



**Washington Health Benefit Exchange Board
Meeting Minutes
Thursday, January 25, 2024
9:00 a.m. – 12:00 p.m.
Insurance Building
302 Sid Synder Ave SW Olympia, WA 98501, Conference Room 400
and by Teleconference and Webinar**

Board Members Present:

Monica McLemore, Chair
David Frockt
April E. Lynne
Mabel Bodell, MD
Hiroshi Nakano

John Schapman
Leonard Sorrin
Director Sue Birch
Todd Dixon *on behalf of Commissioner Mike Kreidler*

Washington Health Benefit Exchange (WAHBE) Staff Present:

Ingrid Ulrey, Chief Executive Officer
Jim Crawford, Chief Financial Officer
Leah Hole-Marshall, General Counsel &
Chief Strategist
Carla Reyes, Chief Operating Officer
Tara Lee, Chief Communications Officer
David Sorrell, Chief Information Officer

Wynne McHale, Chief of Staff
Joan Altman, Director of Government Affairs &
Strategic Partnerships
Laura Kate Zaichkin, Senior Policy Advisor
Spring Tudich, Call Center Manager
Jeramie Del Rosario, Board Coordinator
Carly Christiansen, Executive Assistant

Welcome and Introductions – Monica McLemore, Chair

Ingrid Ulrey introduced the Exchange Board’s new Board Chair, Dr. Monica McLemore, and provided a brief overview of her background and expressed her gratitude for her willingness to join the Exchange Board. Dr. McLemore expressed her enthusiasm for joining the Exchange Board and her gratitude to staff for her welcome and orientation.

Dr. McLemore called the meeting to order at 9:07am and requested Leah Hole-Marshall to conduct roll call.

Key Message for Day – Ingrid Ulrey, Chief Executive Officer

Ingrid reviewed the agenda and highlighted several key areas of Exchange work, including the record-high enrollment of 273,000 people, progress on Medicaid renewals, and new enrollment opportunities regardless of citizenship status. Ingrid noted that legislative priorities were focused on Cascade Care Savings, addressing funding issues in plan year 2025, and policy asks such as simplifying plan choice through standardization. Director Sue Birch highlighted some of the difficulties around the expansion of Washington Apple Health (WAH) to immigrants and around Medicaid redeterminations.

State Partner Panel: Priorities for 2024 Legislative Session – Facilitator: Joan Altman, Director of Government Affairs & Strategic Partnerships; Jane Beyer, Senior Health Policy Advisor, Office of the Insurance Commissioner; Evan Klein, Special Assistant, Legislative & Policy Affairs, Health Care Authority; Rich Pannkuk, Assistant Secretary, Facilities, Finance, and Analytics, Department of Social and Health Services; Jon Noski, Senior Director of Legislative Affairs, Department of Social and Health Services

Joan Altman acknowledged and thanked the panelists for their time and partnership on shared legislative priorities, particularly in equity, access to coverage, and affordability. Panelists walked through each of their agency’s legislative priorities such as ground ambulance balance billing and addressing noncompetitive clauses in health carrier-provider contracts. Updates on the progress of bills were provided, along with anticipated actions in upcoming committee hearings.

Governor’s Office Priorities – Molly Voris, Senior Policy Advisory for Public Health & Health Care and Special Advisor for Pandemic & Health Response, Governor’s Office

Molly Voris began by noting this was the last year in Governor Inslee’s last term as Governor and is consequently trying to make a push for as much as he can accomplish before he leaves. Molly highlighted some of the health care related issues that the Governor is focused on including funding community based behavioral health services and for in-state inpatient facilities and focusing reproductive freedom. Molly spoke to efforts to partner with legislators on addressing the underlying costs of care, better outcomes for those giving birth and addressing infant mortality issues.

Molly congratulated the Exchange on its record enrollment numbers and encouraged the ongoing partnership with other state agencies in its work on Health and Human Services Coalition topics. Molly noted that the continued increase in enrollment in standard plan and public option plans has been a compelling argument that speaks to the success of Cascade Care and especially when partnering with the Exchange on passing its Standard Plan bill. Board Members engaged in discussion around the learnings since the start of Cascade Care, the difficulty in communicating with legislators on a complicated topic, and some of the arguments on the Standard Plan bill.

Public Comment

Dr. McLemore called for public comment. No public comment was provided.

Open Enrollment Customer Impact Panel – Carla Reyes, Chief Operating Officer; Spring Tudich, Call Center Manager

Carla Reyes provided an introduction to the customer impact panel and highlighted how the work to keep people covered through Medicaid redeterminations was part of the same work that went into enrolling customers during open enrollment (OE). Carla noted that Medicaid redeterminations and the expansion of qualified health plans to immigrant customers were largely impactful on the Exchange’s record enrollment numbers. Carla also noted that in the previous Board meeting, Exchange staff had dived into some of the work that goes into the



preparation for open enrollment and that today Spring Tudich would be highlighting the ‘Why’ – the Exchange customer – and what their experience was like during this year’s OE.

Spring Tudich shared several stories of actual Exchange customers and their experience signing up for health care on *Washington Healthplanfinder*. The stories highlighted the Exchange’s extended customer support center hours, chat help options that helped a customer select their plan, and the positive impact of the expansion of qualified health plans (QHP) to customers without immigration status on families.

Immigrant Health Coverage – Wynne McHale, Chief of Staff

Wynne McHale provided customer stories shared through the Exchange’s Navigator and Broker networks. Wynne’s stories focused on the customers being able to cover their medical expenses because they had health insurance and the impact that made on their families and their lives. Examples included a customer’s joy at being able to see a primary care provider for \$10, a customer being able to obtain eye surgery without the burden of trying to cover the costs entirely on their own, and a mixed immigration status household that were able to enroll on one application in a plan with a \$0 premium. Dr. McLemore thanked staff for sharing the impactful stories and noted her interest in visiting the Exchange’s customer support center.

Affordability Panel – Leah Hole-Marshall - General Counsel & Chief Strategist; Emily Brice, Deputy Director Northwest Health Law Advocates; Bill Kramer, Senior Health Policy Advisor, Purchasers Business Group on Health

Leah Hole-Marshall provided an introduction of the affordability panel and noted that it represented both customer and purchaser advocates, who help to join their voices in addressing the costs of care. Leah noted that the panel would focus on the momentum on health care affordability.

Bill Kramer began by briefly providing an overview of the Purchaser Business Group for Health and the different employer groups and public agencies that were members and highlighted their commit to health care affordability and the improvement of health quality and health equity.

Emily Brice provided a overview of the Northwest Health Law Advocates and their commitment to improving access to health care, addressing health care affordability and health equity. Emily noted recent efforts of a new effort called Fair Health Prices Washington that brings together advocates, patients, workers and employers to address the root causes of affordability with data driven solutions. Emily provided an overview of proposed legislation to drive affordability in 2023 and provided an update on 2024 proposed legislation.

Board Member discussion touched on the Universal Health Care Commission’s efforts to address affordability, hospital consolidation on access to health care, the reform of purchaser markets and of certificates of need.

Exchange Legislative Priorities – Joan Altman, Director of Government Affairs & Strategic Partnerships, Jim Crawford, Chief Financial Officer; Laura Kate Zaichkin, Senior Policy Advisor

Joan Altman provided an overview of the Exchange’s 2024 legislative priorities. Joan began by providing a brief update on the Exchange’s Standard Plan bill and an snapshot of where the legislative session is currently. Joan highlighted the Exchange’s general budget priorities to address health care equity, simply plan choice, drive affordability and maintain *Washington Healthplanfinder*.

Jim Crawford provided a deeper dive into the Exchange’s budget priorities and walked through each of the Exchange’s budget requests. Jim provided insight into the Exchange’s efforts work with the legislature to fund the Exchange’s requests and some of the concerns and legislative context that affected the Exchange’s asks.

Laura Kate Zaichkin presented on the Exchange’s bill on standard plans and provided context on the Exchange’s movement to standard plans. Laura Kate noted the stability of the Exchange market and the expectation that stability would continue if only standard plans were offered. Laura Kate noted that nearly 70% of Exchange enrollees were enrolled in standard plans and that in 32 out of 39 counties the lowest premium plan offered was a standard plan.

Laura Kate provided an example of the complicated choice customers face when choosing a health care plan, especially when they face having to choose from many similar looking plans, and how that could potentially affect their ability to discern a plan that would meet their needs at a lower cost than other available plans. Laura Kate noted that the Exchange’s standard plan bill would help customers with plan choice across carriers, and increase access to care through lower out of pocket costs.

Joan Altman walked through policy level legislative priorities including supporting improvements to the Health Care Cost Transparency Board and ending balance billing and establishing a default out-of-network for ground ambulance services. Joan also spoke to the Exchange’s unique voice and perspective in addressing rising health care costs as the Exchange helped to advocate for other cost-of-care legislation.

Closing Remarks & Adjournment

Dr. McLemore gave closing remarks and announced the appointment of Dr. Janice Green to the Exchange Board, and expressed her enthusiasm to have her on the Board. Ingrid Ulrey provided a quick summary of the highlights of the meeting. Dr. McLemore adjourned the meeting at 12:43pm.