



**Washington Health Benefit Exchange
Policy Committee Meeting Minutes
March 19, 2024 | 10:30 a.m. – 12:00 p.m.**

Policy Committee Members Present:

Hiroshi Nakano, Chair
Len Sorrin

Policy Committee Members Absent:

Don Conant
Mabel Bodell

Washington Health Benefit Exchange Staff Present:

Ingrid Ulrey, Chief Executive Officer	Laura Kate Zaichkin, Senior Policy Advisor
Jim Crawford, Transition Advisor	Kristin Villas, Senior Policy Analyst
Leah Hole-Marshall, General Counsel & Chief Strategist	Carly Christiansen, Executive Assistant
	Jeramie Del Rosario, Board Coordinator

Welcome and Introductions

Policy Committee Chair, Hiroshi Nakano, called the meeting to order at 10:31 a.m.

Approval of Meeting Minutes

The approval of the December 12, 2023 meeting minutes were deferred until the next committee meeting

Carrier Assessment – Jim Crawford, Chief Financial Officer

Jim Crawford presented on the carrier assessment and began by reviewing what was funded of the Exchange's requests for the 2024 supplemental budget. Jim also reviewed that the Exchange's carrier assessment is a per member per month user fee assess to carriers as authorized by the state legislature and which is set annually by the Board in the amount sufficient to fund the Exchange at a level set by the legislature, plus three months of operating costs. Jim noted that this year's recommended assessment assumed the state legislative budget as passed by the legislature, and the state revenue forecast which includes a Medicaid forecast and qualified health plan (QHP) enrollment and premiums to project tax revenues.

Jim reviewed the carrier assessment history by plan year and noted the Exchange's assessment has been flat for the last six years. Jim walked through the calculations that go into setting the QHP assessment rate. Jim noted the Exchange is looking at increasing the assessment by \$2.11 for a total assessment of \$5.11. Jim provided a look at the Exchange's fund balance with both the current assessment rate and the proposed rate and noted that the recommended assessment will



bring the Exchange’s revenue in line with its expenditures. Jim noted that Exchange revenue and expenditures have not been aligned in the past so that the Exchange could align its fund balance to the three month window of operating costs reserve.

Jim noted that the qualified dental plan assessment is designed to cover the costs the Exchange incurs as implementing dental plans alone and highlighted the proposed assessment increases for both family and pediatric dental plans.

Jim presented the final assessment recommendations to the Policy Committee. Committee members had question regarding the impact to customer premiums.

Cascade Care Update – Leah Marshall-Hole, General Counsel-Chief Strategist, Laura Kate Zaichkin, Senior Policy Advisor

Laura Kate Zaichkin began by noting the presentation was meant to provide a provide an update on where the Cascade Care strategy was today including utilization and considerations for the future, as well as how Cascade Care was progressing as a steward of the market.

Laura Kate provided a quick preview of 2024 enrollment noting that customers continuing to choose standard and public options plans and maximize the subsidies available to them. Laura Kate reported that more than 70% of Exchange customers are in standard plans. Laura Kate also noted that the plan designs will remain largely the same for 2025 and are looking to enhance premium affordability in 2026, especially in light of the ARPA subsidies potentially expiring in 2025. Laura Kate highlighted that public option plans are the lowest premium silver plans in 31 counties with enrollment increasing to more that 60,000 customers. Laura Kate noted the Exchange wants to continue the trend of public option plans offering the lowest premiums and high value care in all counties. Laura Kate presented that about 94,000 customers were utilizing state subsidies to reduce their premiums with nearly 40,000 customers paying less that \$10 per month.

Laura Kate highlighted the Exchange’s focus on the market stability of Cascade Care. Laura Kate noted the Exchange is on track to spend what was budgeted for subsidies for 2024. This is great news and is providing the Exchange with information on how best to set Cascade Care premiums for 2025. Laura Kate provided a look at the approach and next steps for the 2025 Cascade Care subsidy policy noting no changes were made to the eligibility framework in order to provide maintain stability for customers. Laura Kate noted that the policy was on track to be finalized in April and the Exchange would work on developing amounts for 2025 over the summer.

Leah Hole Marshall noted that it is important to set policy now as carriers as setting premiums now and this information can impact how they set their rates.

Policy Committee members had questions regarding what was being done to address the 30% of customers who were eligible for Cascade Care savings, but not taking advantage of it. Laura Kate noted the Exchange's bill to offer only standard plans was proposed to help address this issue of plan error. She added the Exchange is also looking at plan mapping as a way to continue to encourage plan switching to Cascade Care plans. Laura Kate noted the Exchange would love to see about 80% customers utilizing Cascade Care Savings, which will impact the per member per month amount and the ask of the legislature for next session.

2025 Guidance For Participation - Leah Hole-Marshall, General Counsel and Chief Strategist, Kristin Villas – Senior Policy Analyst

Leah Marshall-Hole began by stating the Guidance for Participation was a tool for the outline requirements of carriers, which translates into the Board's plan certification standards and criteria for certification in the fall. Leah walked through a high-level timeline for plan certification noting that work begins in January with the publication of the draft Guidance. Leah highlighted the May through September timeframe, which includes activity to prepare for Board Certification, and the work done directly after certification to prepare for Open Enrollment on November 1st.

Leah provided an overview of the scope and purpose of the Guidance for Participation and how it fits into the Exchange's affordability efforts and the stakeholdering process. Leah walked through process improvements that were included in this year's Guidance including the goal to have all carriers be prepared to have the Office of the Insurance Commissioner (OIC) approval by the September Board Meeting. Leah noted that new guidance includes clarification on carrier expectations and what happens if deadlines are missed. Board Members noted it was important to make the certification process smooth and collaborative with carrier partners.

Kristin Villas shared updates to the quality program that was included in the 2025 Guidance for Participation. Kristin reviewed the approach for 2025, which will include sharing carrier performance during the September plan certification Board Meeting. Kristin added that the Exchange is also considering incorporation of quality performance in the *Healthplanfinder* shopping experience.

Kristin highlighted that most carriers still are below 80% NCQA standard for self-identification of race and ethnicity data. Kristin also noted that recent data noted that customers paired with a producer are more likely to share their race/ethnicity data, therefore the Exchange will require carriers to adopt and report on strategies to partner with producers to increase race/ethnicity data collection.

Kristin presented that over the past three years carriers have been required to select three Bree Collaborative primary care recommendations for health plans. For 2025 carriers were required to report on a Primary Care selection/assignment strategy and the Exchange is now planning to discuss implementation of this strategy with carriers as a group to seek and identify the best practices and understand low assignment rates.



Kristin reported the Exchange is seeking consistency in standard plan benefit summaries (SBCs) with the intent to ensure that cost sharing values appear consistently and accurately across all plans. Leah added the Exchange was surprised at the variation across SBCs in previous years and believes this is a good next step to bring consistency.

Public Comment

No public comment was provided.

Adjourn

Hiroshi Nakano adjourned the meeting at 11:51 p.m.