

Maintenance Level

Agency:

107 Health Care Authority on Behalf of the Health Benefit Exchange

Decision Package Code/Title:

ML-MC Lead Organization M&O Increase

Agency RecSum:

To support customers, the Exchange partners with 950 navigators across the state to assist Washingtonians in understanding and enrolling into health coverage. Despite increasing operating costs, funding for this statewide customer support network has not increased since the program’s inception in 2012. This request seeks to ensure there is adequate funding to maintain the critical statewide Lead Navigator Organization support network that exists for Washingtonians to understand their health insurance options, costs and benefits in their communities.

Fiscal detail:

Operating Expenditures	FY 2026	FY 2027	FY 2028	FY 2029
001-1 GF-State	\$3,000	\$3,000	\$3,000	\$3,000
17T-1 HBEA	\$194,000	\$194,000	\$194,000	\$194,000
001-C GF-Federal	\$154,000	\$154,000	\$154,000	\$154,000
Total Expenditures	\$351,000	\$351,000	\$351,000	\$351,000
Biennial Totals	\$702,000		\$702,000	
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	\$351,000	\$351,000	\$351,000	\$351,000
Revenue	FY 2026	FY 2027	FY 2028	FY 2029
001-0393 GF-Federal	\$154,000	\$154,000	\$154,000	\$154,000
Total Revenue	\$154,000	\$154,000	\$154,000	\$154,000
Biennial Totals	\$308,000		\$308,000	

Package Description

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

The Patient Protection and Affordable Care Act (ACA) requires the Exchange to establish and maintain a Lead Navigator Organization program to help consumers understand their health coverage options and find affordable insurance coverage that meets their health care needs. Navigators assist by providing in person and virtual enrollment assistance where they explain the application process and eligibility results and assist with enrollment into both Qualified Health

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Plan/Qualified Dental Plan (QHP/QDP) as well as Washington Apple Health (Medicaid). Lead Navigator Organizations are critical in helping customers enroll in a health insurance plan and provide information and education around how to use their new coverage.

Lead Navigator Organizations play a crucial role in outreach within a designated service area that targets individuals who experience barriers to accessing health coverage. In 2023, Lead Organizations and their network partners reached 592,000 Washingtonians and are on track to exceed that for 2024.

Due to demands of the Covid public health emergency, ARPA, Medicaid Unwind and the expansion of health coverage to noncitizen populations, the level of work that Lead Navigator Organizations have been performing has increased significantly. Lead Navigator Organizations have been critical in educating and enrolling customers into the new state subsidy, Cascade Care Savings. As a result of these initiatives, Lead Organization outreach efforts doubled during fiscal year 2024 and led to a 50% increase in QHP & Washington Apple Health (Medicaid) enrollments.

Despite rising operating costs and higher enrollments, funding for the Lead Navigator Organizations program has not risen since the program's inception. Increased funding is needed to adequately meet the health coverage needs of all Washingtonians with support in communities.

What is your proposal?

Current contracts with Lead Navigator Organization partners expire at the end of FY 2025. The existing level of funding is not adequate to support the 180,000 households that these partners enroll into QHP/QDP's and Washington Apple Health (Medicaid) each year. These partners are critically important in helping customers understand their health insurance options and enrolling. Many of the customers served by the Lead Organizations, especially those from the most marginalized communities, have limited healthcare literacy and partners are essential in helping these customers understand their options and navigate the complex healthcare insurance systems.

Despite a significant rise in operating costs, the level of funding for this program has not increased since its inception in 2012. It is anticipated that the cost of providing support will continue to increase over time. As a result, the Exchange is proposing a 15% increase in program funding. This would equal \$351,443 or approximately \$50,000 additional funding per Lead Navigator Organization. These funds would enable partners to continue employing highly skilled and experienced navigators for high quality enrollment support and outreach.

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

Funding will be utilized to maintain the extensive state-wide customer support network, that consists of 950 Navigators. The result of this increase in funding will ensure we can retain the same level of Lead Navigator Organization support that Washington has experienced for the past 10+ years. It would also ensure that Lead Navigator Organization partner networks have the capacity to reach all populations, including noncitizen, BIPOC and rural communities.

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

WAHBE has recently encouraged its Lead Navigator Organizations to expand their outreach network by partnering with additional community-based organizations. Many Lead Navigator Organizations have communicated that without additional funding, they do not have the capacity.

Not increasing the amount of funding to Lead Navigator Organizations may result in the reduction of service areas covered by the Exchange's customer support network. This could result in an overall reduction in health insurance enrollment, with communities that experience significant barriers to access impacted the most.

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

The Exchange's procured lead organization budget has remained steady since 2012.

Prior legislative funding increases for Lead Navigator Organizations have only been provided for specific pass thru purposes, but no increases have been made for the broader procured navigator services statewide.

Targeted increases have included:

- Childcare Worker Premium Assistance Program
- Confederate of Free Association (COFA)
- HBE 2023-25 Bien DP Advancing Health Equity

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 has proven effective in assisting these populations in enrolling in health care coverage.

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

The Exchange engages in meaningful dialog with multiple committees and workgroups, comprised of individuals from diverse backgrounds, devoted to making Washington Healthplanfinder an efficient website that serves the people of Washington State.

Health insurance coverage is complex, and many Washington residents prefer to seek help reviewing their coverage options and enrolling. The Exchange's Lead Navigator Organizations have become trusted, knowledgeable resources in their communities having served their local partners since 2012.

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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 950 navigators statewide.

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

The Exchange engages our community partners in several ways. Our community engagement through the Health Equity, Navigators, Producers, and Tribal Technical Advisory Committees are avenues through which the Exchange gathers information about the impact of our investments in underserved communities. The members of these committees and the leadership of our current Lead Organizations continuously share the challenges they experience due to limited financial resources. This funding increase to our Lead Organizations will support expanding resources to reach communities historically marginalized such as rural communities, immigrant communities, communities who speak languages other than English, and others.

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

The goal of the Exchange is for all Washingtonians to have full and equal access to health coverage. Funding this request will enable the Exchange to continue to support all residents of Washington.

Assumptions and Calculations

Expansion or alteration of a current program or service

This maintenance level decision package does not expand or alter the current program or services. This decision package seeks funding to cover the anticipated cost increase necessary to maintain service areas covered by the Exchange's customer support network

Detailed assumptions and calculations

The Exchange will be reprocurring its lead Organization contracts in fiscal year 2025 and anticipates the cost of providing support will increase. As a result, the Exchange is proposing a 15% increase in program funding. This would equal \$351,443 or approximately \$50,000 additional funding per Lead Navigator Organization. These funds would enable partners to continue employing highly skilled and experienced navigators for high quality enrollment support and outreach.

- No increase in Carrier Assessment is anticipated to fund this effort.
- Lead Organizations qualify for 50% federal financial participation (FFP).

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Operating Expenditures	FY 2026	FY 2027	FY 2028	FY 2029
Salaries	\$0	\$0	\$0	\$0
Benefits	\$0	\$0	\$0	\$0
Contracts	\$351,000	\$351,000	\$351,000	\$351,000
Goods and Services	\$0	\$0	\$0	\$0
Travel	\$0	\$0	\$0	\$0
Total Expenditures	\$351,000	\$351,000	\$351,000	\$351,000

Historical Funding:

The Exchange’s procured lead organization budget has remained steady since 2012. There have been legislative budgets passed where additional funds were provided to the Exchange for specific purposes, but those funds were a direct pass through to specific Lead organization and not apart of the procured services.

FY2026

- FTE = 0
- Total Funds = \$2.3 million
- Near General Fund = \$0
- Other Funds = \$2.3 million

FY2027

- FTE = 0
- Total Funds = \$2.3 million
- Near General Fund = \$0
- Other Funds = \$2.3 million

Workforce assumptions

No impact on workforce

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.”

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Performance outcomes

Performance outcomes include maintaining the service areas covered by the Exchange’s customer support network ensuring the Exchange can continue to support all residents of Washington.

Other supporting materials

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

Other Collateral Connections

Intergovernmental

Not applicable to this request.

Legal or administrative mandates

Not applicable to this request.

Changes from current law

Not applicable to this request.

State workforce impacts

Not applicable to this request.

State facilities impacts

Not applicable to this request.

Puget Sound recovery

Not applicable to 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.

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