



**Washington Health Benefit Exchange  
Navigator & Certified Application Counselors Technical Advisory Committee  
Meeting Minutes  
Wednesday, April 17, 2024  
2:30 p.m. – 3:30 p.m.  
Teleconference and Webinar**

**NAV CAC TAC Members Present:**

Callista Kennedy  
Sara Abbott

Brenda Kelek  
Tim Smolen

**NAV CAC TAC Members Absent:**

Carmen Olvera  
Bang-Tam Nguyen

Ariel Pyrtek  
Molly Morris

**Washington Health Benefit Exchange (WAHBE) Staff Present:**

Kelly Aaron, Navigator Support Manager

Kristin Phillips, Senior Navigator Program Specialist  
Alex Jonson, Senior Navigator Program Specialist

**Roll Call – Kelly Aaron, Navigator Support Manager**

Kelly Aaron began the meeting at 2:32.

**Open Enrollment 11 Updates – Kelly Aaron, Navigator Support Manager**

Kelly Aaron highlighted open enrollment numbers including a new historic enrollment high of 273,000 customers enrolled in a Qualified Health Plan (QHP). Growth due to Medicaid unwind and availability of enhanced federal (tax credits) and state subsidies (Cascade Care Savings).

- 52,000 new QHP customers
- 2, 200 new QHP customers enrolled under Immigrant Health Coverage (QHP Expansion)
- More than 70% of customers enrolled in a Cascade Care standard plan
- More than 80% for customers are receiving state or federal subsidies
- [2024 Open Enrollment Preview Report](#)

Kelly discussed Medicaid unwind noting that approximately 1.5 million or of 2 million Apple Health customers have had their eligibility redetermined during the unwind period.

- 1/3 of customers who have lost Apple Health have enrolled in a QHP
- 95% of these customers are eligible for subsidies
- Customers that transitioned to a QHP are younger and more racially and ethnically diverse than existing QHP population

**Community-Based Organization Outreach – Kelly Aaron**

Kelly re-shared with the committee the Exchange's partnership with The Vida Agency and Community-based organizations (CBOs) to assist with the education and outreach campaign for Immigrant Health Coverage (IHC). Through community interviews top identified barriers were:

1) affordability, 2) government mistrust, and 3) health literacy and language access. To help address these barriers, Kelly noted the Exchange leaned heavily on Navigator Lead Organization and Navigators as ‘trusted messengers’ to reach community in culturally and linguistically appropriate methods.

The Exchange opened an application to allow CBOs to apply for funding to support IHC implementation. CBOs were selected based on size, geographic location, languages and immigrant community supported. Kelly provided some outreach highlights from each CBO.

- 61 Applications received
- 9 CBOs selected
- \$94,000 funds distributed
- \$6,000 reserved for materials printed in multiple languages

Kelly showed the committee final art pieces created by diverse artists from the immigrant community to help the Exchange spread IHC awareness. There will be two murals, one on the east side of the state in Yakima and the second on the west side of the state in Seattle.

### **Immigrant Health Coverage Update – Kelly Aaron**

Kelly shared IHC data for **all applicants**.

- 24,000 customers applied for a QHP
- 2,200 customers enrolled in a QHP
- 95% of IHC customers are under 250% FPL
- IHC customers are in 33 out of 39 counties
- IHC customers are more diverse and younger than overall QHP population
- 79% of IHC customers are Hispanic
- Top 3 languages requested: Spanish, Portuguese and Chinese
- 67% of all IHC customers are partnered with an Assister

### **Smart Planfinder – Kelly Aaron**

Kelly opened up a discussion for feedback on Smart Planfinder – pros/cons. Committee members noted the below issues with Smart Planfinder.

- Brenda: The data available is not always accurate.
- Callista:
  - Smart Planfinder has difficulties correctly identifying streets that are letters (‘I’, ‘E’ Street).
  - Facilities should have a separate section to avoid customer confusion.
  - Add field level help button next to ‘Smart Choice’ badge.
  - ‘Stop Sign’ when there is not a Smart Planfinder match is not a universal symbol.
- Sara:
  - Agreed that ‘stop sign’ symbol is not known to all community even those that *do* speak English as their first language.
  - Would like disclaimer added noting that Smart Planfinder ‘Smart Choice’ results may not be accurate, and a customer should be directed to confirm with carrier.
  - Form should allow a search of 5 providers and 5 facilities separately.



- Increase number of prescriptions allowed in the form to 10 (Callista agreed).

### **Immigrant Health Coverage Update – Applicants <139% FPL – Alex Jonson, Senior Navigator Program Specialist**

- 24,000 individuals applied for QHP coverage
- 68% of applicants have income below 139% FPL
- IHC applicants in 35 out of 39 counties
- 76% of IHC applicants report being non-white; 90% report being Hispanic
- We received more diverse language requests for this population
- [Enrollment Reports and Data page](#)

### **Apple Health Expansion – Alex Jonson, Senior Navigator Program Specialist**

Alex discussed Apple Health Expansion eligibility and July 1 start date. He explained QHP to Apple Health Expansion guidelines highlighting 1) individuals must be enrolled in a QHP in May and not have their coverage cancelled (for non-pay or otherwise) before transition activities occur in June. Alex reviewed Apple Health Expansion resources with committee.

### **Additional Updates – Alex Jonson**

Alex informed the committee the Partner Toolkit has been rebranded to ‘Media Toolkit’ – no changes to current resources only a name change. He shared the Navigator Spring training plan that includes Apple Health Expansion training. Alex followed up with information on what was approved during this year’s supplemental state legislative session, noting we will continue to work on HB 2361 to support a standardized market. He displayed direct email communication images sent to customers who are in Apple Health renewal periods, may be eligible for Cascade Care Savings, and customer who have open special enrollment periods. Alex reminded the group that we would love to have members re-apply for the committee and provided instructions on how to do so.

Kelly opened the meeting for public comment and additional questions from the committee. She thanked the committee members for their time served on the committee.

### **Adjournment – Kelly Aaron, Navigator Support Manager**

Kelly adjourned the meeting at 3:22pm.