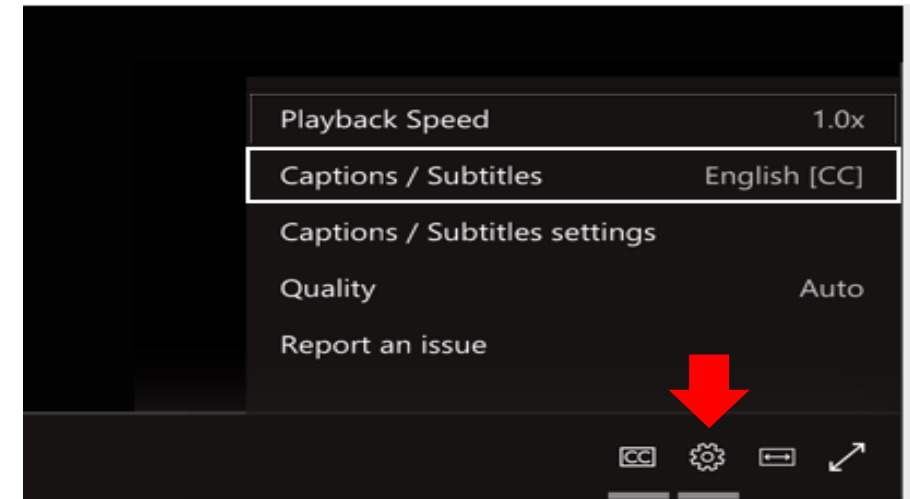
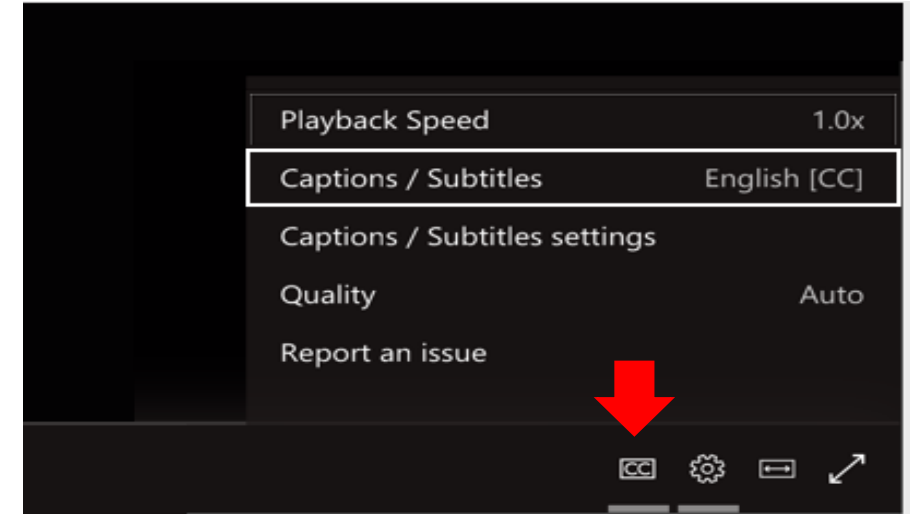


# Welcome!

Today's live meeting includes closed captions available in Chinese (Simplified), English, Korean, Russian, Spanish, Ukrainian and Vietnamese

- To turn on live captions and subtitles, select the **Captions/Subtitles On** button in your video controls.
- To change the caption language, select the Settings gear icon, then select **Captions/Subtitles Settings**, and choose the language you want.



# Materials

- Slides are available on [Section 1332 website](#)
  - Direct link: <https://www.wahbexchange.org/event/post-award-public-forum-for-washington-s-section-1332-state-inno/>
- This meeting is being recorded
  - Recording will be available on Section 1332 website and at link above.

# Your Participation

- **Please feel free to introduce yourself** by putting your name and organization in the Q&A box!
- **Purpose of today's public forum is to accept public comments on the progress of Washington's Section 1332 State Innovation Waiver.** Comments will be summarized and included in an upcoming federal report.
  - **How to submit an in-person public comment:**
    - **Please raise hand. When called on please provide your comment.**
  - **How to submit a virtual public comment:**
    - Write "public comment" in the Q&A box followed by your comment.
  - **How to submit a virtual public comment:**
    - Send an email to [WA1332@wahbexchange.org](mailto:WA1332@wahbexchange.org) with, "Annual public forum comment," in the subject line.

# Immigrant Health Coverage Annual Public Forum

Washington Health Benefit Exchange Update

April 8, 2024

# Today's Presenter

**Joan Altman**, *She/Her*

**Director of Government Affairs  
& Strategic Partnerships**

Washington Health Benefit Exchange

[joan.altman@wahbexchange.org](mailto:joan.altman@wahbexchange.org)

## Supporting Exchange Staff

**Genny Arredondo**, *She/Her*

**Associate Director of Outreach**

[Genevieve.arredondo@wahbexchange.org](mailto:Genevieve.arredondo@wahbexchange.org)

**Joanna Donbeck**, *She/Her*

**Compliance Officer**

[joanna.donbeck@wahbexchange.org](mailto:joanna.donbeck@wahbexchange.org)

**Lisa Jonson**, *She/Her*

**Immigrant Health**

**Coverage Coordinator**

[lisa.jonson@wahbexchange.org](mailto:lisa.jonson@wahbexchange.org)

# Today's Topics

**I. Waiver Background & Overview**

**II. Implementation Highlights**

**III. Initial Outcomes**

**IV. Public Comment**



# **I. Waiver Overview**

# Background on Section 1332 Waivers

- States can pursue innovative strategies to provide access to high-quality, affordable health insurance by changing or waiving parts of the Affordable Care Act (ACA).
- Section 1332 Waivers are approved in five-year increments, and the state must annually submit reporting to request pass-through and affirm state adherence to federal restrictions (guardrails).
- Under the waiver, the Exchange is also required to host an annual Post-Award Forum to accept public comment on the progress of the Section 1332 Waiver.



# Recent Legislative Directives

Cascade Care is the Exchange's primary affordability initiative, and aims to increase the availability of quality, affordable health coverage on the individual market.

Jan. '21

- Implement standard and public option plans

Jan. '23

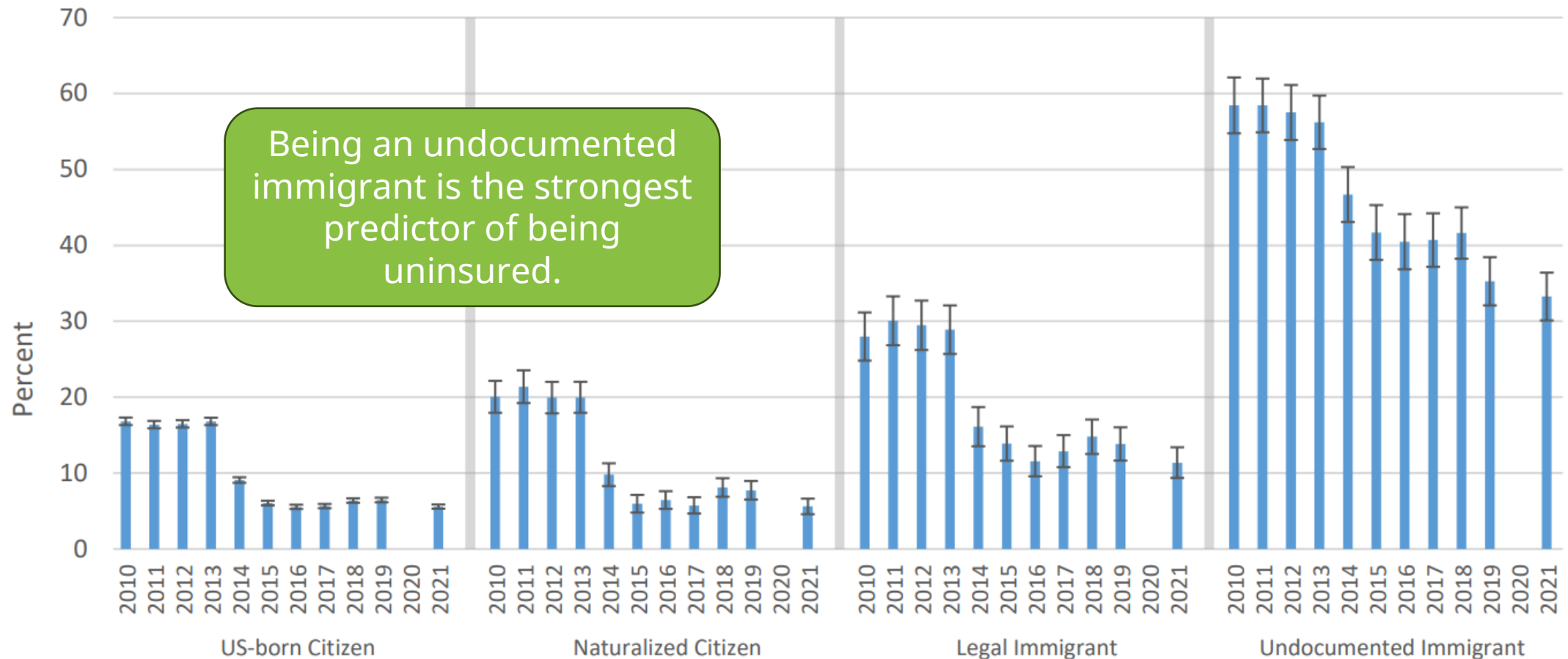
- Implement state premium subsidy

Jan. '24

- Expand populations who can shop and buy coverage via Section 1332 Waiver

# Who is Uninsured in Washington?

Percentage uninsured in population age 18-64 by immigration status: 2010-21, Washington



**Data Source:** Office of Financial Management Research Brief No. 112 (August 2023), Washington's non-citizen immigrant population continued to experience disparities in health coverage available at: <https://ofm.wa.gov/sites/default/files/public/dataresearch/researchbriefs/brief112.pdf>

# Washington's Section 1332 Waiver Application Goals

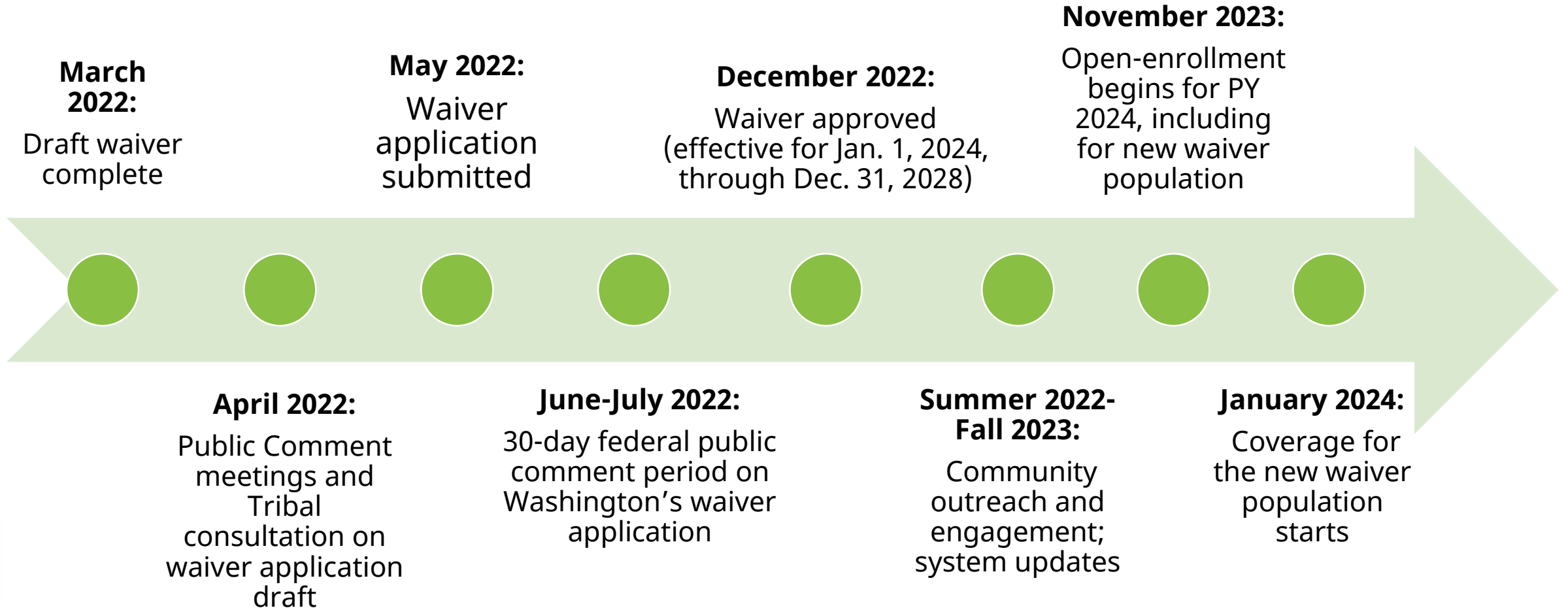
- Enable all Washingtonians to shop for health insurance through *Washington Healthplanfinder*.
- Enable all Washingtonians, regardless of immigration status, to get health and dental insurance through *Washington Healthplanfinder*, including higher value standard and public option plans.
- Enable all Washingtonians to benefit from the state premium subsidies.
- Allow families with members with different immigration statuses to purchase health insurance together.
- Maximize existing processes and procedures that keep consumer data private and secure.
- Strengthen Washington's health care sector, to the benefit of all current customers.
- Enable the state to benefit from any federal savings generated (which would further support state subsidies).

# Qualified Health and Dental Plan Expansion



- Washington applied for its first 1332 Waiver on May 13, 2022. It was approved Dec. 9, 2022, for a five-year period, for years 2024 through 2029.
- The first-in-kind waiver allows all Washington residents, regardless of immigration status, to purchase health and dental coverage through *Washington Healthplanfinder*.
- The section of the ACA preventing people who are undocumented from accessing federal premium tax credits and cost sharing reductions could not be waived.
- Additional privacy protections were negotiated.

# Section 1332 Waiver Timeline





## **II. Implementation Highlights**

# Community Outreach & Engagement

- In anticipation of the expansion, the Exchange engaged affected community members and local organizations in the year leading up to the launch, to better understand our new customers.

Listening Sessions  
(July – October 2022)

Landscape Scans  
(October 2022 – March 2023)

Educational & Outreach  
Campaign  
(March 2023 – present)



# Top Reported Access Barriers



Affordability



Mistrust of government and government websites



Health literacy & language access



# State Subsidies Support More Affordable Access

2024 Renton customer previously ineligible for QHP coverage

Public Option Silver Plan	2024 Monthly Amount
Premium	\$382
Cascade Care Savings	\$250
Net Premium	\$132

- 35-year-old customer.
- Their annual income of \$24,588 makes them eligible for state subsidies.
- Enrolled in a Coordinated Care Silver Public Option plan.



# Privacy Considerations

## **Privacy considerations were top-of-mind when the 1332 Waiver was being developed and submitted**

- 2020 WAISN health access survey, and community listening sessions conducted by Health Equity for Immigrants Campaign, found that: “distrust of healthcare system and sharing information with government, including on health coverage applications, is a barrier to accessing care.”
- State and federal public comments received during 2022 waiver submittal process echoed these concerns.
- Listening sessions and landscape scans conducted by the Exchange and community-based implementation partners in 2023 also noted mistrust of government and the need for trusted community partners to help address continued concerns.

## **Strengthening privacy protections were a key part of state negotiations with CMS and Treasury/IRS during the 1332 waiver approval process**

- Strong, first-in-kind, privacy language in federal 1332 approval/contractual documents.
- Updated federal (CMS and IRS) reporting requirements to exclude identifying information for newly eligible population.

## **In addition to negotiated federal safeguards, the Exchange have also taken steps to further protect data on the newly eligible population**

- New Exchange Immigrant Health Coverage Data Policy.
- End-to-end review of all system integrations with federal partners and insurance carriers to enhance privacy.
- Updated identity proofing policy and procedures.

# Health Literacy & Language Access

- The Exchange has been partnering with The Vida Agency, a women and minority-owned multicultural marketing firm to support education and outreach conducted by enrollment partners, community-based organizations, and other customer serving team members (call centers, etc.).
- **Materials emphasize education**
  - What is health insurance coverage and why is it important?
  - Where do you access health insurance coverage?
  - Where can you find enrollment assistance in your own language?
- **Created information in multiple languages, mediums/formats (videos, print, digital, artwork)**
- **Supported community-based outreach**
  - Additional funding provided directly to Community-Based Organizations (CBOs) to assist with outreach to impacted population.

**What is health insurance?**  
Health insurance is an agreement you make with an insurance company. The insurance company agrees to pay for some or all of your medical expenses in exchange for your monthly payment (premium).

**Copay**  
When you go to the doctor, you might pay a small fee (\$1-\$50) while your health insurance plan pays for the rest of your visit. The copay may not cover additional medical costs like tests and lab work.

**Health Insurance Example**

**What health insurance plans are available?**  
There are three levels of health insurance plans available through Washington Healthplanfinder.  
**Bronze**  
If you are healthy and don't go to the doctor often, you may qualify for a Bronze plan.

**How insu**  
You pay need he care sen to you a

**Medical Care Costs**  
Health care in the United States is expensive. The cost of care for a surprise injury, major illness, and even regular doctor visits can be hard to pay without health insurance.

**How do I sign up/enroll?**  
**Call**  
1-855-923-4633  
TTY/TDD: 1-855-627-9604  
Help in over 200 languages.  
**Visit**  
landing page url  
**Connect**  
Schedule an appointment with a trusted resource in your community.  
Find a health care navigator or broker to help you online at [wahealthplanfinder.org](http://wahealthplanfinder.org) and click on the Get Support button.

**Health Insurance Open to Everyone!**  
Everyone who lives in Washington state can buy health and dental insurance through Washington Healthplanfinder.

**All immigration statuses welcome!**  
This program is for all, regardless of documentation.

**Why buy health insurance?**  
Health insurance helps pay the cost of health care whether you use it to stay healthy or use it when you are sick.

**How much does it cost?**  
The cost of buying health insurance depends on your income, the size of your household and where you live.  
You may qualify for Cascade Care Savings, which means the state will pay for part of your health insurance. If you qualify, the amount you pay for health care out of pocket will be less.

**Medical Bill Examples**  
You get sick and need medical care. Your medical bill is \$5,000.  
The medical bill example below shows what you would pay without health insurance and with health insurance.

Without insurance example	
Medical Costs:	\$5,000
<b>Total You Will Pay:</b>	<b>\$5,000</b>

With insurance example	
Medical Costs:	\$5,000
Insurance Pays:	\$3,500
You Pay (out-of-pocket)	
Deductible:	\$1,500
Copay:	\$20
Co-insurance:	\$480
<b>Total You Will Pay:</b>	<b>\$1,500</b>

**Co-insu**  
This is th insuranc portion

**CASCADE CARE**

**washington healthplanfinder**  
100% complex owned

# Available Outreach Materials

## Frequently Asked Questions (FAQ)

**Frequently Asked Questions**

**COST OF HEALTH INSURANCE** | **CHOOSING A PLAN**

**Frequently Asked Questions**

**ENROLLMENT**

**How long will it take?**  
The application can take about 1 hour.

**Expanding Access to Health Insurance to All (including immigrants who are undocumented!)**

Starting this November, everyone who lives in Washington state will have the opportunity to buy health and dental insurance through *Washington Healthplanfinder*, regardless of immigration status.

Sign up by Dec. 15 for health insurance that begins Jan. 1, 2024.

**ELIGIBILITY, IMMIGRATION STATUS, AND SAFETY**

**Key terms**

- Premium:** Each member pays a monthly fee called a premium. The price of your premium depends on your health insurance plan.
- Deductible:** Your health insurance starts helping to pay your bills after you "meet your deductible" amount. All plans pay for preventive care before your deductible has been met. *Cascade Care* plans pay for more services before your deductible has been met. These services include:
  - Preventative care
  - Primary care doctor visit to treat illness or injury
  - Mental health services
  - Generic prescription
  - Urgent care, when you need care right away but aren't having an emergency like a heart attack.
- Co-pay and Coinsurance:** These are costs you pay when you go to the doctor. Your co-pay is a fixed amount (\$1-\$50). Your coinsurance is a percentage of the service cost. Your health insurance plan pays for the rest of your visit.

**Who is eligible?**  
If you live in the state of Washington, you can buy health insurance through *Washington Healthplanfinder*, even if you are an immigrant who is undocumented. You do not need US citizenship, a green card, or other immigration papers.

**Will getting health insurance affect my immigration status or citizenship application?**  
Getting health insurance does not affect immigration status or citizenship applications for you, your family, or anyone who lives with you.

**Will getting health insurance make me a "public charge"?**  
Applying for or receiving health insurance, and receiving financial assistance to pay for the insurance, does not make someone a "public charge". This means it won't affect immigration status or citizenship applications for you, your family, or anyone who lives with you.

**I am undocumented. Is my information safe?**  
Your safety is important to us. Your information will not be used for immigration enforcement.

Federal and state laws protect the privacy of people who apply for health insurance through *Washington Healthplanfinder*. Information about immigration status will be used only to determine eligibility for coverage and not for immigration enforcement.

**What is health insurance?**  
Health insurance is an agreement you make with an insurance company. The insurance company agrees to pay for some or all of your health care costs.

**Health Insurance Terms**  
**Premium**  
Each member pays a monthly fee called a premium. The price of your premium depends on your health insurance plan.

**What health insurance plans are available?**  
There are three levels of health insurance plans available through *Washington Healthplanfinder*: Bronze, Silver, and Gold. The amount your health insurance covers depends on the plan you choose.

**Services available before your deductible is met**  
All plans pay for preventive care before your deductible has been met. These services include:

- Preventative care
- Primary care doctor visit to treat illness or injury
- Mental health services
- Generic prescription
- Urgent care, when you need care right away but aren't having an emergency like a heart attack.

**How do I sign up?**

**Call**  
1-855-923-4633  
TTY/TDD: 1-855-627-9604  
Hours: 7:30 AM to 5:30 PM  
Help available in over 200 languages.

**Connect**  
Make an appointment with a trusted resource in your community.

**Visit**  
Find a health care navigator or broker to help you online at [wahealthplanfinder.org](http://wahealthplanfinder.org). Click on the Get Support button.

**Health Insurance Open to Everyone!**

Everyone who lives in Washington state can buy health and dental insurance through *Washington Healthplanfinder*.

All immigration statuses welcome! This program is for all, regardless of documentation.

**Your safety is important to us:**

- Getting health insurance does not affect immigration status or citizenship applications for you, your family, or anyone who lives with you.
- Your personal information is not used for immigration enforcement purposes.
- Information about your immigration status is used only to determine what health insurance plans you are eligible to buy.

## Tri-fold Brochure

## Flyer

**Opening Health Insurance to Everyone!**

**NEW! Buying health insurance is now easier for undocumented immigrants.**  
Starting this November, everyone who lives in Washington will have the ability to buy health and dental insurance through *Washington Healthplanfinder*, regardless of immigration status.

**Everyone can sign up starting Nov. 1, 2023**  
Sign up by Dec. 15th for health coverage that begins Jan. 1, 2024. Open Enrollment ends Jan. 15, 2024.

**Get help with your monthly insurance payment**  
*Discounts for low-income earners*

You might qualify for *Cascade Care Savings*, which means the state of Washington will pay for part of your health insurance. If your household income is within the ranges below, you may qualify.

\$36,450 single individual	\$49,300 family of 2	\$62,150 family of 3	\$75,000 family of 4	\$87,850 family of 5	\$100,700 family of 6
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**Your safety matters to us.**

- Enrolling does not affect immigration status or citizenship applications for you, your family, or anyone who lives with you.
- Federal and state laws protect the privacy of people who apply for health insurance through *Washington Healthplanfinder*. Information about immigration status will be used only to determine eligibility for coverage and not for immigration enforcement.

**Need help? 3 ways to get FREE assistance with enrollment**

**CALL**  
Customer Support Center  
Toll Free: 1-855-923-4633  
TTY/TDD: 1-855-627-9604  
Hours: 7:30 am to 5:30 pm  
Help is available in over 200 languages.

**VISIT**  
our website  
[Bit.ly/WaHealthplanfinder](http://Bit.ly/WaHealthplanfinder)  
or scan the QR code with your camera

**CONNECT**  
with a local professional!  
Contact me November 1 to enroll!

\*Navigators and Brokers can help you understand financial help available, answer questions about health insurance, and help you shop for plans. If you don't know whether someone is certified to assist you, call the Washington Healthplanfinder Customer Support Center at 1-855-923-4633.

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Cascade Care plans pay for more services before your deductible has been met. These services include:



Preventative care



Primary care doctor visit to treat illness or injury



Mental health services

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Available in the following languages:

- Albanian
- Amharic
- Arabic
- Burmese
- Cambodian (Khmer)
- Chinese
- Dari
- French
- Hindi
- Korean
- Laotian
- Pashto
- Portuguese
- Punjabi
- Romanian
- Russian
- Somali
- Spanish
- Swahili
- Tagalog Thai
- Tigrinya
- Ukrainian
- Vietnamese

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# Multicultural/Multilingual Media Campaign

所有移民均可购买  
健康保险  
Washington Healthplanfinder

即使是  
无证移民

1月15日  
前参保



washington healthplanfinder  
click. compare. covered.

了解详情

Mọi người ở Washington  
đều có thể mua bảo hiểm y tế tại  
Washington Healthplanfinder

Bắt đầu từ 1 tháng 11

Bất kể tình  
trạng nhập cư



washington healthplanfinder  
click. compare. covered.

Tìm hiểu thêm

Todas las personas  
en Washington  
pueden comprar un seguro médico  
en Washington Healthplanfinder

A partir del 1 de noviembre

Sin importar su  
estatus migratorio



washington healthplanfinder  
click. compare. covered.

Entérese

Все жители штата  
Washington  
могут приобрести медицинскую  
страховку через Washington  
Healthplanfinder

С 1 ноября

Независимо от  
иммиграционного статуса



washington healthplanfinder  
click. compare. covered.

Узнайте  
подробности

بإمكان كافة المهاجرين  
شراء التأمين الصحي  
من Washington Healthplanfinder  
حتى الأشخاص الذين  
لا يحملون وثائق

قم بالتسجيل بحلول  
كانون الثاني (يناير) 15



washington healthplanfinder  
click. compare. covered.

تعرف على المزيد

Усі іммігранти можуть придбати  
медичне страхування через  
Washington Healthplanfinder

Навіть  
незадокументовані особи

Зареєструйтеся  
до 15 січня



washington healthplanfinder  
click. compare. covered.

Дізнайтесь подробиці

# Statewide Certified Assister Network

- The Exchange has a robust network of trained community-based assisters who help customers select and enroll in health and dental plans through *Washington Healthplanfinder*.
- Can search online for assisters who speak preferred language.



750+ Navigators & Certified Application Counselors



90+ Tribal Assisters

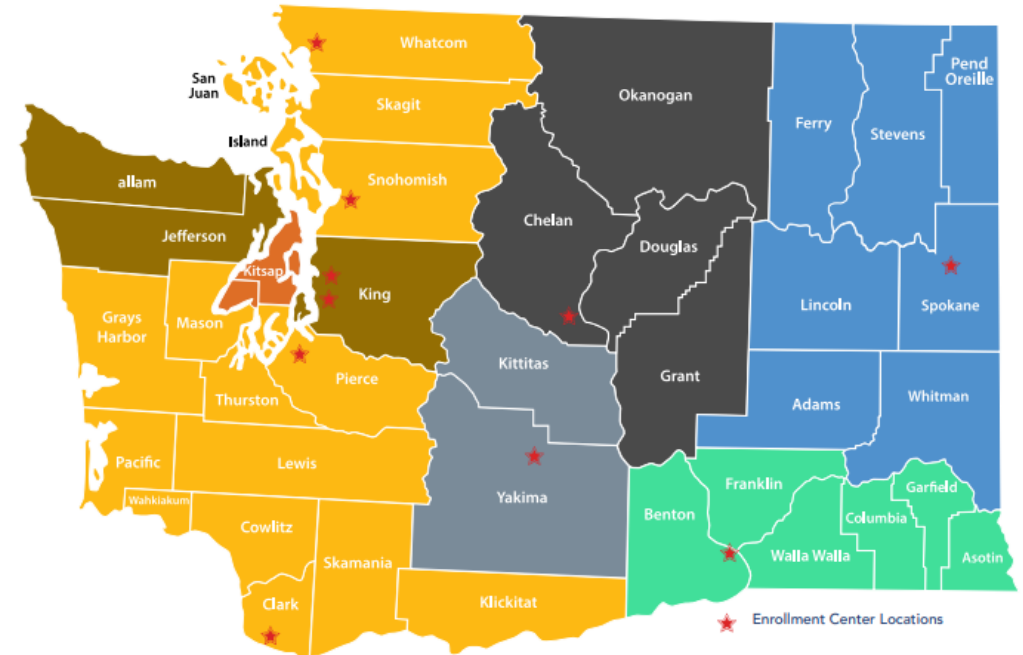


2000+ Certified Producers



10 Enrollment Centers

## LEAD ORGANIZATION SERVICE AREAS BY COUNTY



### SeaMar Community Health Clinics

Phone: 1-855-289-4503  
Email: [seamaripa@seamarchc.org](mailto:seamaripa@seamarchc.org)

### Public Health

**Seattle & King County**  
Phone: 1-800-756-5437  
Email: [CHAP@kingcounty.gov](mailto:CHAP@kingcounty.gov)

### Peninsula Community Health Services

Phone: 1-360-377-3776  
Email: [eligibility@pchweb.org](mailto:eligibility@pchweb.org)

### Tri-Cities Community Health

Phone: 1-509-543-1952  
Email: [EnrollmentHBE@mytchc.org](mailto:EnrollmentHBE@mytchc.org)

### Confluence Health/ Wenatchee Valley Hospital

Phone: 1-509-433-3383  
Email: [SM\\_CH\\_Lead\\_Org@ConfluenceHealth.org](mailto:SM_CH_Lead_Org@ConfluenceHealth.org)

### Yakima Neighborhood Health Services

Phone: 1-509-853-2377  
Email: [navigators@ynhs.org](mailto:navigators@ynhs.org)

### Better Health Together

Phone: 509-370-5605  
Email: [bhtnavigatorstaff@BetterHealthTogether.org](mailto:bhtnavigatorstaff@BetterHealthTogether.org)

# CBO Outreach Stipends

Organization	Activities	Languages Served
<b>Indian American Community Services</b>	Community Presentations; posters & fliers; Social media campaign; Newsletter campaign	Punjabi, Hindi, Telugu, Gujarati, Tamil, Malayalam, Marathi
<b>Pacific County Immigrant Support</b>	1:1 Enrollment support; Enrollment events; Community tabling events; Posters & fliers; Social media campaign; Mailchimp email campaign; Ads in Chinook Observer & Willapa Harbor Herald; Promotoras	Spanish, Laotian
<b>Pacific Islander Health Board of WA</b>	Social media campaign; FB Live with trusted community leaders; Info booths & tables at community events & festivals	Marshallese, Chuukese, Yapese, Pohnpeian, Palauan, Samoan, Fijian
<b>Mother Africa</b>	Virtual education sessions; Social media campaign; Provider outreach; Partner outreach	Swahili, Portuguese, French, Arabic, Dari, Amharic, MaiMai
<b>Empower Next Generation</b>	Tabling at community events; Bi-weekly in-person events for Immigrant Health workgroups; Weekly virtual events; email campaign; Podcast interviews in Spanish & English; Radio campaign; Partner outreach; daily PSAs; In-language videos	Mixteco Bajo; Mixteco Alto; Nahuatl, Zapoteco, Mam, Spanish



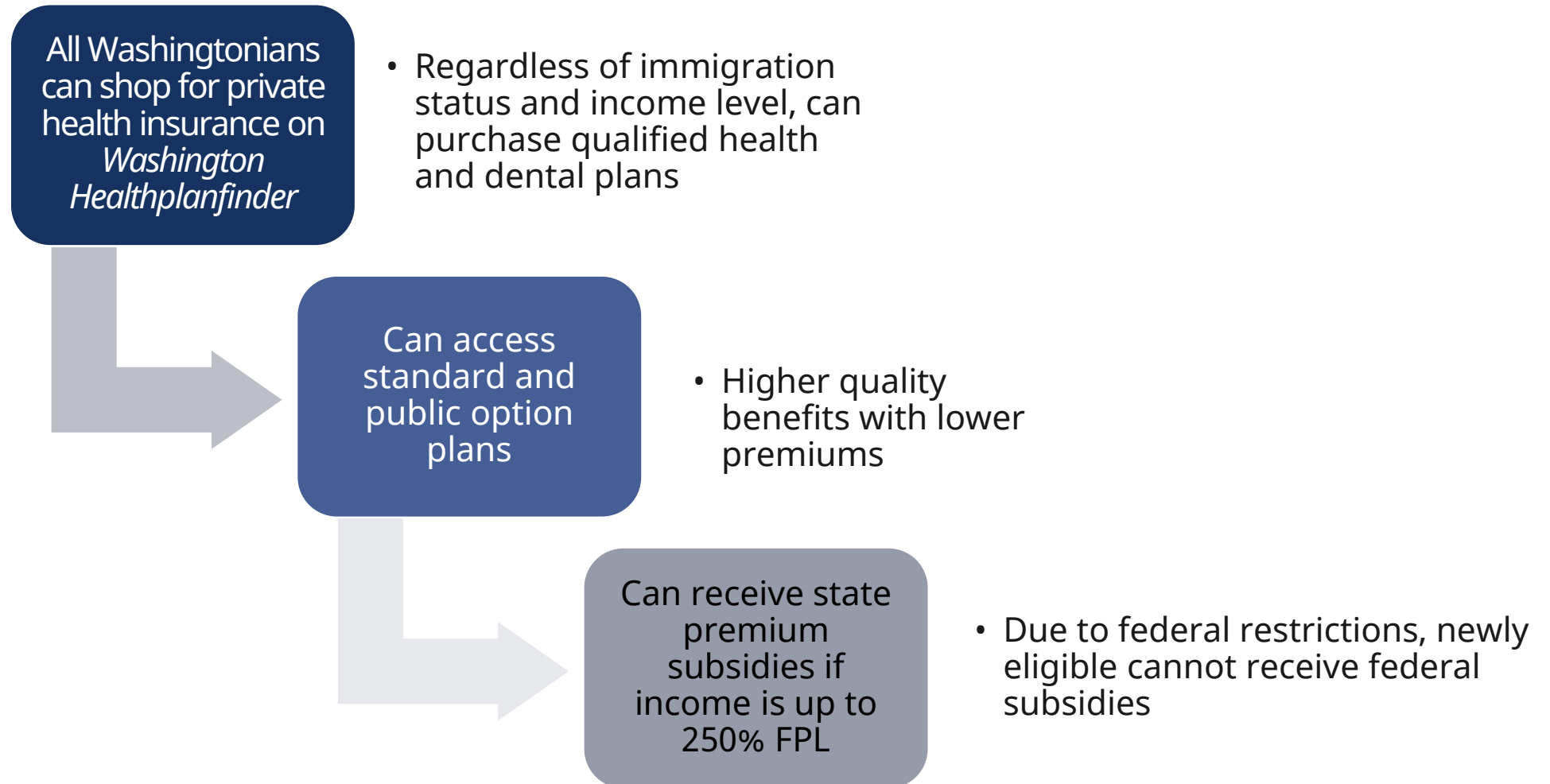
# CBO Outreach Stipends (Cont'd)

Organization	Activities	Languages Served
<b>Pierce County Project Access</b>	Social media campaign; Email campaign; Clinic & partner education; In-person outreach with partners; mobile enrollment events; Mailings to community list (6k+ reach)	Spanish, Korean, Vietnamese, Ukrainian, Tagalog, Cambodian, Swahili
<b>Latinos en Spokane</b>	Digital ads (FB, Instagram, mass emails, website updates with weekly feedback and information); Weekly radio ads; TV ads utilizing existing media relationship; Community presentations	Spanish
<b>Ireta P'urepecha</b>	Bi-weekly discussions on community online radio; Social media live videos in-language with community leaders; Community events; Fliers at community meetings	Mixteco Alto, Mixteco Bajo, P'urepecha, Triqui, Kichwa, Zapoteco, Yucateco, Mam, Spanish
<b>Haitian Community Development of PNW</b>	Flier distribution at community events; Community forums; Social media campaign; Social media videos with community members	Haitian Creole, French



# **III. Initial Outcomes**

# New QHP/QDP Expansion – Started Nov. 1, 2023, for 2024 coverage



# QHP Expansion Launch Toplines – Enrollment

- ~**100k** uninsured people who are undocumented in Washington state.
- ~**24k** have applied for health coverage under the 1332 Waiver since Nov. 1, 2023 (start of open enrollment for 2024).
- ~**2,200** signed-up for health coverage.
  - ~90% are receiving state premium subsidies; affordability challenges remain.
  - Average monthly net premium (after state premiums applied) is \$210.

**Enroll anytime and save more with Cascade Care Savings**


A special enrollment period and savings are available for eligible individuals and families earning up to 250% of the federal poverty level (FPL) with Cascade Care Savings.

For households up to 250% FPL (Use the table below to see if you qualify)

Save even more with Cascade Care Savings, a state subsidy that lowers your monthly costs

More covered services with lower out-of-pocket expenses

Only available on Washington Healthplanfinder



**What is Cascade Care Savings?**

Cascade Care Savings is a state subsidy that can help lower your monthly cost of health insurance. Those that qualify, are able to enroll in a health plan year round. To be eligible for these savings, you must select a Cascade Care Silver or Gold plan.


Cascade Care Plans are offered by all carriers in all Washington counties.

**Does your income qualify you for Cascade Care Savings?**

The table on the right provides the maximum amount a household can earn to qualify for the Cascade Care Savings subsidy.

Persons in family/household	Income per month	Income per year
1	\$3,038	\$36,450
2	\$4,108	\$49,300
3	\$5,179	\$62,150
4	\$6,250	\$75,000
5	\$7,321	\$87,850
6	\$8,392	\$100,700
7	\$9,463	\$113,550
8	\$10,533	\$126,400

*\*For families/households with more than eight persons, add an additional \$12,850 per person/year. (This table is applicable for the 2024 plan year and is updated yearly.)*

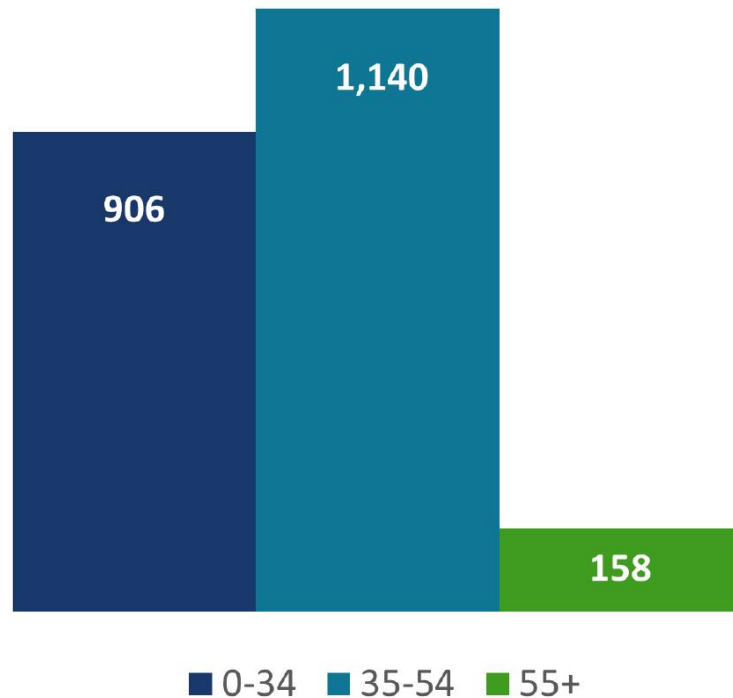
 Phone: 1-855-923-4633  
 TTY/TDD: 1-855-627-9604

Visit our website at [wahealthplanfinder.org](http://wahealthplanfinder.org)

# QHP Expansion Launch Toplines - Age

Customers signing up under the 1332 Waiver (IHC customers) are significantly younger than the ages of those on the Exchange as a whole — 93% are under the age of 55, compared to 69% of the general QHP population.

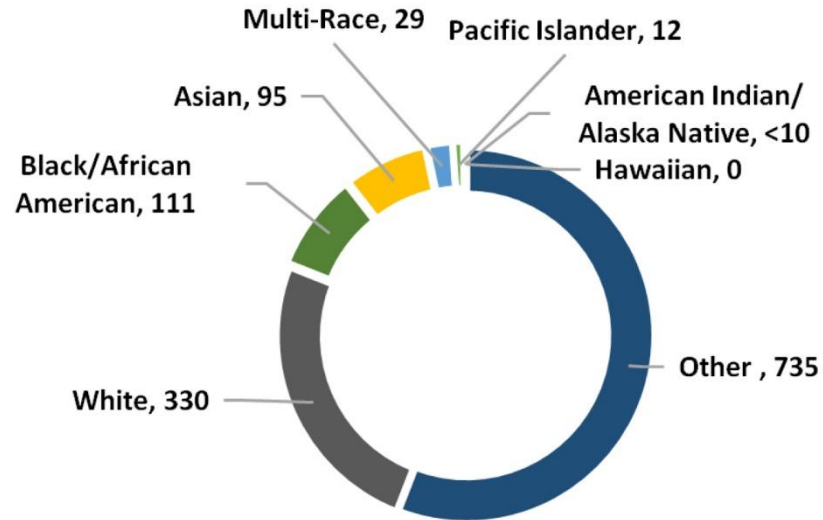
IHC customers by age



Age Group	IHC Customers	Existing QHP
0-34	41%	33%
35-54	52%	36%
55+	7%	31%
Total	100%	100%

# QHP Expansion Launch Toplines – Race & Ethnicity

IHC customers by race



Race	IHC Customers	Existing QHP
American Indian/Alaska Native	0%	1%
Asian	7%	18%
Black/African American	8%	4%
Hawaiian	0%	0%
Multi-Race	4%	1%
Other	55%	5%
Pacific Islander	1%	1%
White	25%	70%

Among customers who reported race – 75% of the waiver population identified as non-white, compared to 30% of overall QHP customers.

IHC customers by ethnicity



Ethnicity	IHC Customers	Existing QHP
Hispanic	79%	14%
Not Hispanic	21%	86%

Among customers who reported ethnicity – 79% of the waiver population identified as Hispanic, compared to 14% of overall QHP customers.

## QHP Expansion Launch Toplines – Assistance

**67% partnered with a navigator and/or broker to help them enroll**

IHC customers by partnership status

Assister Type	IHC Customers	Percent
Navigator	1017	46%
Broker	341	15%
Navigator & Broker	128	6%
Neither	719	33%
Total	2205	100%

# Still Time to Create an Account and Sign-Up

- Can create an account in *Washington Healthplanfinder* at anytime (without signing up for coverage)
- Most sign-up activity occurs during the annual open-enrollment period (Nov. 1 – Jan. 15)
- Certain life events and circumstances open special-enrollment periods (SEPs), that can be used get coverage outside of open-enrollment.
  - For example, people who qualify for the state premium subsidy (up to 250% FPL), who are not already enrolled in a silver or gold cascade care plan, can enroll using the *Cascade Care Savings SEP*
  - Individuals can visit the website or contact local assister or the Customer Support Center to see if they qualify for a special enrollment period.





# For More Information

- 1332 Waiver Website: <https://www.wahbexchange.org/about-the-exchange/what-is-the-exchange/legislation/1332-waiver-information/>
  - Includes application and state public comment related materials
- Federal 1332 Waiver Website: <https://www.cms.gov/marketplace/states/section-1332-state-innovation-waivers>
  - Includes a fact sheet, Washington approval documents, and federal public comments
- Immigrant Health Expansion Partner Toolkit: <https://www.wahbexchange.org/partners/partners-toolkit/immigrant-health-coverage/>
  - Includes images, print, digital, and translated outreach materials
- Expansion Data: [Immigrant Health Coverage: Qualified Health Plan Expansion Data Snapshot \(February 2024\)](#)

# Next Steps

- Successful launch
- Continuing to engage impacted communities (ongoing special enrollment opportunities; lessons learned)
- Preparing for upcoming Medicaid expansion (for up to 138% FPL)



Nov. 1, 2023



July 1, 2024



# **IV. Public Comment**

# Public Comment

**Purpose of today's public forum is to accept public comments on the progress of Washington's Section 1332 State Innovation Waiver.**

## **How to submit optional public comment**

- **In-person:**
  - Please raise hand. When called on please provide your comment.
- **Virtually:**
  - Write "public comment" in the Q&A box followed by your comment.
- **Over Email:**
  - Send an email with your comment to [WA1332@wahbexchange.org](mailto:WA1332@wahbexchange.org) with "annual public forum comment" in the subject line.



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