

Business Portfolio Impacts & Opportunities

Challenge: Federal action introduces barriers for *Washington Healthplanfinder* customers to get and stay enrolled in health coverage. With up to 450,000 Washingtonians estimated to lose Apple Health and Exchange coverage before 2029, Washington's historically low uninsurance rate may climb into the double digits. This has direct impact on our customers and broad impacts on the health care ecosystem, including increased charity care and medical debt, health care provider sustainability, and costs and access for other purchasers.

Opportunity for Discussion:

Partner with other entities to keep Washingtonians covered.

In fulfilling its mission to provide undeniable value to the health care community, the Exchange is engaged in a variety of current and emerging efforts to get and keep Washingtonians covered: health plan access assistance for striking workers, Tribal sponsorships, Immigrant Health Coverage program, financial eligibility determinations for the non-MAGI population, and facilitated enrollment between Apple Health and QHP. These are in addition to past efforts such as SHOP and child care worker premium sponsorship.

The Exchange Board and partners have expressed interest in filling coverage gaps for employees of small businesses, rural residents, and other groups vulnerable to uninsurance—in current state and driven by federal changes. Maturing the Exchange's sponsorship program or pursuing opportunities to connect enrollees with “employer-like benefits” such as HSAs are opportunities to lean into public-private partnerships to keep people covered, while also prioritizing the Exchange market risk pool and viability.

What principles should guide Exchange positioning and priorities within the broader health coverage market?

Background & Context: The focus on partnership opportunities and sponsorship is based on Exchange Board and committee feedback.

- The Exchange Board has discussed and supported a variety of strategies to enhance value for currently eligible populations and to expand its business portfolio. Exchange Board members shared in pre-retreat Clarity Consulting interviews they would like the Exchange to focus on the small employer marketplace, vulnerable groups amid political shifts, and broader outreach as growth and impact areas. Board members also prioritized protecting existing coverage gains first.
- Members of Exchange committees highlighted the following opportunities:
 - Many are interested in opportunities to leverage the Exchange sponsorship program to broaden the pool of entities subsidizing health coverage on Exchange, particularly for those not eligible for federal subsidies and in an environment where the sustainability of state premium subsidies is unclear. The Exchange has broad authority to set sponsorship policy, and resources would need to be invested in strategy, outreach and support for potential sponsors and/or philanthropy, and creating capability for partial premium payment.

- More people enrolled in Exchange coverage would stabilize the risk pool and could increase affordability. Exchange should aim to keep existing customers and consider opportunities to attract new populations.
- Smoothing out the coverage experience across payers requires attention to continuity of provider networks and out-of-pocket costs.