

Navigator & Certified Application Counselor Technical Advisory Committee

January 15, 2025

Agenda

1332 Waiver Contingency Planning Efforts

Open Enrollment 12

2025 Navigator Training & Survey



1332 Waiver Contingency Planning Efforts



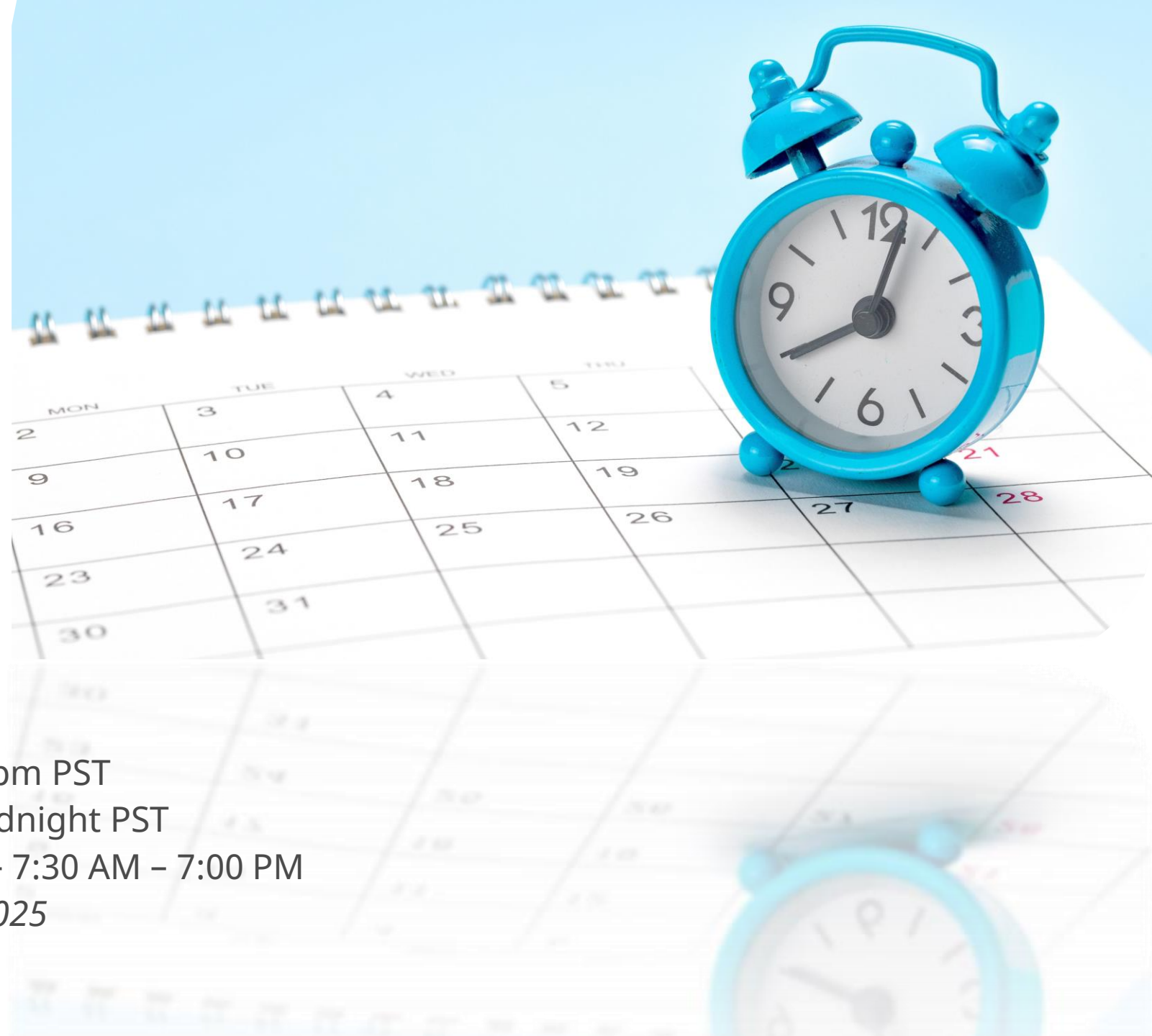
Open Enrollment 12 Update

Enrollment Deadline

Enroll by **January 15**
for a **February 1**
coverage effective
start date.

Customer Support Center Hours

- ▶ Saturday, Jan. 11, 10:00 am – 2:00 pm PST
- ▶ Wednesday, Jan. 15, 7:30 am to Midnight PST
- ▶ January 16th through January 31st – 7:30 AM – 7:00 PM
- ▶ *Return to non-OE hours on Feb. 1, 2025*



Open Enrollment 12 Numbers

~299,000

QHP's

~95,000

QDP's

\$471


Average APTC

76%


Percentage of
Subsidized Plans

Data as of week ending 1/10/2025

Direct Email Communications

 **washington healthplanfinder**
click. compare. covered.


Renew your health and dental plan for 2025.



Oh no! Your health and dental plans will end on Dec. 31, 2024. Your plans won't be renewed automatically, so renew soon to stay covered in 2025.

Don't forget! You must enroll by January 15 at 11:59 p.m. for your health and dental plans to start February 1.


[Renew Now](#)


 **Support in Your Area**
Brokers and navigators across the state can help you with your application. Find one in your area:

[Get Support](#)

Questions?
Contact the Customer Support Center
Phone: 1-855-923-4633 | TTY: 1-855-627-9604
Hours: Monday to Friday, 7:30 a.m. to 7:00 p.m. (except for the following dates)

- **Native American Heritage Day / Thanksgiving (November 28-29):** Closed
- **Saturday, December 7:** 10:00 a.m. to 2:00 p.m.
- **Friday, December 13:** 7:30 a.m. to 8:00 p.m.
- **Saturday, December 14:** 10:00 a.m. to 2:00 p.m.
- **Sunday, December 15:** 9:00 a.m. to 5:00 p.m.
- **Tuesday, December 24:** 7:30 a.m. to 3:00 p.m.
- **Christmas (December 25):** Closed
- **Tuesday, December 31:** 7:30 a.m. to 3:00 p.m.
- **New Year's Day (January 1):** Closed
- **Saturday, January 11:** 10:00 a.m. to 2:00 p.m.
- **January 15:** 7:30 a.m. to midnight
- **January 20:** Closed

 **Language Support**
Language support and accessible communications are provided at no cost.


 **washington healthplanfinder**
click. compare. covered.


You found the right plan for you!

All that's left to do is to pay your first premium. You may have gotten a bill from your insurance carrier. If you did, follow the payment instructions from them to pay your bill. After that, you're covered!

If you did not receive a bill, you may want to reach out to your insurance carrier. You can also find payment options by carrier on Washington Healthplanfinder™.

[Payment Options](#)





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 **washington healthplanfinder**
click. compare. covered.

Almost there!


Select a health or dental plan for 2025.

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](#)


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 **washington healthplanfinder**
click. compare. covered.


Enrollment is still open!

Shop health and dental plans for 2025 today!

Open enrollment continues! You still have time to 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](#)




Cascade Care Savings: More Value, More Savings
Have your money go further with Cascade Care!

With savings to reduce your premium, and more services covered before the deductible, Cascade Care plans offer more value than other plans. Plus, Cascade Care Savings are added to any other monthly cost subsidies you have.


Look for the logo. Cascade Care Savings is only available with a Cascade Care Silver or Gold plan from Washington Healthplanfinder.

 **Support in Your Area**
Brokers and navigators across the state can help you with your application. Find one in your area:

[Get Support](#)

 **washington healthplanfinder**
click. compare. covered.


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](#)

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Cascade Care Savings Update

Under state law, the Exchange is not allowed to exceed the program's fiscal year **2023-2025** appropriation and as a result we have implemented the program policy's contingency for low funds.

The Cascade Care Savings special enrollment period is still available as a qualifying life event to enroll outside of open enrollment.



What If a customer applied for and received eligibility for Cascade Care Savings before December 19, 2024, but did not yet enroll in a plan, can they still get Cascade Care Savings in plan year 2025?

- ▶ Customers who have applied for and received eligibility but have yet to select a plan and enroll, may still receive Cascade Care Savings.
- ▶ Customers who apply and enroll in Washington Healthplanfinder after **December 18, 2024**, will not receive Cascade Care Savings to lower their **2025** monthly premiums.
- ▶ Customers who have applied for and received Cascade Care Savings eligibility (but not enrolled/selected a plan), but then are redetermined after **December 18**, will not receive cascade Care Savings.



Navigator Training & Survey Discussion



Winter Training - February

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

New options this year:

1. Review refresher course and complete quiz
2. Bypass refresher course and complete quiz

Change to the 15th QLE Rule

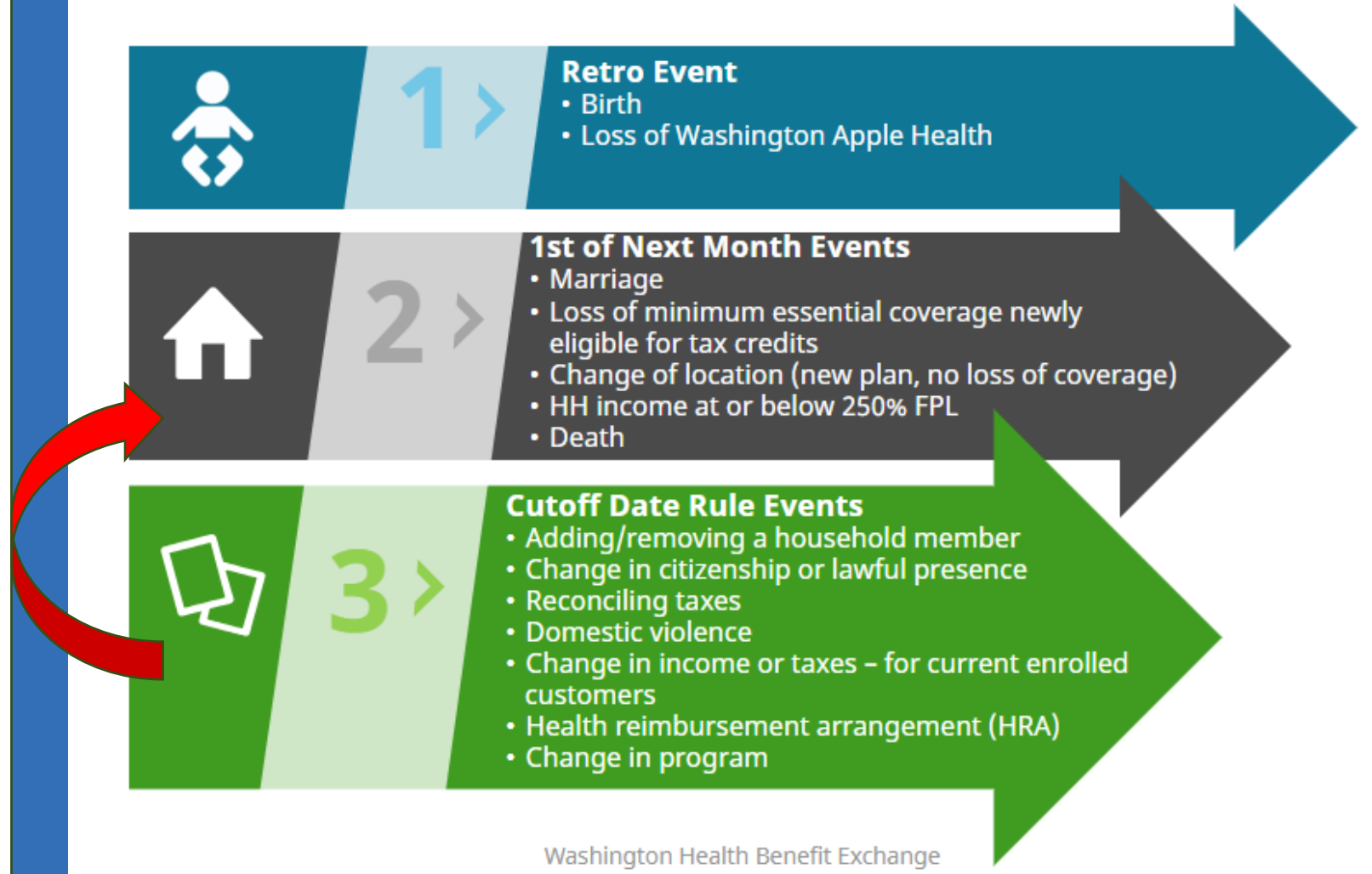
All QLEs with the exception of the retro events below, will have coverage start on the first day of the next month following plan selection.

Retro Start Date Events:

- ▶ Birth, adoption, foster care placement, court order
- ▶ Loss of Apple Health

Washington Healthplanfinder will be updated mid-February

Hierarchy of qualifying life events



OE 11 Survey: Topics that Navigators want Additional Training

New Training Courses

- **Domestic Violence**
 - Working with WA State Coalition Against Domestic Violence
- **Apple Health**
 - Common for Navigators to fail quiz
 - Redoing course format
 - One-pager for Apple Health programs available through HPF
- **QHP Plan Shopping**

ANSWER CHOICES	RESPONSES
Tax credits and tax filing requirements	51.81%
Special enrolment periods	23.55%
Cost sharing reductions and benefits of a silver plan	39.13%
Washington Apple Health	15.22%
Comparing QHP benefits and costs	40.58%
Special provisions for American Indians/Alaska Natives	21.38%
Customer out of pocket costs	35.14%
Public Charge	32.25%
Cascade Care/Cascade Select	38.41%
Total Respondents: 276	

OE 11 Survey: Individuals who commonly seek assistance from your organization

Rural residents	55.44%	214
People with physical disabilities	41.19%	159
Unemployed or low-wage workers	86.79%	335
People who identify as Lesbian/Gay/Bi-sexual/Transgender/Queer (LGBTQ)	33.42%	129
People who are experiencing homelessness	63.21%	244
People who are HIV positive or have AIDS	18.13%	70
People who speak very little or no English	71.50%	276
People with alcohol or drug addiction	46.37%	179
People who experience mental illness	51.04%	197
People who are undocumented	68.13%	263
Migrant workers	38.60%	149
People who are lawfully present/refugees/asylees	58.55%	226
Other (please specify)	10.36%	40
Total Respondents: 386		

Public Comment

Please unmute yourself to
make a public comment.

Questions

Kelly Aaron, Navigator Support
Manager (she/her)

kelly.aaron@wahbexchange.org

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





Next Meeting

April 16, 2025

2:30pm-3:30pm



washington
healthplanfinder

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www.wahealthplanfinder.org | www.wahbexchange.org | 1-855-923-4633