



Medicaid Redeterminations

Project Update

Board Operations Committee | May 14, 2024

Your Presenters



Christy Bezanson (She/Her)

WAHBE Associate Director-Operations,
Eligibility, and Enrollment

Christine.Bezanson@wahbexchange.org



Spencer Budd (He/Him)

WAHBE Senior Policy Analyst

Spencer.Budd@wahbexchange.org

WAHBE Medicaid Redeterminations Approach

Goal:

- ▶ Keep Eligible Customers Covered

What is behind our success?



Factor #1

Integrated Platform for Apple Health and QHP



Factor #2

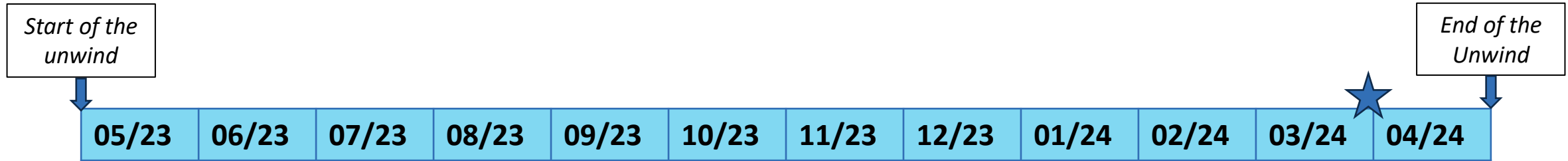
QHPs are affordable due to federal and state subsidies



Factor #3

Robust outreach and marketing efforts

Progress Snapshot



From April 1, 2023 to March 31, 2024:

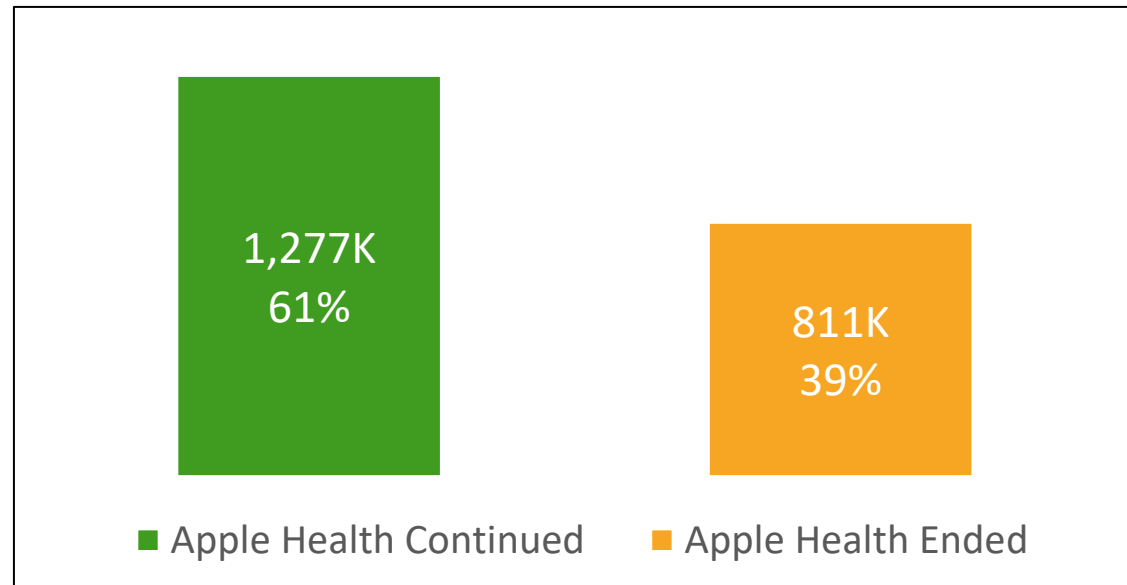
2,088,000 total Apple Health customers had their eligibility redetermined:

- **1,277,000** (61%) remained on Apple Health;
- **811,000** (39%) customers had their Apple Health coverage end.

Sources: * HCA CMS Unwinding Report.

Other data from HCA's [Continuous enrollment unwind data](#).

Apple Health Redeterminations: Cumulative from April 1, 2023 – March 31, 2024



Data available through 3/31/24

Progress Snapshot

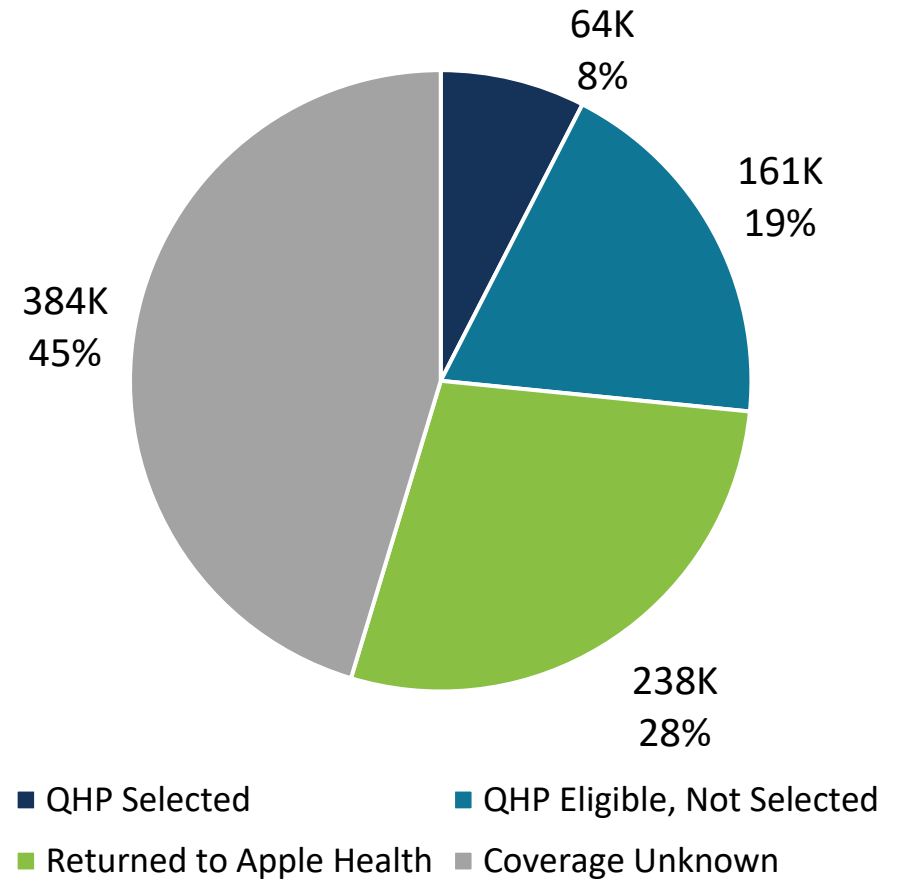
Washington Health Benefit Exchange (Exchange) is monitoring how many customers who lose Apple Health regain coverage through *Washington Healthplanfinder*.

So far:

- **238,000** (28%) returned to Apple Health.
- **64,000** (8%) have selected a Qualified Health Plan.
- **161,000** (19%) are eligible for QHP coverage but have not selected a plan.
- **384,000** (45%) are not receiving coverage through *Washington Healthplanfinder* (may be receiving coverage from an employer, a family member, Medicare, etc.).

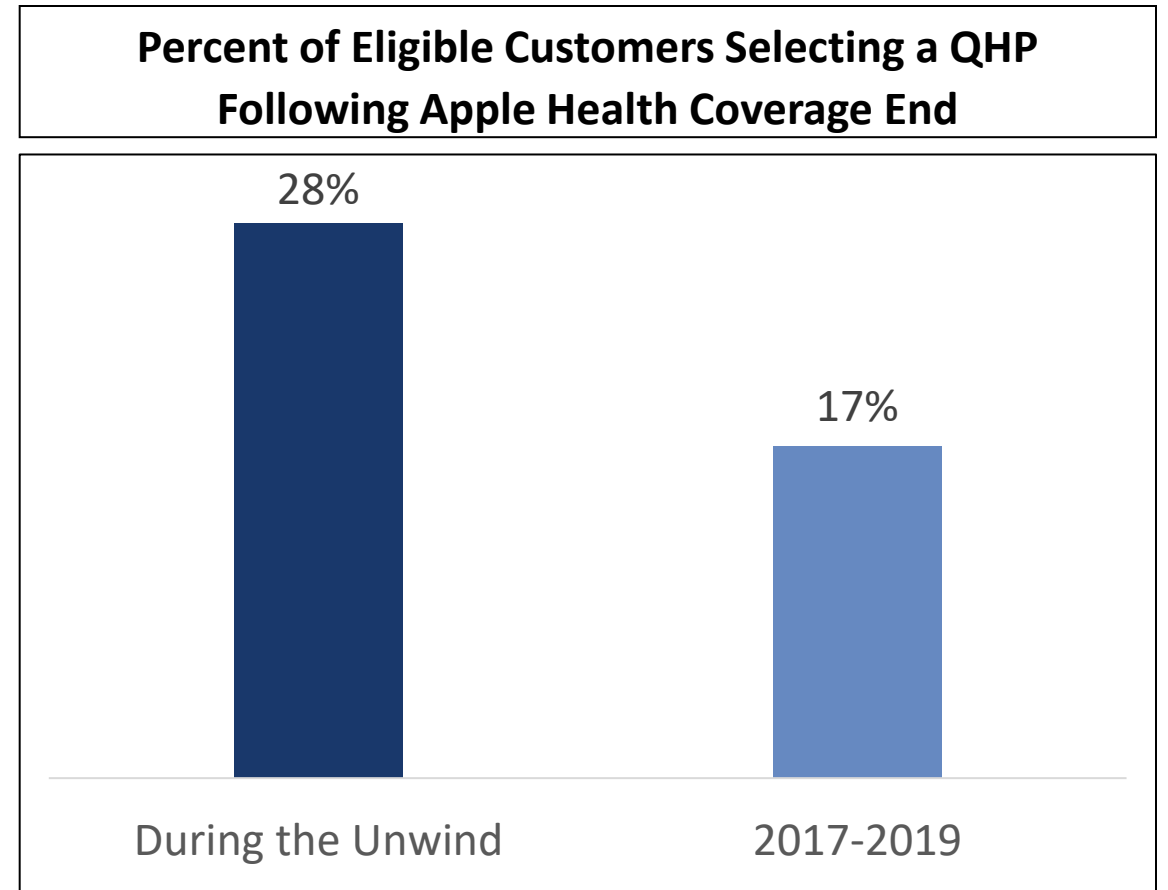
Source: *Washington Healthplanfinder, as of April 24, 2024. Includes MAGI Medicaid only. Reflects closures as of the end of each month.*

Coverage Transitions Following Loss of Apple Health: Cumulative April 2023 – March 2024



Data Highlight #1: Historically High Conversion Rate

- The percentage of eligible customers selecting a QHP following the end of their Apple Health coverage is nearly 65% higher than in years prior to the start of the public health emergency (an increase from 17% to 28%).





Jim's Journey: Coverage Transitions and Enrollment Options



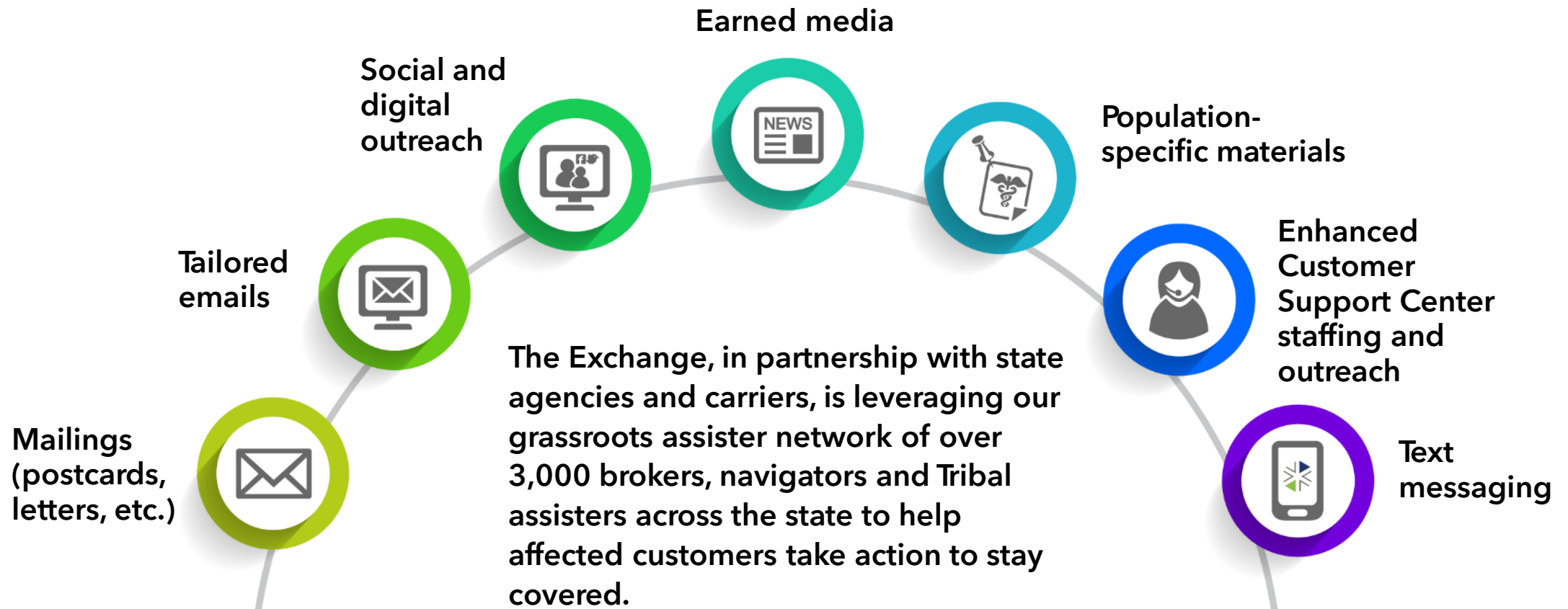
Jim enrolled in Washington Apple Health during the pandemic. After his income was updated, he was no longer eligible for WAH, but was eligible to purchase a Qualified Health Plan (QHP) and Qualified Dental Plan (QDP).

After selecting his plan, Jim realized that his providers weren't in network for the plan he picked!

Jim called our Customer Support Center for help. While they are not able to open a Special Enrollment Period, they were able to send a ticket to our Enrollment team to assist.

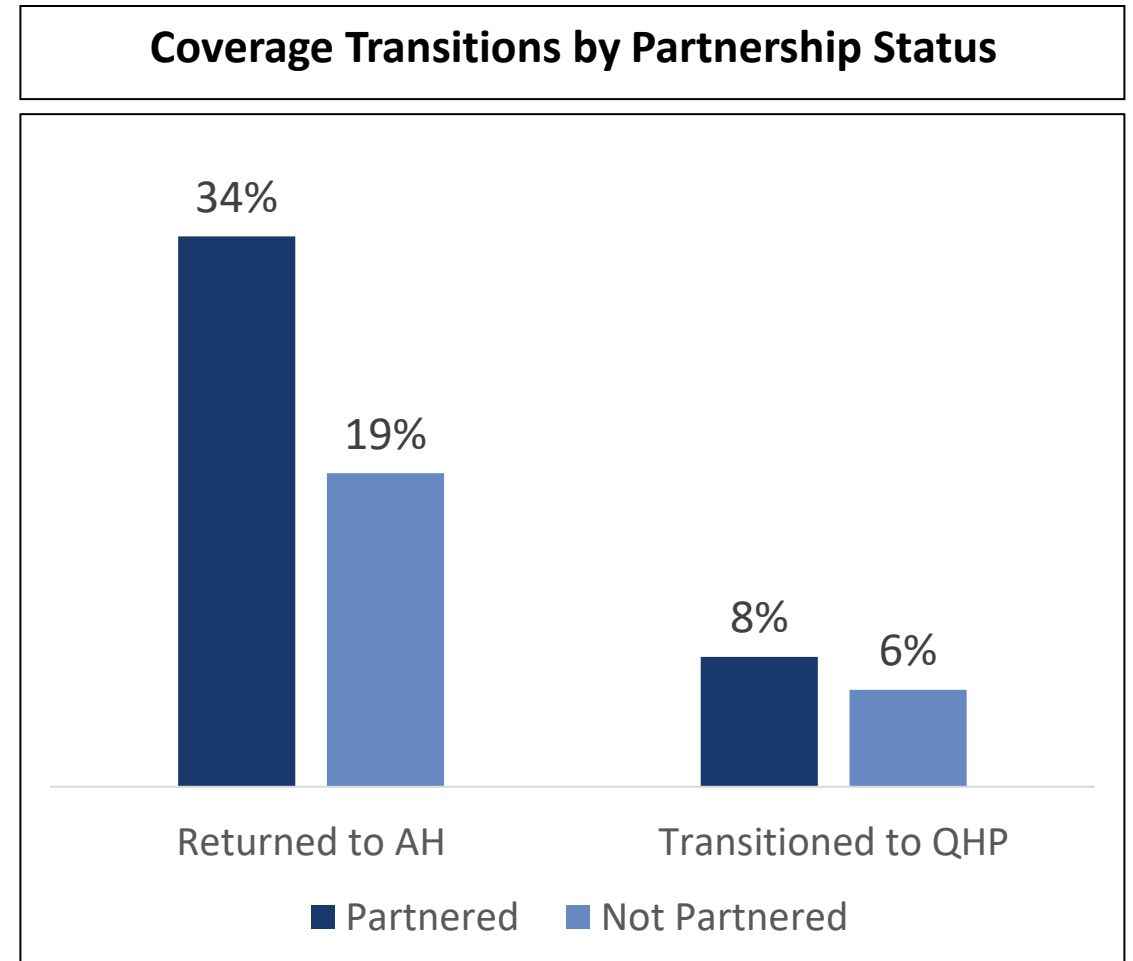
Elisabeth, the Enrollment Analyst was able to review Jim's application. She found that he was eligible for a Special Enrollment Period. She was also able to take actions in the system so that Jim could go into the system to select the plan he needed. In fact, Jim made his request in enough time that Elisabeth was able to cancel his originally selected coverage, communicate with the Carrier Partner and get his new coverage start with the same date as his old coverage.

Outreach: utilizing multiple modalities



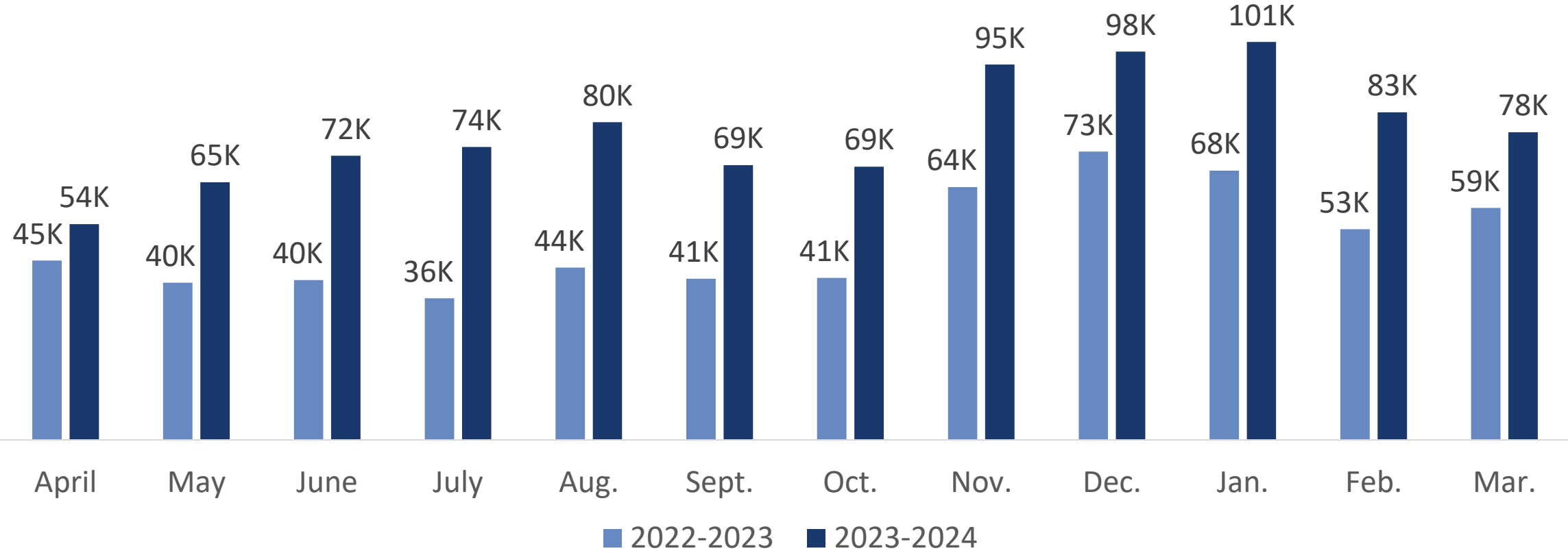
Data Highlight #2: Trained Assisters

- Navigators and brokers greatly contribute to helping individuals and families stay covered.
- About a third (32%) of individuals losing Apple Health coverage are partnered to a trained assister.
- Among former Apple Health customers partnered to an assister, 42% either returned to Apple Health or transitioned to a QHP:
- Among former Apple Health customers not partnered to an assister, only 26% either returned to Apple Health or transitioned to a QHP.

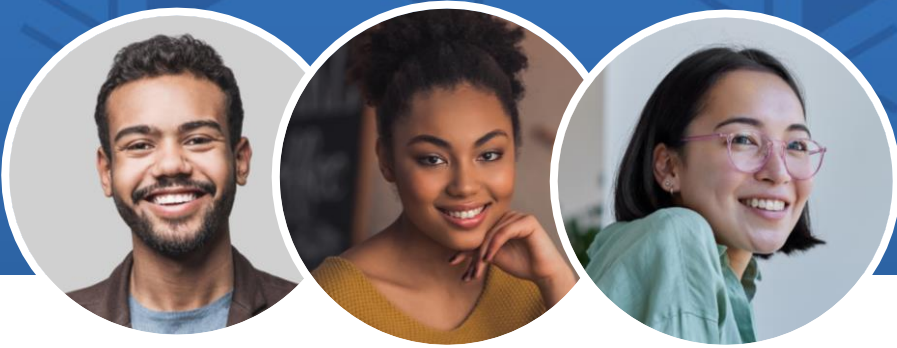


Data Highlight #3: Customer Support Center

- The customer support center has handled 56% more calls since the start of the unwind compared to the same period in the year prior.



Customer Support Center Staff: Serving Customers in Many Languages



Gabi: Because I spoke to the customer in their language, they were able to understand that although they were not eligible for WAH, they could find a QHP they could afford. I helped them choose a plan. They thanked me for explaining everything to them in a way that made sense.



Olivia: A customer called in on the Russian queue. Her husband had just been diagnosed with cancer. They also had just lost health coverage. I was able to complete the renewal for WAH. The customer was extremely grateful and relieved. I was happy I was able to explain everything to her in Russian and reassure her.



Elena: I had several nice calls, where the customer blessed me at the end of the call and thanked me for a job well done. They appreciate being able to speak to someone in Spanish.

We Continue to Support Customers

- Returning to our regular processes
- Leveraging our integrated (QHP and WAH) platform
- Continuing to create pathways to coverage
 - Extended Special Enrollment Periods
 - Maximizing federal and state subsidies
- Sending weekly emails reminders
- Supporting customers through our CSC, account worker, and assister channels
- Utilizing a new database and reporting capability to help us continue to assess how best to support customers beyond the unwind



Marla's Journey: Employer Appeal and Enrollment Options



Marla had been enrolled in Washington Apple Health. When it was time to renew, she was determined ineligible for Apple Health, but eligible for a Qualified Health Plan with federal tax credit. She chose a plan and enrolled.

The *Healthplanfinder* sent notice to her employer that she enrolled in coverage with tax credit.

Marla's employer filed an appeal disputing her eligibility for tax credit.

Marla's employer provided documents showing that they offered affordable, ACA-compliant coverage and Marla waived it. The appeal was granted; Marla lost her tax credit eligibility.

Kelly, the Appeals Specialist, followed up with Marla. Marla acknowledged that her employer offered coverage but said she waived it because she had Apple Health. Marla didn't know that Loss of Coverage was a qualifying event that would have allowed her to enroll at work. Kelly explained that Marla could keep her QHP coverage, but she would have to pay the full cost of premiums. Marla will work with her employer to see about enrolling in her employer's coverage.

Questions?

Thank you!