

# **Navigator & Certified Application Counselor Technical Advisory Committee**

January 17, 2024

# Navigator & CAC Technical Advisory Committee Charter

The purpose of the Navigator & Certified Application Counselors TAC is to provide an opportunity for Exchange staff to utilize the expertise of its members to provide feedback and input on various policies, initiatives and strategies; and for TAC members to have a voice in the development of the Exchange as it seeks to meet its mission.

Members of the Navigator & Certified Application Counselors Program TAC provide expertise, experience and professional perspectives related to enrolling customers in *Washington Healthplanfinder*. Using the Exchange's Mission and the Exchange Board's Equity Statement as guides, TAC members shall deliberate and provide comments to staff and the to the Exchange Board, as requested.

[Full Charter and Guiding Principles](#)

This is a public meeting. There will be time at the end of the meeting for public comment.

# Agenda

Open Enrollment 11 Update

Immigrant Health Coverage Update

Additional Updates

Adjourn



# **Open Enrollment 11**

# Open Enrollment 11 Numbers

**272,000**

Qualified Health  
Plan Enrollments

*A new historic  
enrollment high!*

**40%**

The number of  
new customers  
is 40% higher  
than 2023

**93,000**

Customers  
receiving  
Cascade Care  
Savings

**80%**

Subsidized  
Customers

*More than ever  
before!*

Data as of week ending 1/12/23

# Direct Email Communications

## Enrollment is still open!

Shop health and dental plans for 2024 today!


Open enrollment continues! Now until the end of the year, you can shop for, select, or renew health and dental plans. Don't forget! You must enroll by January 15 at 11:59 p.m. for your new plan to start February 1.

[Shop Plans](#)



## Don't Miss Out on Savings!

You may be missing out on savings through tax credits!



## No longer on Washington Apple Health (Medicaid)?

You or someone in your household have limited time to get back on Apple Health or sign up for a new plan through Washington Healthplanfinder.

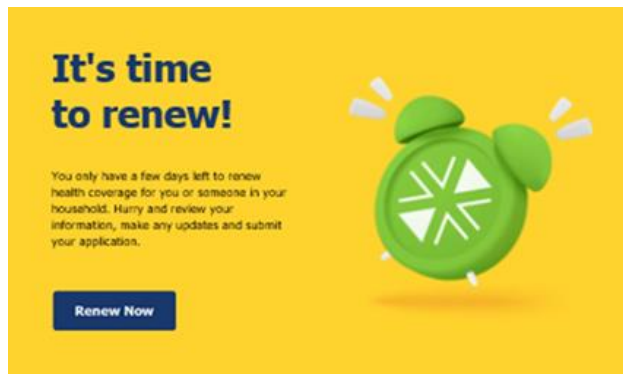
[Sign In](#)



## It's time to renew!

You only have a few days left to renew health coverage for you or someone in your household. Hurry and review your information, make any updates and submit your application.

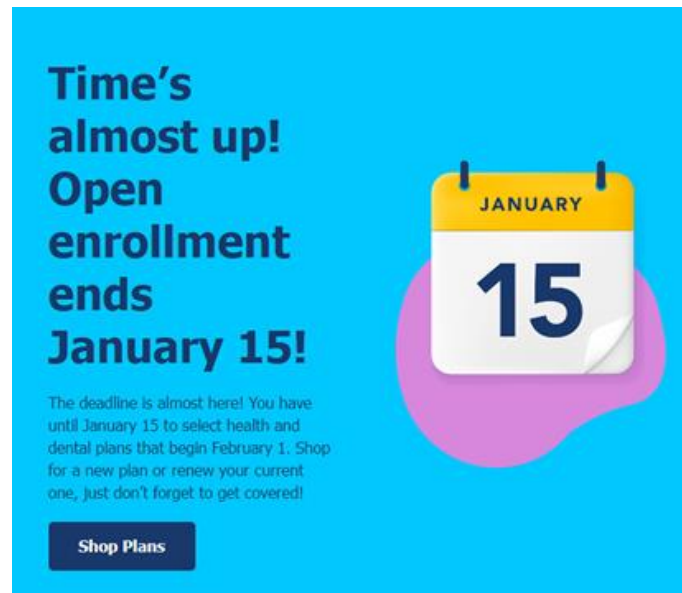
[Renew Now](#)



## Time's almost up! Open enrollment ends January 15!

The deadline is almost here! You have until January 15 to select health and dental plans that begin February 1. Shop for a new plan or renew your current one, just don't forget to get covered!

[Shop Plans](#)



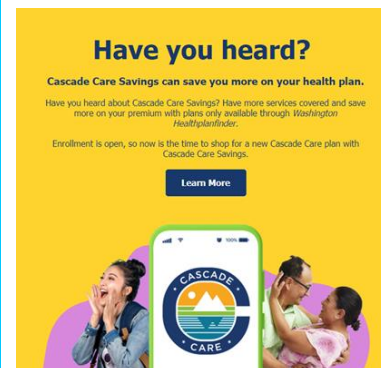
## Have you heard?

Cascade Care Savings can save you more on your health plan.

Have you heard about Cascade Care Savings? Have more services covered and save more on your premium with plans only available through Washington Healthplanfinder.

Enrollment is open, so now is the time to shop for a new Cascade Care plan with Cascade Care Savings.

[Learn More](#)



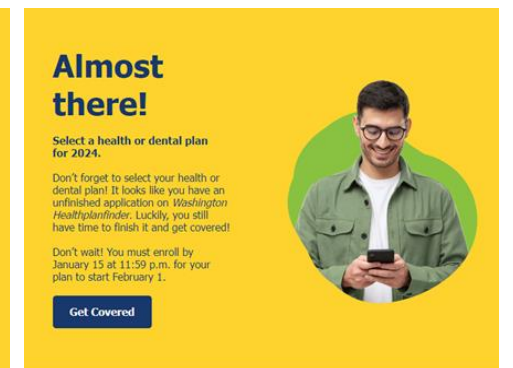
## Almost there!

Select a health or dental plan for 2024.

Don't forget to select your health or dental plan! It looks like you have an unfinished application on Washington Healthplanfinder. Luckily, you still have time to finish it and get covered!

Don't wait! You must enroll by January 15 at 11:59 p.m. for your plan to start February 1.

[Get Covered](#)





# Open Enrollment Reports

## Auto-Renewal & Cross Mapped

Customers that have been auto-renewed into a plan for 2024.

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## Manual Renewal

Customers that need to manually renew into a plan for 2024.

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## Submit an Application

Customers who started an application on or after November 1 and have not submitted it.

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## Select a Plan

Customers with a submitted application and current eligibility but have not selected a plan.

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## Binding Payment

Customers enrolled in a Qualified Health or Dental Plan that have not submitted their binder payment (first month's premium payment)

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## FTI Consent

Customers that are not currently providing consent for the Exchange to verify their tax return for purposes of renewing tax credits.

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## Nov & Dec Enrollments

Customers who enrolled after Trial Eligibility in October and have a Nov. or Dec. 2023 start date.

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**Cascade Care Savings and Medicaid Unwind** reports still available.



# **Immigrant Health Coverage**

# Immigrant Health Coverage Numbers

**60,000+**

Visits to the  
Immigrant  
Health  
Coverage  
Landing page

**10,000+**

Submitted  
applications  
with Qualified  
Health Plan  
eligibility

**1,000+**

Customers  
enrolled in a  
Qualified Health  
Plan

**60%**

Customers up to  
138% federal  
poverty level

# Immigrant Health Coverage PowerPoint Presentation

## 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 logo here



Available in Arabic, Cambodian (Khmer), French, Hindi, Korean, Laotian, Portuguese, Punjabi, Spanish, Tagalog, and Ukrainian. Email [kelly.aaron@navigator](mailto:kelly.aaron@navigator) for social media or other digital/online graphic requests.

## Social Media Images

모든 워싱턴 주민들은

*Washington Healthplanfinder*

에서 의료 보험을 구입할 수 있습니다.

11월 1일부터

체류신분과 상관없이  
구매 가능하니

더 알아보세요



ਵਾਸ਼ਿੰਗਟਨ ਵਿੱਚ ਹਰ ਕੋਈ

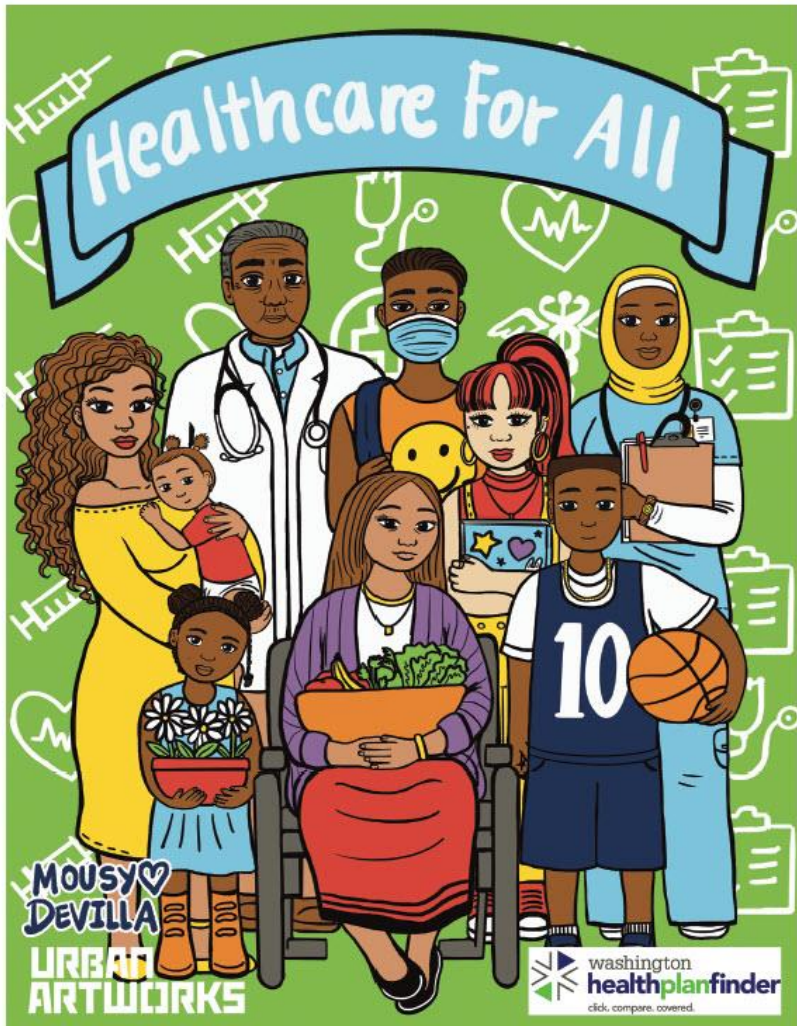
*Washington Healthplanfinder* 'ਤੇ  
ਸਿਹਤ ਬੀਮਾ ਖਰੀਦ ਸਕਦੇ ਹੋ

1 ਨਵੰਬਰ ਤੋਂ

ਇਮੀਗ੍ਰੇਸ਼ਨ ਸਥਿਤੀ  
ਦੀ ਪਰਵਾਹ ਕੀਤੇ  
ਬਿਨਾਂ.



ਜ਼ਿਆਦਾ ਜਾਣੋ



Explore your  
health insurance options at  
**wahealthplanfinder.org**



## Opening Health Insurance to **Everyone!**

### All immigrants can buy health insurance.

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.

**Sign up by Jan. 15, 2024**

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

#### 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.

#### 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

**wahealthplanfinder.org**



or scan the QR  
code with your  
camera

#### CONNECT

with a local professional\*



\*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.



# Posters 11x17

The standard poster (non-Art) is available in Arabic, Cambodian (Khmer), French, Hindi, Korean, Laotian, Portuguese, Punjabi, Spanish, Tagalog, and Ukrainian.

# Latin American Indigenous Oral Languages Videos. Thank you Ireta P'urhépecha!

Now available on *Washington Healthplanfinder's* YouTube Channel: <https://www.youtube.com/@waplanfinder>



Shenu'a  
(Triqui)



Shishu  
(Mixteco  
Alta)



Kichwa



Ñuu Savi  
(Mixteco  
Bajo)



P'urhépecha

**Overview:** Ireta P'urhepecha is a community collective focused on preservation of the P'urhépecha culture and identity. We have come together with the objective of strengthening our ancestral knowledge and traditions. We are committed to reciprocal relationships with our Native relatives from these lands, as well as establishing solidarity with other non-dominant communities. Our hope is to establish a strong cultural base for future generations. **Learn more >>** <https://iretapurhepecha.org/>



# **Additional Updates**

# New Exchange Board Chair



Gov. Inslee has appointed Monica McLemore PhD, MPH, RN as the new WAHBE Board Chair. Dr. McLemore works University of Washington, Department of Child, Family and Population Health Nursing where she is a professor, interim associate dean for Diversity, Equity and Inclusion and interim director of Center for Anti-Racism. She is also an adjunct professor at the UW School of Public Health. Dr. McLemore has also served on the Public Employees Benefits Board (PEBB).

She currently serves as editor-in-chief of the Health Equity Journal and is a board member of Black Mamas Matter Alliance. She earned a bachelor's degree in nursing from the College of New Jersey, a master's in public health from San Francisco State University and a PhD in oncology genomics at the University of California, San Francisco.

Learn more about her through her LinkedIn profile:

<https://www.linkedin.com/in/dr-monica-r-mclemore-bba8379b?trk=blended-typeahead>



From left to right: Molly Voris, Maureen McLaughlin, Chair Ron Sims and Ingrid Ulrey

Thank you, Ron and Maureen!

# Chief of Equity and Community Partnerships

Manny Santiago will be joining the Exchange in February as the new Chief of Equity and Community Partnerships. Manny is coming to the Exchange from previously being appointed by Governor Inslee as Executive Director of the Washington State LGBTQ Commission.



Born and raised in a coffee farm in Puerto Rico, Manny has been involved in social justice work from a young age. Before his appointment, Manny served as Executive Director of Rainbow Center, Tacoma/Pierce County's LGBTQ community center. He received his undergraduate degree in Sociology from the University of Puerto Rico, studied Public Administration at the Catholic University of Puerto Rico, and has a Master in Divinity (Theology) degree from Andover Newton Theological School in Massachusetts.

Manny is frequently invited to speak and to lead workshops on issues of social activism, progressive faith, LGBTQ+ rights, Latinx rights, and their intersectionality. He currently serves his community as a member of the Board of Directors of Tacoma Community House, the Board of Trustees for Tacoma Community College, the Board of Trustees of the Tacoma Public Library, and the Board of Trustees of the Tacoma Art Museum.

# My primary language is Korean

I need language assistance to use your services. Please find an interpreter to help us communicate.

내 기본 언어는  
한국어입니다

서비스를 이용할 수 있도록 언어 지원이 필요합니다. 의사소통에 도움을 줄 수 있는 통역사를 찾아주세요.

## Language Identification Tool

Everyone has a right to free help and information in their own language. Point to your language and we will provide language assistance at no cost to you.



**Amharic | አማርኛ**  
በራሱ ቋንቋ ላይ ደጋፊና መረጃ የማግኘት እያንዳንዱ ሰው መብት አለው። ቋንቋዎን ያመልክቱ፣ እኛ የቋንቋ እገዛን ያለምንም ክፍያ እንሰጥዎታለን።

**العربية | Arabic**  
للجميع الحق في الحصول على مساعدة مجانية والمعلومات بلغته. حدّد لغتك وستقوم بتوفير المساعدة اللغوية لك بشكل مجاني.

**Burmese | မြန်မာ**  
လူတိုင်းသည် အခမဲ့ အကူအညီရယူပိုင်ခွင့်နှင့် သတင်းအချက်အလက်များအား မိမိတို့၏ ဘာသာစကားဖြင့် ရယူသိရှိပိုင်ခွင့် ရှိသည်။ သင်၏ ဘာသာစကားအား ညွှန်ပြပေးပါ။ ထိုနောက်တွင် ကျွန်ုပ်တို့သည် သင့်အတွက် ဘာသာစကား ပံ့ပိုးထောက်ပံ့မှုအား အခမဲ့ ထောက်ပံ့ပေးမည် ဖြစ်သည်။

**Cambodian | ភាសាខ្មែរ**  
អ្នកគ្រប់គ្នាមានសិទ្ធិទទួលបានជំនួយភាសាខ្មែរ និងព័ត៌មានសេវាភាសាខ្មែរឈ្លានបង្កកភាសាខ្មែរ។ សូមចង្អុលទៅភាសាខ្មែររបស់អ្នកនោះយើងនឹងផ្តល់ជំនួយភាសាខ្មែរឈ្លានបង្កកភាសាខ្មែរឱ្យអ្នក។

**Chinese (Mandarin) | 普通话**  
所有人都拥有以自己熟悉语言获得免费帮助和信息。指出您使用的语言，我们即可为您提供免费语言协助。

**Chinese (Cantonese) | 廣東話**  
所有人都有權以自己熟悉語言獲得免費協助和資訊。指出您使用的語言，我們即可為您提供免費語言協助。

**دري | Dari**  
کدام فردی حق دارد از مساعدت و معلومات رایگان به لسان خود بهره مند شود. به لسان خود اشاره نماید و ما مساعدت لسانی را بدون کدام هزینه و مخارجی بالای شما ارائه خواهیم کرد.

**Korean | 한국어**  
모든 사람은 자신이 구사하는 언어로 무료 도움과 정보를 받을 권리가 있습니다. 언어를 알려주시면 무료로 언어를 지원해 드립니다.

**Laotian | ພາສາລາວ**  
ທຸກຄົນມີສິດໄດ້ຮັບຄວາມຊ່ວຍເຫຼືອ ແລະ ຂໍ້ມູນພຣິດບັນພາສາຂອງຕົນເອງ. ໃຫ້ຊີ້ໃຫ້ພາສາຂອງທ່ານ ແຕ່ວ່າພວກເຮົາຈະໃຫ້ການຊ່ວຍເຫຼືອດ້ານພາສາໄດ້ອັນບໍ່ເສຍຄ່າແຕ່ທ່ານ.

**Portuguese | Português**  
Todos têm direito de acesso grátis a ajuda e informações em seu próprio idioma. Aponte para o seu idioma e forneceremos o suporte de acordo gratuitamente.

**Punjabi | ਪੰਜਾਬੀ**  
ਹਰ ਕਿਸੇ ਨੂੰ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿੱਚ ਮੁਫ਼ਤ ਵਿੱਚ ਮਦਦ ਅਤੇ ਜਾਣਕਾਰੀ ਪ੍ਰਾਪਤ ਕਰਨਾ ਦਾ ਹੱਕ ਹੈ। ਆਪਣੀ ਭਾਸ਼ਾ ਬਾਰੇ ਸੰਕੇਤ ਦਿਓ, ਤੇ ਅਸੀਂ ਤੁਹਾਨੂੰ ਬਿਨਾਂ ਕਿਸੇ ਕੀਮਤ ਦੇ ਭਾਸ਼ਾ ਸਹਾਇਤਾ ਪ੍ਰਦਾਨ ਕਰਾਂਗੇ।

**Russian | Русский**  
Каждый человек имеет право на бесплатную помощь и информацию на родном языке. Укажите язык, на котором вы говорите, и мы предоставим вам бесплатную языковую поддержку.

**Somali | Soomaali**  
Qof kastaa wuxuu xaq u leeyahay in uu helo caawimaad bilaash ah iyoo macluumaad luuqadooda hooyo ku qoran. Luuqadaada tilmaan ka-dibna waxaannu ku siin doonnaa caawimaad luuqadeed oo aan wax lacag ah kuugu fadhinin.

**Spanish | Español**  
Todas las personas tienen derecho a recibir ayuda e información gratuita en su propio idioma. Señale a su idioma y le proporcionaremos asistencia lingüística sin costo para usted.

**Tigrigna | ትግርኛ**  
ኩሉ ሰብ ብቋንቋኡ ናጻ ሓገዝን ሓበሬታን ናይ ምርኩብ መሰል ኣለዎ። ንቋንቋኹም ኣመልኩቱ ኣሞ ኩብ ክፍለጉ ናጻ ዝኾነ ናይ ቋንቋ ሓገዝ ክኾን ረኽቡ ኢኹም።

**Ukrainian | Українська**  
Кожна людина має право на безкоштовну допомогу та надання інформації на її мові. Вкажіть свою мову, і ми надамо вам мовну допомогу безкоштовно.

**Vietnamese | Tiếng Việt**  
Mỗi người đều có quyền được miễn phí dịch vụ trợ giúp và thông tin bằng ngôn ngữ của riêng mình. Chỉ vào ngôn ngữ của quý vị và chúng tôi sẽ cung cấp dịch vụ trợ giúp ngôn ngữ miễn phí cho quý vị.

American Sign Language interpreters are available.





# **Open Enrollment 11 Assister Survey**

# Winter Training



Available January 29 – February 29

- Qualifying Life Events and Special Enrollment Periods
- Conditional Eligibility Verification (CEV)
- Taxes and *Washington Healthplanfinder*

Training must be completed by February 29, 2024 to retain access to *Washington Healthplanfinder*.

# Priorities for the 2024 Supplemental Session



## Maintain *Washington Healthplanfinder*

Ensure a stable, high performing and secure portal



## Support Continuous Coverage

Responsive call center and data-driven outreach



## Make equity gains

Implement Immigrant Health Coverage expansions, sustain Cascade Care Savings state subsidy



## Simplify Plan Choice

Further standardize the market by reducing choice overload



## Drive Affordability

Plan to strengthen public option, address underlying health care costs

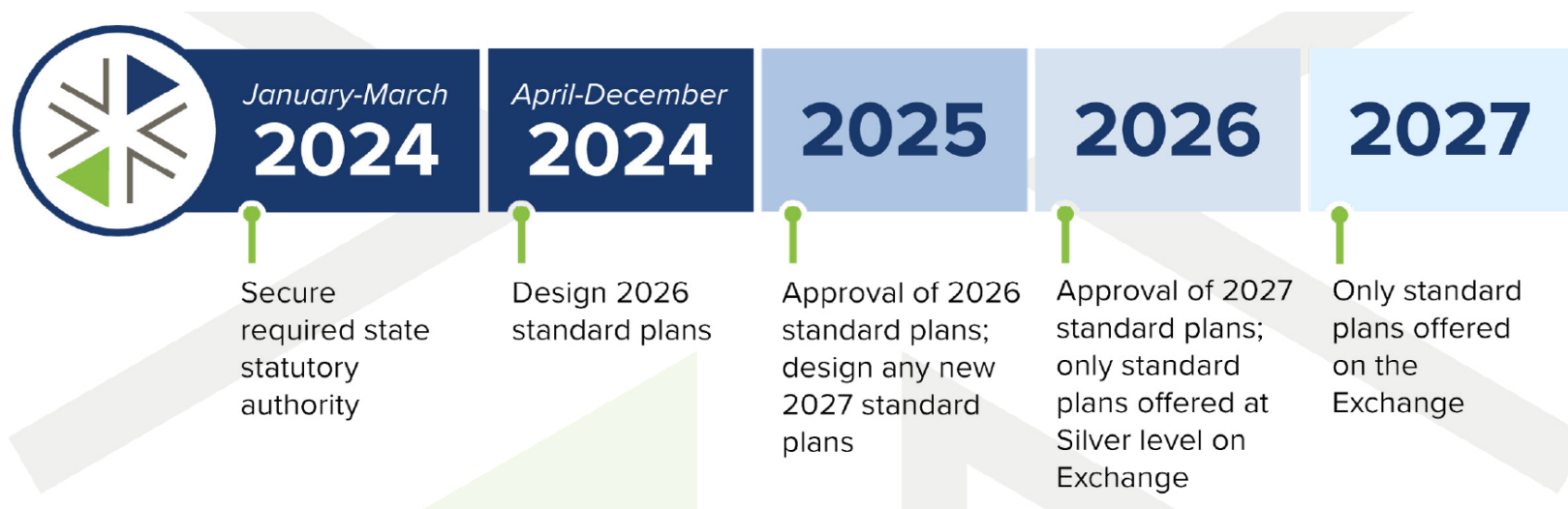
# HB 2361: <https://app.leg.wa.gov/billssummary?BillNumber=2361&Year=2023&Initiative=false>

At the direction of the Legislature, Washington Health Benefit Exchange (Exchange) started offering standard plans (marketed as Cascade Care plans) through *Washington Healthplanfinder* in 2021.

Offering only standard plans, which have the same benefit and cost-sharing structure across carriers, would help customers make “apples-to-apples” comparisons between plans, allowing them to make clear choices based on premium, network and quality.

Standard plans are the highest value plans available to Exchange customers. Over 70% of customers are in standard plans.

- Deductibles are significantly lower than non-standard plans (average nearly \$1,000 lower).
- Coverage with a low copay for more services before the deductible is met — including primary care visits, mental health services and generic prescriptions.
- Allow customers to maximize available federal and state subsidies to make coverage more affordable.



The bill has been scheduled for a hearing Jan. 19 at HCW at 8am. If anyone has questions or would like further information about [the bill](#) and/or [how to sign-in/testify](#) in support of it, please contact our government affairs director Joan Altman, at: [joan.altman@wahbexchange.org](mailto:joan.altman@wahbexchange.org).

# Public Comment

Please unmute yourself to  
make a public comment.

# Questions

Kelly Aaron, Navigator Support  
Manager (she/her)

[kelly.aaron@wahbexchange.org](mailto:kelly.aaron@wahbexchange.org)

Stay Informed! Sign up [here](#) to  
receive regular updates from  
Washington Health Benefit  
Exchange.





# Next Meeting

Wednesday, April 17, 2024

2:30pm-3:30pm



washington  
**healthbenefitexchange**  
powering washington healthplanfinder

[www.wahealthplanfinder.org](http://www.wahealthplanfinder.org) | [www.wahbexchange.org](http://www.wahbexchange.org) | 1-855-923-4633