
- A comprehensive analysis has been conducted on the spread of development work required in past years. Each year, development teams must implement changes at the federal level (such as updated requirements from CMS or the IRS), support statewide initiatives (such as Apple Health Expansion and HHS coalition initiatives), address evolving security vulnerabilities and maintain our technology stack. On average, these efforts take an entire year's worth of development effort for no less than three to four full teams. This leaves very little room to address other important technological iteration and technical debt, or to support improvements to the ongoing customer experience.

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- Past development trends are likely to continue, and it is highly likely this team will be needed in future biennia to deliver on the opportunities presented by state and federal policymaking; maintain a secure system; and stabilize our foundation by reducing manual processes.

Enhancing Operational Leadership and Oversight

- Increasingly, programs, processes and technology systems have become more complex. This is impactful not only for customers but also for the operational experts who support them across the customer support continuum.
- Since 2018, The scope, scale and pace of operational and technical-operations work has increased to the point that it can no longer be sustained within existing resources. In that time, the Exchange has prioritized filling direct customer-supporting positions, but no adjustments have been made to invest in corresponding leadership positions to help with strategy, direction and prioritization.
- Funding is requested to add one key leadership position
 - Deputy Chief Operating Officer. As the Chief Operating Officer engages in greater strategic coordination with colleagues across the Exchange as well as maintains primary responsibility for strategic planning and operations in areas of budget, diversity, equity and inclusion, and relationships with colleagues from other state based marketplaces, a Deputy Chief Operating Officer would assume the responsibility to drive day-to-day tactical senior operational leadership duties to include:
 - Staff growth and development oversight; employee engagement; cross-department communication; responsibility to drive Operations department deliverables for legislative analysis and coordination; biennial planning, open enrollment coordination and cross-Exchange collaboration.

Prioritizing Proactive Customer Support Center Quality Oversight

The Exchange Customer Support Center (CSC) plays a key role for the Exchange, customer-first strategy, and delivering quality phone, chat, document, and first level escalation services for all Exchange customers. The addition of new program offerings such as Cascade Care Savings, Immigrant Health Coverage and Washington Apple Health Expansion means more complex knowledge and expertise must be developed by our customer service representatives. As we have increased our customer base to include more immigrants and historically under-served community members, greater attention must be paid to overseeing customer interactions to ensure they are effective, equitable and culturally responsive.

While we have built a successful service delivery model regarding the quantified metrics of success (such as wait times, meeting service level expectations, and maintaining low abandon rates), additional investment is needed to provide oversight on the quality of customer interactions. The Exchange needs to adopt an internal quality oversight program to support our customers and maximize our financial investments. Investing in modern quality management analysis and technologies will allow the Exchange to use data for service quality monitoring and vendor accountability.

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By integrating an in-house customer experience quality management program, the Exchange will be able to improve customer satisfaction; ensure a consistent service delivery; enforce adherence to guidelines, policies and compliance requirements; analyze metrics and provide insights; and detect and address issues early minimizing potential risks and negative impacts.

Funding is requested for an Experience Quality Management resource:

- Assure consistent, compliant and inclusive service excellence. The duties of the role will include building and maintaining an operations quality service program that monitors and improves the customer experience throughout the customer journey; identify and oversee implementation of quality improvements; and supporting the development and delivery of training for vendor staff.
 - Assure operational readiness for quality analytics software, which equips organizations with the tools to predict outcomes, streamline processes and enhance decision-making capabilities based on data-driven insights.
- Customer Experience Quality Management tools
 - Quality management tools will enable the Exchange team to scan complex data from calls, chats and screen engagements to proactively highlight areas for further quality examination. Such tools enhance customer satisfaction, ensuring consistent service quality, which improves customer experience.
 - Quality management software helps maintain compliance with industry regulations and standards and by automating the monitoring process, real-time tools allow call center leaders to focus on critical issues promptly.

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

Backsliding on current software development capacity would fail to address technical debt, inefficient tools, and necessary framework upgrades that lead to significant consequences. If technical debt accumulates, code will become increasingly difficult to maintain and modify. Feature delivery would slow down and the risk of security vulnerabilities would increase.

Customers will benefit from a system with increased stability and security that is less prone to bugs and errors. More efficient tooling for account work allows for speedier delivery of application supports, reducing customer wait times for resolution. Those waits often have very real ramifications to obtaining healthcare coverage, which in turn impacts the ability of individuals and families to seek health services.

The system changes are known and ready to be implemented but require the resources and time to undertake them. We explored options to expand, rather than maintain, current development teams to address system improvement capacity more quickly. Ultimately, we did not pursue such a request because of the time and energy required to hire, train and manage a new team. It takes time for a delivery team to reach the development throughput of an experienced team. Future Exchange capacity needs will be determined by the scope of change and expected or desired changes in Exchange business functionality. We believe it is more efficient to address the most pressing needs with already capable and experienced teams and re-evaluate progress and needs for future biennia.

Also in the alternative, reducing from five to three development teams in 2025-27 will significantly erode Exchange capacity to respond to address technology backlogs, make desired features and

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improvements to programs for customers and ultimately undermine the integrity of the Healthplanfinder ecosystem, reducing productivity, and customer satisfaction. The Exchange would move to a more reactive, compliance-based development at the expense of customer focus for Apple Health and individual insurance markets we serve.

Without continuous improvement in quality management at the customer support center, quality may stagnate rather than improve to meet the needs of a diverse customer base. Quality management will help identify deficiencies and reduce risk. It will also enhance vendor management capabilities beyond quantifiable data metrics.

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

This is a continuation of our maintenance and operations delivery team who have been funded through a series of onetime decision packages and fiscal notes over the past two biennia, and whose funding is current set to end at the end of fiscal year 2025.

Funded decision packages include

- 2021-23 Biennium: Delayed DDI Due to COVID
- 2023-25 Biennium: Consumer Experience
- 2024 Supplemental: Consumer Experience and Access
- 2023-25 Biennium: Master Person Index

Recent Legislative funded activities:

- Implementing ESSB 5337: Cascade Care Standard plans and Public Options
- Implementing Cascade Care Savings, the Exchange's Premium Assistance Program
- Implementing Immigrant Health Coverage for Qualified health and Dental Plans
- Implementing SB 5068 Postpartum/Medicaid
- Implementing Apple Health Expansion
- Implementing Automatic Voter Registration

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.

Underlying disparities continue in health coverage for low-income people and people of color. Customer and enrollment assistance feedback continues to reinforce the importance of stable and responsive tools for new and returning customers enrolling in health insurance. The system improvements for the current biennium and beyond will continue to improve HPF and will result in a more accessible application for all Washingtonians regardless of when and how they apply for coverage.

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Effective and responsive access to health insurance is critical to advancing equity in health outcomes in Washington. Funding this request provides capacity for the Exchange to respond to market and state and federal efforts to further addresses health disparities.

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 not been considered. CBOs and navigators will often provide feedback on the system interface and the impact it has on customers being able to successful 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?

With the current funding we have been able to maintain and update our systems to meet the needs of various communities. This is a request for funding to continue to be able to meet the needs of our customers.

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

This request will ensure continued support to all Exchange clients.

Without adequate capacity, we would not be able to improve program access and maintain the systems causing additional costs, burden and reduced usability for our customers. It would also greatly limit our ability to respond to customer needs, particularly people with accessibility needs and people with low digital literacy would be impacted. Reduced ability to timely implement program eligibility changes and changes to reduce discrimination further the divide in access for those who most rely on us to remove barriers.

Assumptions and Calculations

Expansion or alteration of a current program or service

To assure customers successfully navigate an increasingly complex health insurance environment, this request retains an established delivery team and provides operational positions to meet current and future needs.

Detailed assumptions and calculations

The Exchange requests a combination of one-time and ongoing funding to retain development resources to focus on reducing manual work and improving the customer experience; enhance

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operational leadership and oversight and invest in an customer support center quality experience management program.

Objects		FY 2026	FY 2027	FY 2028	FY 2029	FY 2030	FY 2031
A	Salaries & Wages	280,000	280,000	280,000	280,000	280,000	280,000
B	Employee Benefits	86,000	86,000	86,000	86,000	86,000	86,000
C	Personal Serv Contr	2,060,000	1,985,000	150,000	150,000	150,000	150,000
E	Goods and Services	63,000	57,000	57,000	57,000	57,000	57,000
G	Travel	-	-	-	-	-	-
Total		2,489,000	2,408,000	573,000	573,000	573,000	573,000

Retaining technical development resources to focus on reducing manual work and thus improving the customer experience

- Healthplanfinder development Team

Objects of Expenditure:	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
A - Salaries And Wages	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
B - Employee Benefits	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
C - Personal Service Contracts	\$ 1,835,000	\$ 1,835,000	\$ -	\$ -	\$ -	\$ -
E - Goods And Services	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
G - Travel	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total	\$ 1,835,000	\$ 1,835,000	\$ -	\$ -	\$ -	\$ -

Enhancing operational Leadership and Oversight

- Deputy Chief Operating Officer

Objects of Expenditure:	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
A - Salaries And Wages	\$ 162,000	\$ 162,000	\$ 162,000	\$ 162,000	\$ 162,000	\$ 162,000
B - Employee Benefits	\$ 48,000	\$ 48,000	\$ 48,000	\$ 48,000	\$ 48,000	\$ 48,000
C - Personal Service Contracts	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
E - Goods And Services	\$ 36,000	\$ 33,000	\$ 33,000	\$ 33,000	\$ 33,000	\$ 33,000
G - Travel	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total	\$ 246,000	\$ 243,000	\$ 243,000	\$ 243,000	\$ 243,000	\$ 243,000

Quality Management Program within the Customer Support Center (CSC).

- Quality Manager
- Quality Management Solutions software and tools
 - Quality Management Software Suite
 - Call Monitoring Tools

Objects of Expenditure:	FY2026	FY2027	FY2028	FY2029	FY2030	FY2031
A - Salaries And Wages	\$ 118,000	\$ 118,000	\$ 118,000	\$ 118,000	\$ 118,000	\$ 118,000
B - Employee Benefits	\$ 38,000	\$ 38,000	\$ 38,000	\$ 38,000	\$ 38,000	\$ 38,000
C - Personal Service Contracts	\$ 225,000	\$ 150,000	\$ 150,000	\$ 150,000	\$ 150,000	\$ 150,000
E - Goods And Services	\$ 27,000	\$ 24,000	\$ 24,000	\$ 24,000	\$ 24,000	\$ 24,000
G - Travel	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
Total	\$ 408,000	\$ 330,000	\$ 330,000	\$ 330,000	\$ 330,000	\$ 330,000

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Historical Funding

Two of Exchange's maintenance and operations delivery teams have been supported through a combination of one-time decision packages and fiscal notes for the past 4 years. These two teams are set to lose funding at the end of the 2023-25 biennium. This request would enable the Exchange to retain one development teams for an additional two fiscal years to maintain a secure system that delivers an innovative and responsive customer experience.

This is a continuation of one delivery team who has been funded through a series of one-time decision packages and fiscal notes over the past two biennia, and whose funding is currently set to end at the end of fiscal year 2025.

FY2024

- FTE = 0
- Total Funds = \$1,747,200
- Near General Fund = \$0
- Other Funds = \$1,747,200

FY2025

- FTE = 0
- Total Funds = \$1,747,200
- Near General Fund = \$0
- Other Funds = \$1,747,200

Workforce assumptions

- 1 FTE Deputy Chief of Operations
 - As the Chief Operating Officer engages in greater strategic coordination with colleagues across Exchange and with colleagues including access the HHS Coalition as well as maintain primary responsibility for strategic planning and operation in areas of budget, diversity, equity and inclusion and relationships with colleagues from other state based marketplaces; a Deputy Chief Operating Officer would assume the responsibility to drive day-to-day tactical senior operational leadership duties to include:
 - Staff growth and development oversight; Gallup and employee engagement; cross-department communication; responsibility to drive Operations department deliverables for legislative analysis and coordination; biennial planning, open enrollment coordination and cross-Exchange collaboration.
- 1 FTE Quality Manager
 - A full time HBE staff member dedicated to customer experience quality has been provided for two years utilizing a temporary resource. It is no longer sustainable without a permanent staff to support CSC vendor oversight and complex case reviews following the pandemic reset of customer assistance needs. The quality review requests arrive from

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- internal and external parties such as HCA and individuals using Exchange complaint and compliance submittals.
- Provide strategic focus for quality program maturity, with oversight of vendor services quality. This resource's responsibility would be to focus on interactions across calls and chats positions the CSC team for a holistic approach and strengthens opportunities for data driven decisions for strategy, people, processes and technology.

Strategic and Performance Outcomes

Strategic framework

This proposal directly relates to Results Washington's Healthy and Safe Communities goal. HPF has an impact on each of the outcome measures within that goal—starting with ensuring access to quality healthcare. HPF is a critical tool for Washingtonians to choose and apply for healthcare coverage, obtain eligibility for subsidies or tax premiums that make healthcare coverage more affordable, and enroll in plans that allow them access to 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.

The funding sought in this package will allow us to continue developing our technology and delivering quality customer service to meet core goals outlined in the Exchange's Strategic Vision, including:

- Improving customer experience in enrolling for high quality health insurance and qualifying for free or reduced costs
- Generating new products to offer consumers and leveraging our technology and expertise to support state programs

Performance outcomes

Healthy people are better equipped to gain world class education, contribute to a prosperous economy, and obtain care when needed. Enhancements to the system and teams will provide greater customer service and efficiencies that help us deliver on the goal for efficient, effective and accountable government.

Other supporting materials

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

Other Collateral Connections

Intergovernmental

Not applicable for this request.

Legal or administrative mandates

Not applicable for this request.

Changes from current law

Not applicable for this request.

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State workforce impacts

Not applicable for this request.

State facilities impacts

Not applicable for this request.

Puget Sound recovery

Not applicable for this request.

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.