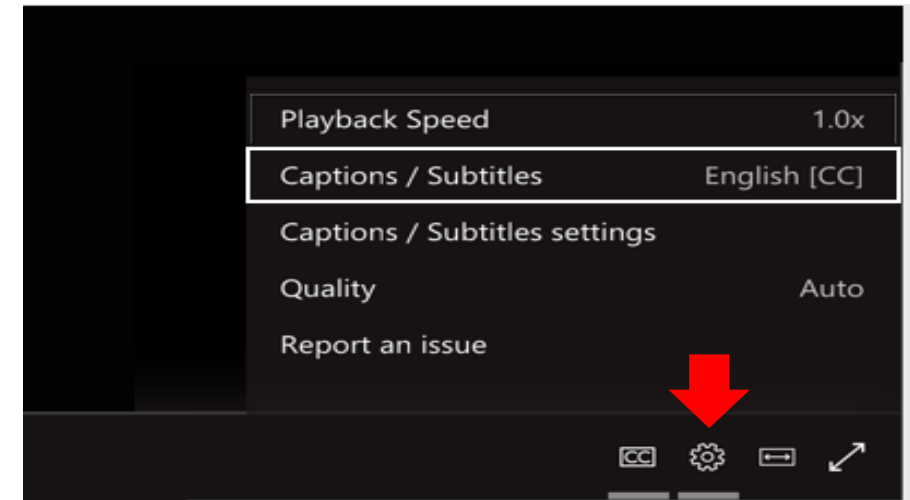
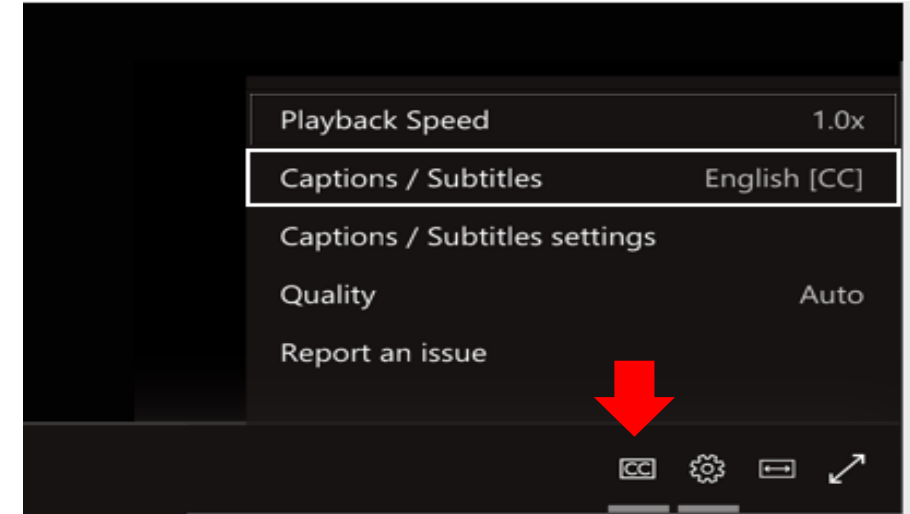


# Welcome!

Today's live meeting includes closed captions available in Chinese (Simplified), English, Korean, Russian, Spanish, Ukrainian and Vietnamese

- To turn on live captions and subtitles, select the **Captions/Subtitles On** button in your video controls.
- To change the caption language, select the Settings gear icon, then select **Captions/Subtitles Settings**, and choose the language you want.



# Materials

- Slides are available on [Section 1332 website](#)
  - **Direct link:** [Public forum for Washington's Section 1332 State Innovation waiver | Washington Health Benefit Exchange](#)
  - **This meeting is being recorded**
  - Recording will be available on Section 1332 website (link above) for the duration of the public comment period.

# Your participation

- **Please feel free to introduce yourself** by putting your name and organization in the Q&A box!
- **Purpose of today's public forum is to accept public comments on the progress of Washington's Section 1332 State Innovation Waiver.** Comments will be summarized and included in an upcoming federal report.
  - **How to submit a virtual public comment:**
    - Write "public comment" in the Q&A box followed by your comment.
  - **How to submit a written public comment:**
    - Send an email to [WA1332@wahbexchange.org](mailto:WA1332@wahbexchange.org) with, "Annual public forum comment," in the subject line.

# Immigrant health coverage Annual public forum

Washington Health Benefit Exchange Update

May 22, 2025

# Today's presenter

**Joan Altman**, *She/Her*

**Director of Government Affairs  
& Strategic Partnerships**

Washington Health Benefit Exchange

[joan.altman@wahbexchange.org](mailto:joan.altman@wahbexchange.org)

## Supporting Exchange staff

**Lisa Jonson**, *She/Her*

**Immigrant Health  
Coverage Coordinator**

[lisa.jonson@wahbexchange.org](mailto:lisa.jonson@wahbexchange.org)

# Today's topics

**I. Waiver background and overview**

**II. Second year highlights**

**III. Second year outcomes**

**IV. Public comment**



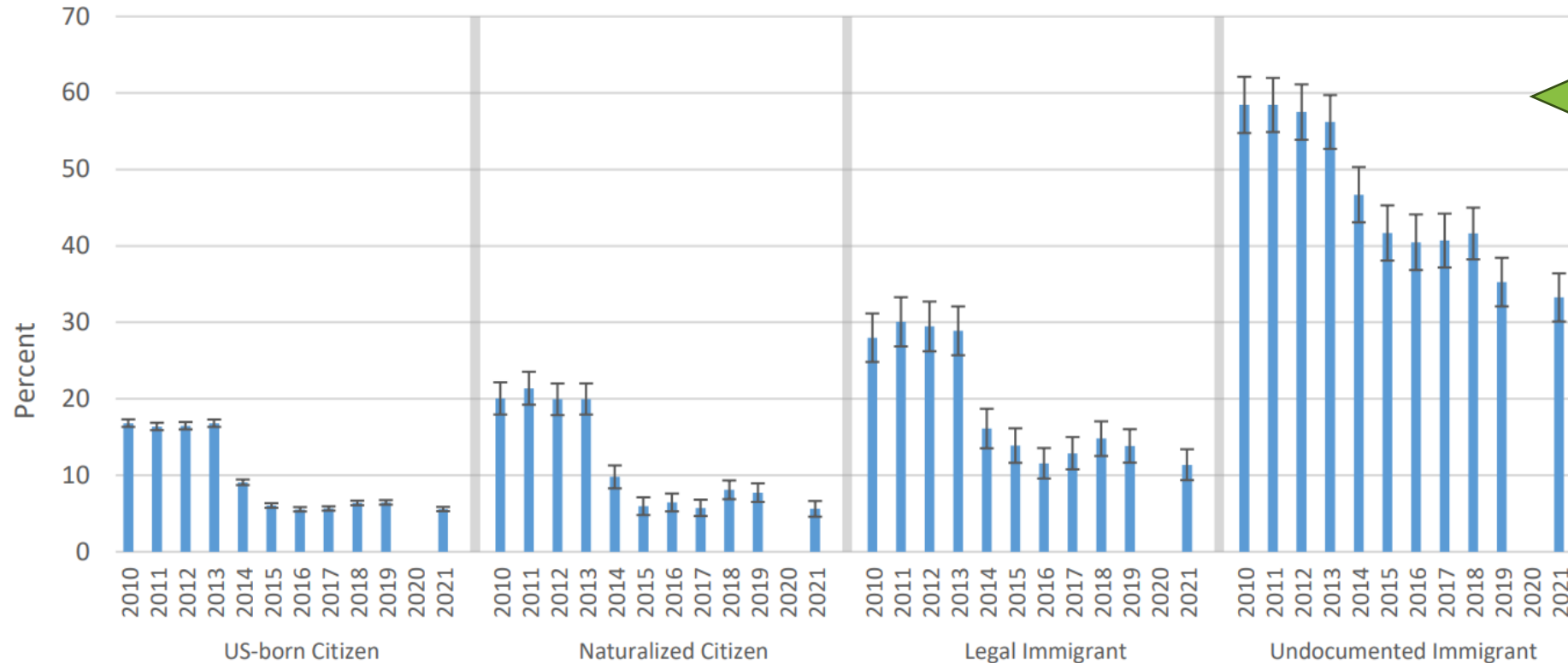
# **I. Waiver background and overview**

# Background on Section 1332 waivers

- States can pursue innovative strategies to provide access to high-quality, affordable health insurance by changing or waiving parts of the Affordable Care Act (ACA).
- Section 1332 waivers are approved in five-year increments, and the state must annually submit reporting to request pass-through and affirm state adherence to federal restrictions (guardrails).
- Under the waiver, the Exchange is also required to host an annual POST-AWARD FORUM to accept public comment on the progress of the Section 1332 waiver.

# Who is uninsured in Washington?

Figure 2. Percentage uninsured in population age 18-64 by immigration status: 2010-21, Washington



Being an undocumented immigrant is the strongest predictor of being uninsured.

**Data Source:** Office of Financial Management Research Brief No. 112 (August 2023) : [Washington's non-citizen immigrant population continued to experience disparities in health coverage](#)

# Qualified Health and Dental Plan Expansion



- Washington applied for its first 1332 Waiver on May 13, 2022. It was approved Dec. 9, 2022, for a five-year period — 2024 through 2028.
- The first-in-kind waiver allows all Washington residents, regardless of immigration status, to purchase health and dental coverage through Washington Healthplanfinder.
- The section of the ACA preventing people who are undocumented from accessing federal premium tax credits and cost sharing reductions could not be waived.
- Additional privacy protections were negotiated.

# Privacy considerations

## **Privacy considerations were top-of-mind when the 1332 Waiver was being developed and submitted**

- 2020 WAISN health access survey, and community listening sessions conducted by Health Equity for Immigrants Campaign, found that: “distrust of healthcare system and sharing information with government, including on health coverage applications, is a barrier to accessing care.”
- State and federal public comments received during 2022 waiver submittal process echoed these concerns.
- Listening sessions and landscape scans conducted by the Exchange and community-based implementation partners in 2023 also noted mistrust of government and the need for trusted community partners to help address continued concerns.

## **Strengthening privacy protections were a key part of state negotiations with CMS and Treasury/IRS during the 1332 waiver approval process**

- Strong, first-in-kind, privacy language in federal 1332 approval/contractual documents.
- Updated federal (CMS and IRS) reporting requirements to exclude identifying information for newly eligible population.

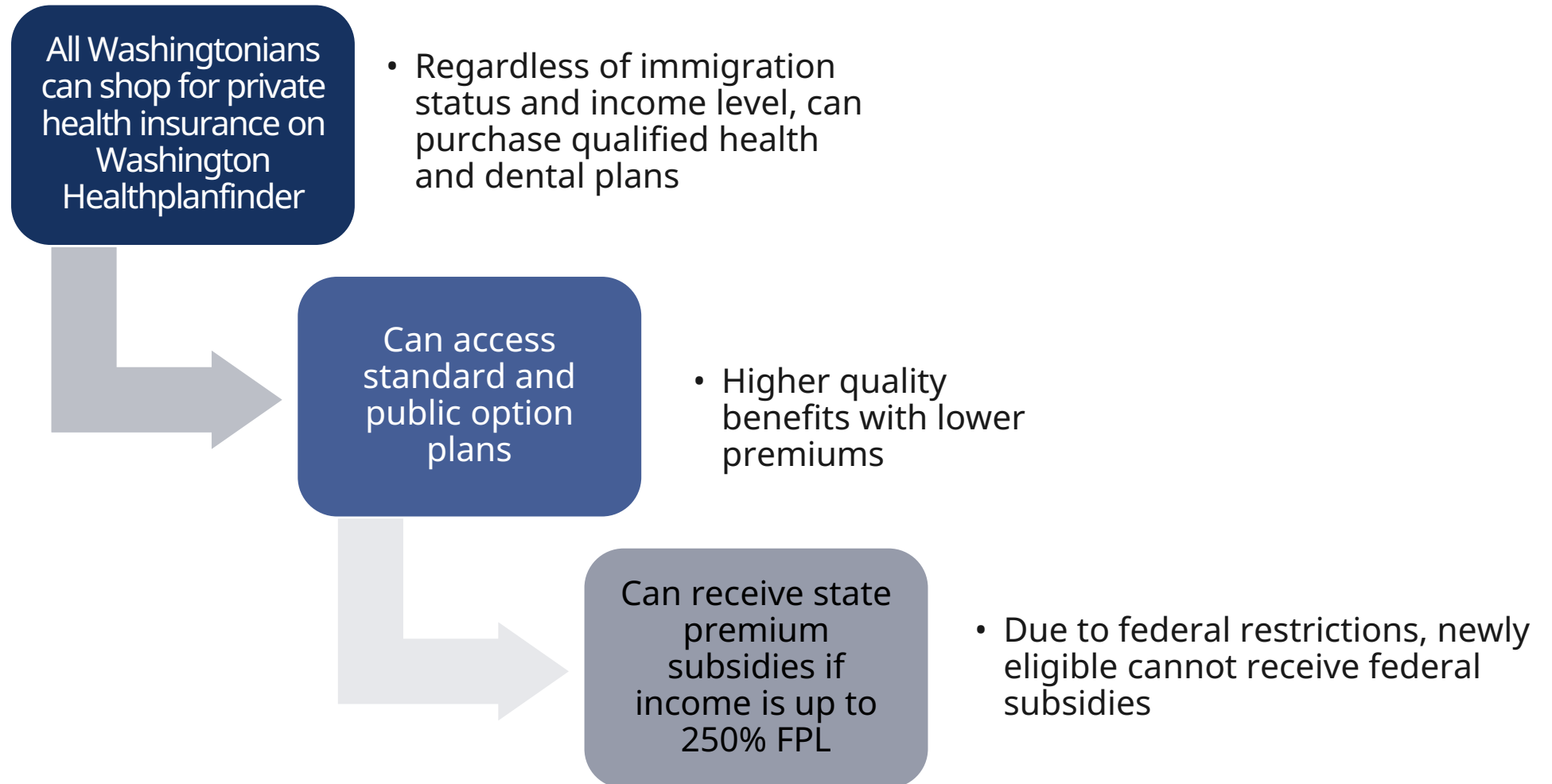
## **In addition to negotiated federal safeguards, the Exchange took steps to further protect data**

- Exchange Immigrant Health Coverage Data Policy.
- End-to-end review of all system integrations with federal partners and insurance carriers to enhance privacy.
- Updated identity proofing policy and procedures.

# Washington's Section 1332 Waiver Overview

- Enables all Washingtonians to shop for health insurance through Washington Healthplanfinder.
- Enables all Washingtonians, regardless of immigration status, to get health and dental insurance through Washington Healthplanfinder, including higher value standard and public option plans.
- Enables all Washingtonians to benefit from the state premium subsidies.
- Allows families with members with different immigration statuses to purchase health insurance together.
- Maximizes existing processes and procedures that keep consumer data private and secure.
- Strengthens Washington's health care sector, to the benefit of all current customers.

# Washington's Section 1332 waiver overview





## **II. Second year highlights**

# Continued community outreach and engagement

- In year two, the Exchange continued to engage affected community members and local organizations to inform outreach efforts.
- Top reported access barriers continue to be:
  - Affordability
  - Mistrust of government/government websites
  - Health literacy and language access.

**Your health matters.  
Protect it.**

Shop for health insurance that  
meets your needs on  
*Washington Healthplanfinder*

Regardless of your  
immigration status

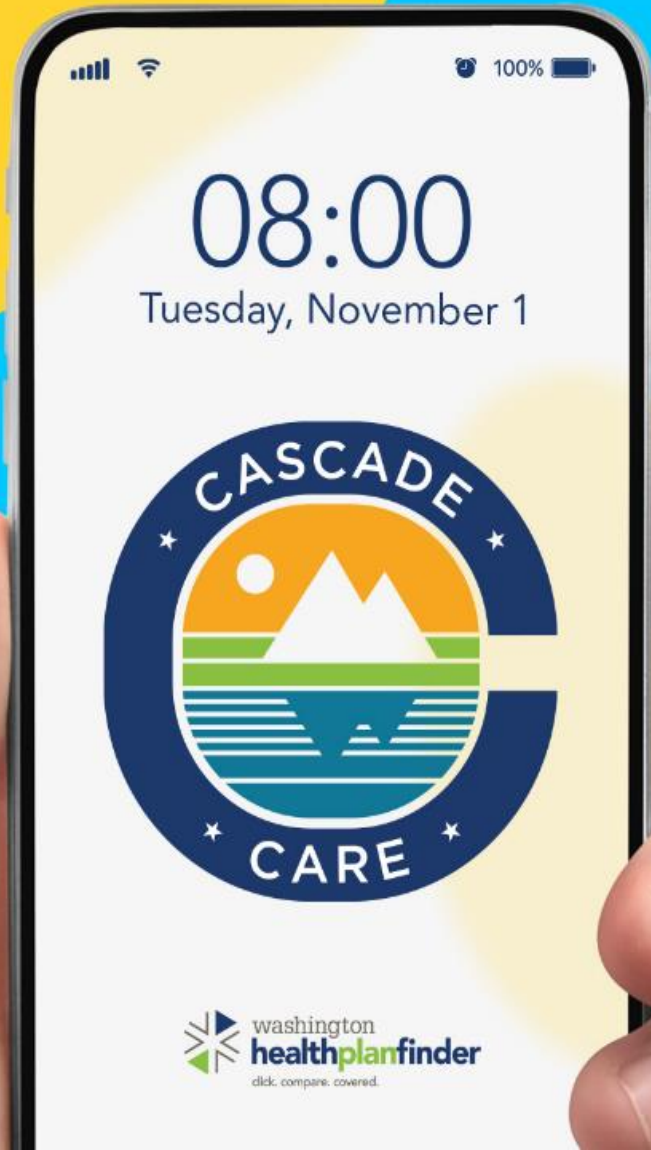
**Sign up by Jan 15**



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

# State subsidies support more affordable access

- State legislature has made state premium subsidies available for all eligible qualified health plan customers up to 250% FPL
  - ~82% of waiver customers are receiving state premium subsidies; affordability challenges remain.
  - Average monthly net premium (after state premiums applied) is \$342.



# Health literacy and language access

The Exchange has been partnering with The Vida Agency, a women and minority-owned multicultural marketing firm to support education and outreach conducted by enrollment partners, community-based organizations, and other customer serving team members (call centers, etc.).

- Materials emphasize education
- Created information in multiple languages, mediums/formats (videos, print, digital, artwork)

**What is health insurance?**  
Health insurance is an agreement you make with an insurance company. The insurance company agrees to pay for some or all of your medical expenses in exchange for your monthly payment (premium).

**Health Insurance Example**  
1 See a doctor for medical care  
\$ Pay Copay

**What health insurance plans are available?**  
There are three levels of health insurance plans available through Washington Healthplanfinder:  
**Bronze**  
If you are healthy and don't go to the doctor often or use prescriptions, a Bronze plan may be a good fit. These plans cost less per month but cover less of the cost when you need care.

**Medical Care Costs**  
Health care in the United States is expensive. The cost of care for a surprise injury, major illness, and even regular doctor visits can be hard to pay without health insurance.

**Medical Bill Examples**  
You get sick and need medical care. Your medical bill is \$5,000.  
The medical bill example below shows what you would pay without health insurance and with health insurance.

Without insurance example	
Medical Costs:	\$5,000
<b>Total You Will Pay:</b>	<b>\$5,000</b>

**With insurance example**  
Medical Costs: \$5,000  
Insurance Pays: \$3,500  
You Pay (out-of-pocket)  
Deductible: \$1,500  
Copay: \$20  
Co-insurance: \$480  
**Total You Will Pay:** \$1,500

**How do I sign up/enroll?**  
Call  
1-855-923-4433  
TTY/TDD: 1-855-627-9604  
Help in over 200 languages.  
Visit  
landing page url  
Connect  
Schedule an appointment with a trusted resource in your community.  
Find a health care navigator or broker to help you online at [wahealthplanfinder.org](http://wahealthplanfinder.org) and click on the Get Support button.

**Why buy health insurance?**  
Health insurance helps pay the cost of health care whether you use it to stay healthy or use it when you are sick.

**How much does it cost?**  
The cost of buying health insurance depends on your income, the size of your household and where you live.  
You may qualify for Cascade Care Savings, which means the state will pay for part of your health insurance. If you qualify, the amount you pay for health care out of pocket will be less.

**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 safety is important to us:  
• Getting health insurance does not affect immigration status or citizenship applications for you, your family, or anyone who lives with you.  
• Your personal information is not used for immigration enforcement purposes.  
• Information about your immigration status is used only to determine what health insurance plans you are eligible to buy.

# Health Insurance for All

Everyone in Washington is welcome to shop for health insurance on *Washington Healthplanfinder*

No matter your immigration status!

Get Started

washington healthplanfinder  
click. compare. covered.



# Trusted community-based partners

- The Exchange partners with a robust network of trained community-based assisters who help customers select and enroll in health and dental plans through Washington Healthplanfinder.
  - 2,000+ certified producers
  - 1,000+ Navigators
  - 100 Tribal Assisters
  - 9 Enrollment Centers
- The Exchange provides funding directly to community-based organizations (CBOs) to assist with outreach.
  - ▶ Central Washington Justice for Our Neighbors
  - ▶ Comunicativo
  - ▶ Ensemble of Washington
  - ▶ Entre Hermanos
  - ▶ Korean Community Service Center
  - ▶ Muslim Community Network Association
  - ▶ Oasis
  - ▶ Seattle Chinese New Immigrants Center
  - ▶ South Puget South Pathways
  - ▶ Unidos Nueva Alianza Foundation
  - ▶ United Territories of Pacific Islanders Alliance (UTOPIA)
  - ▶ Washington Immigrant Solidarity Network (WAISN)
  - ▶ Washington West African Center



# **III. Second year outcomes**

## Second year top lines- Enrollment

- ~**15k** applied for health coverage under the 1332 Waiver since Nov. 1, 2024 (start of open enrollment for 2025).
- ~**2,400** signed-up for health coverage.
  - Including **1,200 new customers**.

Regardless of  
immigration status

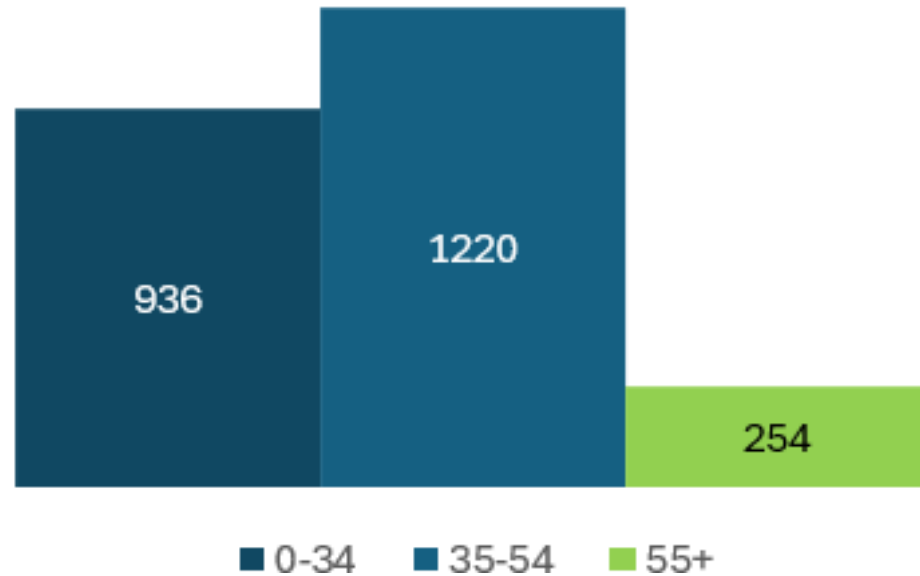
**Everyone in  
Washington  
can buy health  
insurance**



# Second year top lines – Age

Waiver (IHC) customers are significantly younger than overall Exchange customers

- 90% are under the age of 55, compared to 70% of the over QHP population.



IHC customers and QHP enrollees by age		
Age Group	IHC Customers	Existing QHP
0-34	39%	34%
35-54	51%	36%
55+	10%	30%
<b>Total</b>	<b>100%</b>	<b>100%</b>

# Second year top lines – Race and ethnicity

- Waiver customers are more diverse than the overall Exchange customers
  - Among customer who identified race, 84% of the waiver population identified as non-white, compared to 49% of overall QHP customers.
  - Among customer who reported ethnicity, 61% of the waiver population identified as Hispanic, compared to 9% of overall QHP customers

Race	IHC Customers		Existing QHP
American Indian/ Alaska Native	<10	<1%	1%
Asian	182	8%	13%
Black/ African American	163	7%	3%
Hawaiian	<10	<1%	0%
Pacific Islander	24	1%	1%
White	379	16%	51%
Multi-Race	39	2%	1%
Other	799	33%	5%
Race Not Report	821	34%	25%
<b>Total</b>	<b>2,410</b>	<b>100%</b>	<b>100%</b>

# 75% of waiver customers had a trained assister help them enroll

**한인생활상담소**  
Korean Community Service Center

한국어  
English

Healthcare Consultation

Since November 2015, KCSC has helped immigrant population access healthcare. We assist and enroll eligible individuals into the Affordable Care Act (ACA) health insurance program. We help to assess client's health care coverage needs, determine general eligibility for health care coverage programs and provide enrollment service.

Protect What Matters Most

## Your Health Protects Your Family

Health insurance gives your family access to regular check-ups, urgent care, and mental health services.

Enroll today for peace of mind and care when you need it.

**Learn More**

More info: [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org)

## PLANES ASEQUIBLES GRANDES BENEFICIOS

[www.wahealthplanfinder.org](http://www.wahealthplanfinder.org)

1-855-923-4633

ATENCIÓN PREVENTIVA GRATUITA. PLANES PARA TODOS LOS PRESUPUESTOS. AYUDA FINANCIERA PARA MUCHOS.



## PRIMER FESTIVAL ANUAL DE HERENCIA Latinoamericana 2024

## UNIDOS NUEVA ALIANZA FOUNDATION

### Affordable Health Coverage for Everyone in WA!

Did you know that Cascade Care health plans cover essential services before you meet your deductible? This means you can access:

- 1 PRIMARY CARE VISITS
- 2 PREVENTIVE CARE
- 3 MENTAL HEALTH SERVICES
- 4 URGENT CARE
- 5 GENERIC PRESCRIPTIONS

## CENTRAL WASHINGTON JUSTICE FOR OUR NEIGHBORS.

## COMUNICATIVO

DE TODO CORAZON AYUDANDO A LA COMUNIDAD LATINA

## SOUTH PUGET SOUND PATHWAYS

CREATING IMPACT TOGETHER

## Cobertura Medica para Todos

¡Inscripciones abiertas de Noviembre 1, 2024 hasta Enero 15, 2024!

## OPEN ENROLLMENT

November 1, 2024 - December 15, 2024

Do you need...

- ✓ Health Insurance?
- ✓ To Renew Your Health Plan?
- ✓ To Report a Life Change?

Visit your nearest Sea Mar Medical Clinic to speak with a Customer Service Representative to select a health and dental plan by **December 15, 2024** for coverage beginning **January 1, 2025**

Your health. Our priority.

Enroll by January 15. Visit [WAHealthplanfinder.org](http://WAHealthplanfinder.org)

1-855-923-4633

## UTOPIA WASHINGTON

## WASHINGTON IMMIGRANT SOLIDARITY NETWORK

## GET ACCESS TO HEALTH INSURANCE NOW, REGARDLESS OF YOUR IMMIGRATION STATUS.

Don't be scared. Your information will not be shared with anyone including immigration. So apply now.

[www.wahealthplanfinder.org](http://www.wahealthplanfinder.org)

# Current activities



**Continuing to  
monitor PY 2025  
enrollments**



**Submitting  
federally required  
reports**



**Monitoring federal  
activity related to  
1332 waivers**



**Preparing for the  
upcoming open  
enrollment (OE)  
period**



# **IV. Public comment**

# Public comment

Purpose of today's public forum is to accept public comments on the progress of Washington's Section 1332 State Innovation Waiver.

## How to submit optional public comment

- **Virtually:**
  - Write "public comment" in the Q&A box followed by your comment.
- **Over email:**
  - Send an email with your comment to [WA1332@wahbexchange.org](mailto:WA1332@wahbexchange.org) with "Annual public forum comment" in the subject line.



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