



Open Enrollment 11 Trends & Outreach

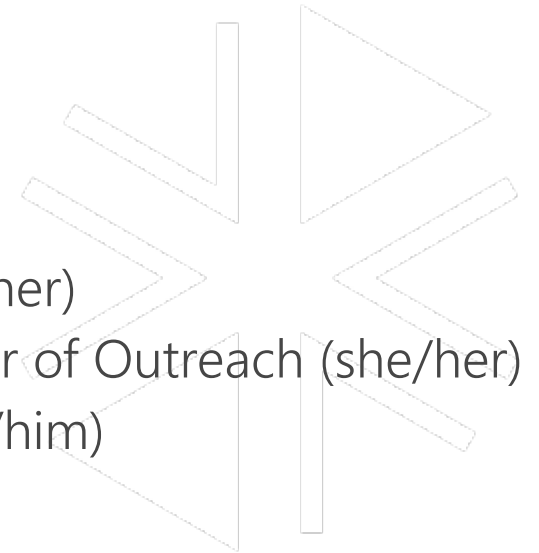
Advisory Committee

February 22nd, 2024

Margaret Dennis, Analytics Leader (she/her)

Genevieve Arredondo, Associate Director of Outreach (she/her)

Spencer Budd, Senior Policy Analyst (he/him)



Open Enrollment Trends

Margaret Dennis, Analytics Leader (she/her)



Open Enrollment 11 Trends and Outreach

OUTLINE

Open Enrollment

- Customer Plan Selections
- Standard plans
- Subsidies
- Plan Year 2024 Population Demographics

QHP/QDP Expansion Update

- IHC Customer Demographics
- Looking ahead to Apple Expansion

Medicaid Redetermination Update

All statistics in the enrollment section of the presentation are based on plan selections. Final counts, collected April 1, 2024, may be different after plan effectuations are reported by carriers. Most numbers in this presentation are rounded to reflect this expectation.

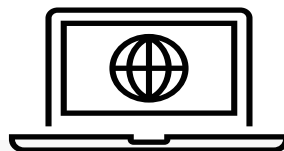
Working together to connect people to health coverage!

Open Enrollment (OE) 11



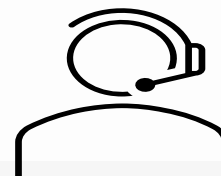
Ready, set, go!

- Tested systems—in Spring 2023--to be ready to serve new Immigrant Health Coverage customers
- FitGap program led to the smoothest renewal process to date



OE IT Systems

- Transition to new Provider Directory provider
- Reliable Healthplanfinder platform with 100% system availability



Customer Support

- 44% more calls than OE10
- 25% more chats than OE10
- Highly responsive performance
 - 93% fewer abandons
 - 16 second speed of answer

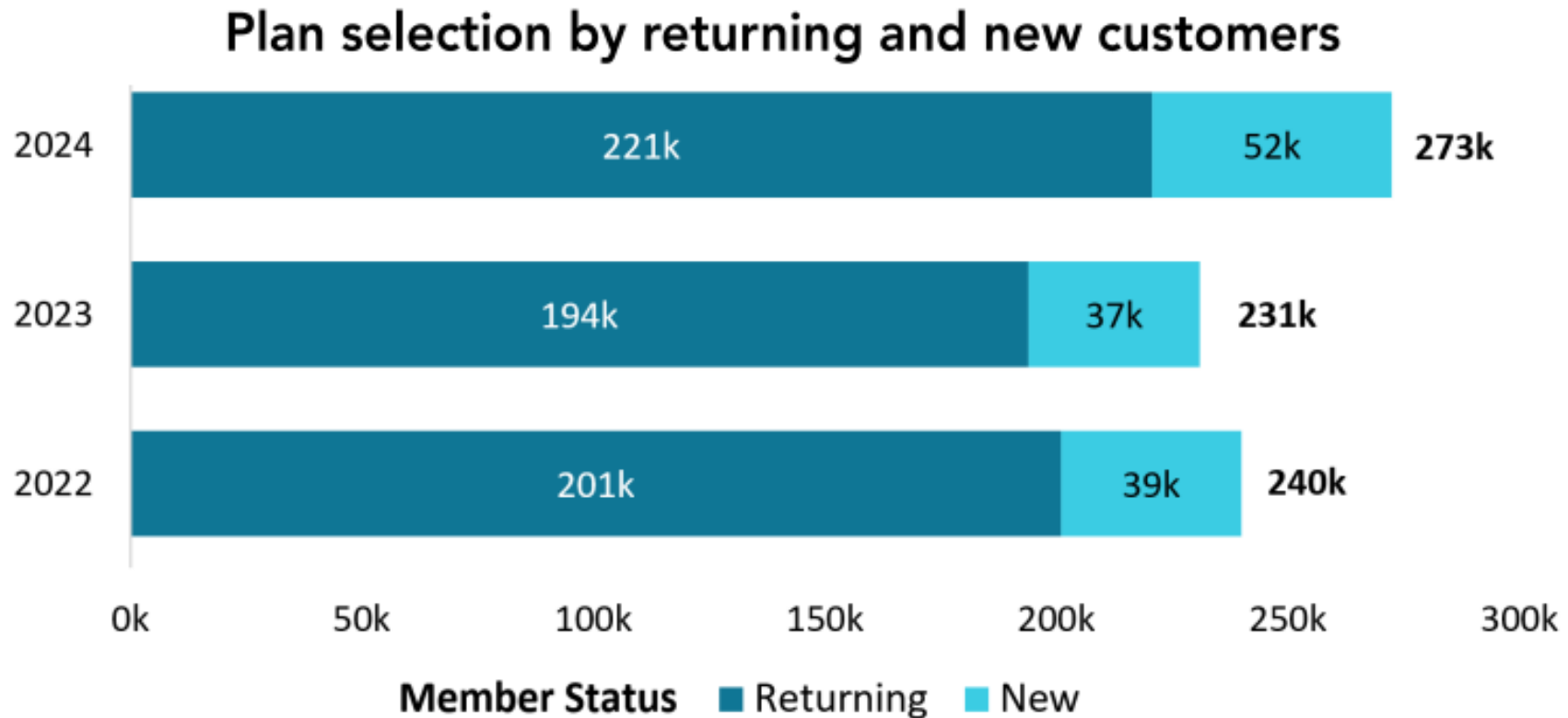


Assister Network

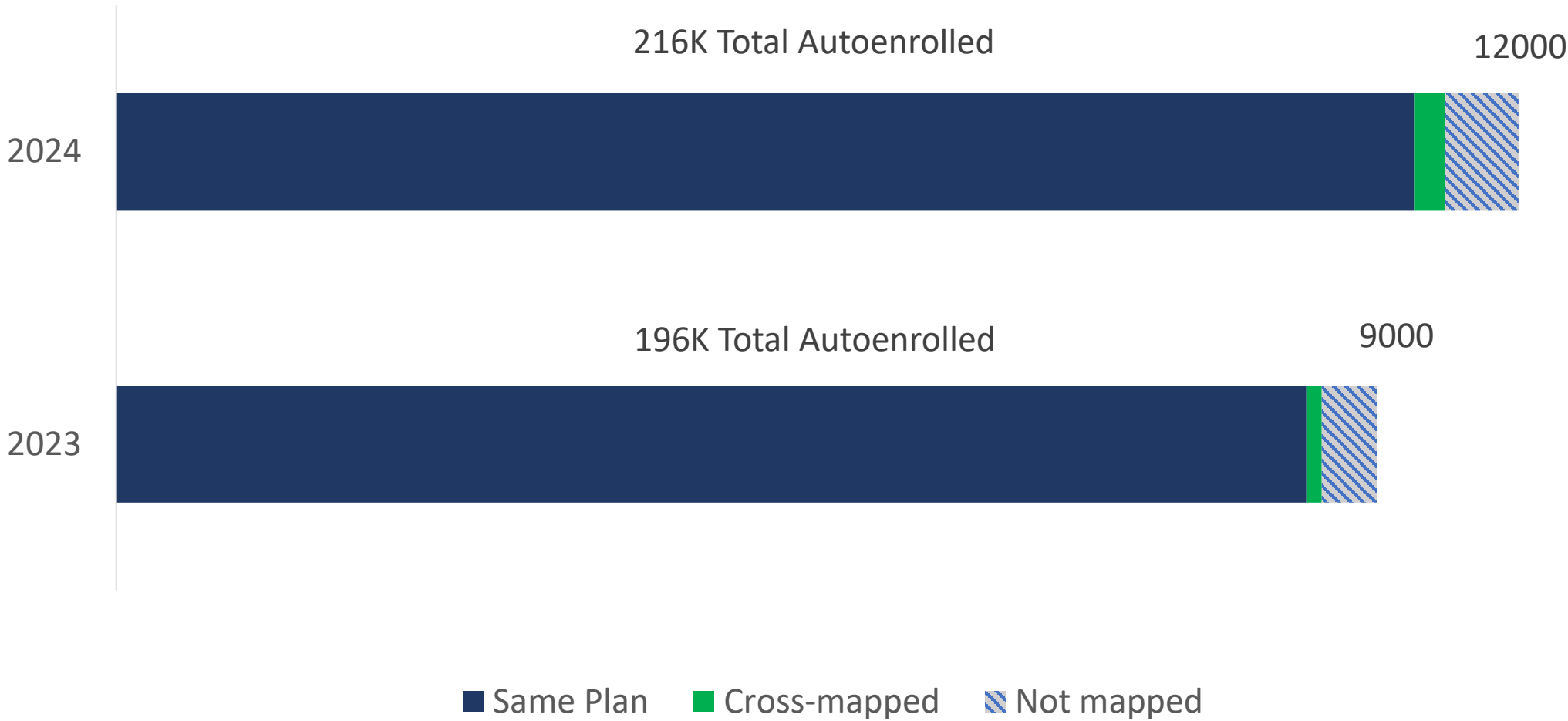
- 45% of customers are partnered with an Assister
- Record # of Assisters
 - 2,090 Brokers
 - 1,100 Navigators (+300)

Open Enrollment Plan Selections, 2022-2024

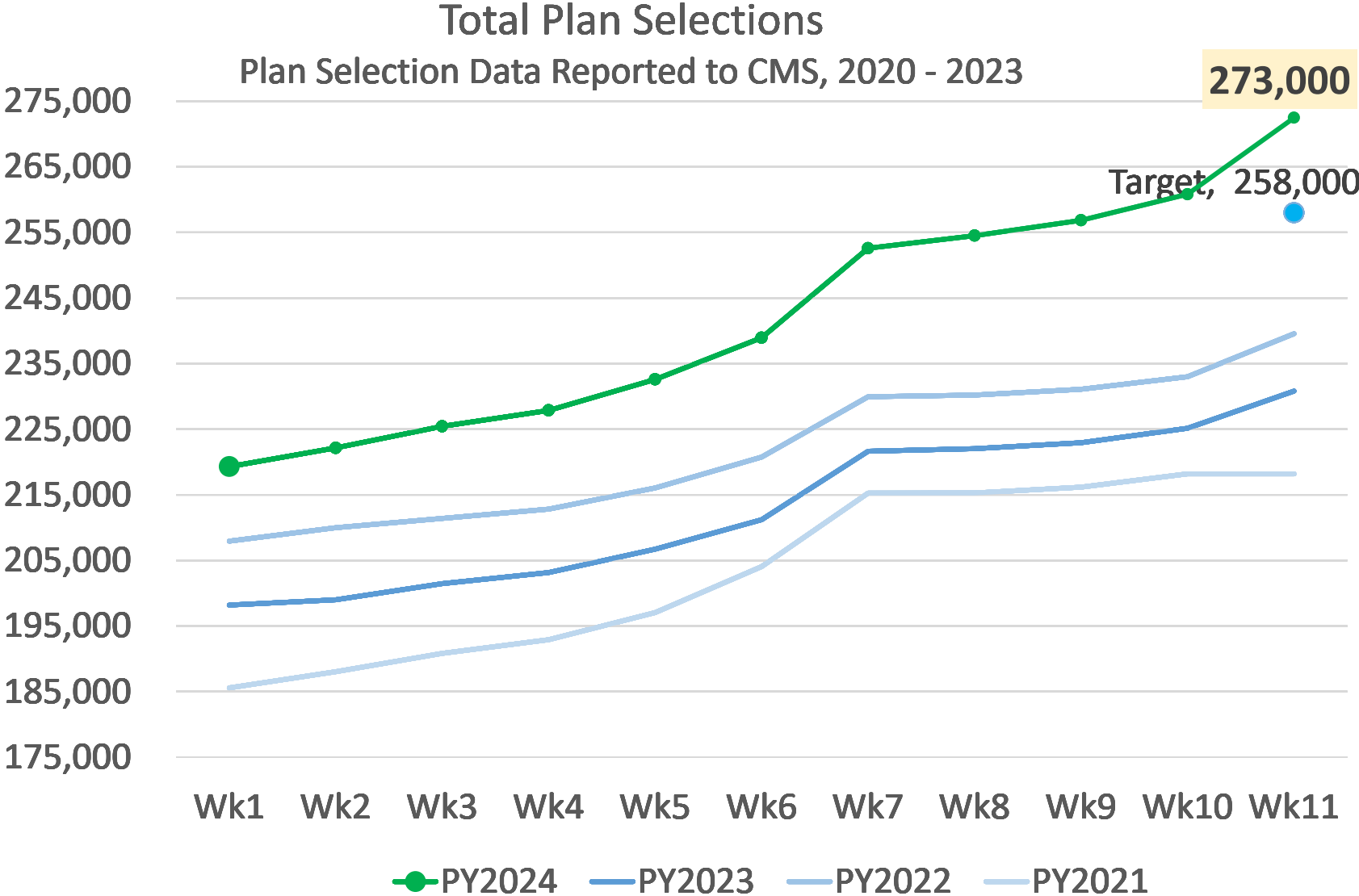
The number of people selecting a plan increased 18% compared to 2023. New customers increased by 40% (15,000) and open enrollment began with a higher number of returning customers than any previous year.



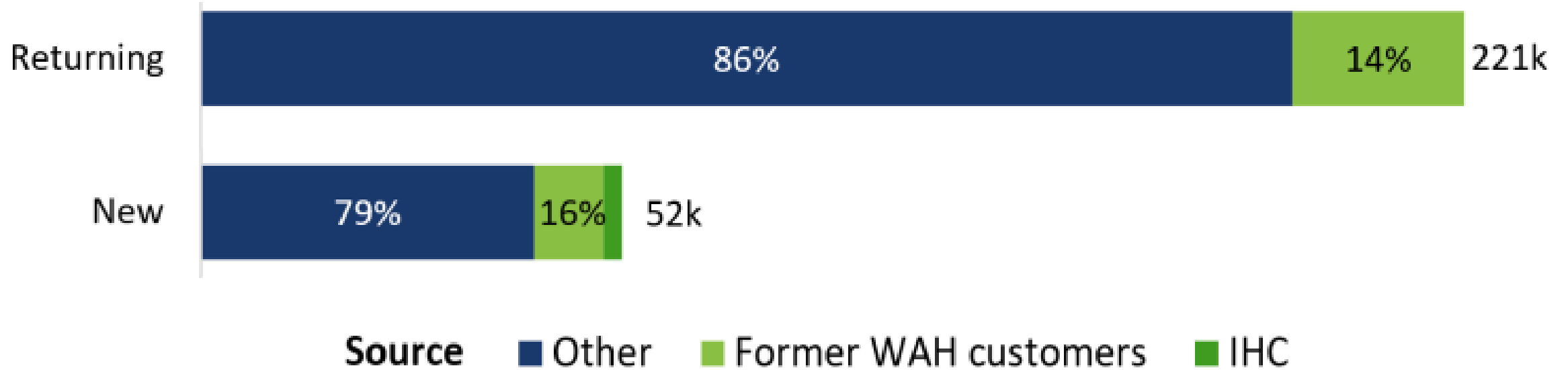
Starting Population for Open Enrollment, 2023 vs 2024



Dramatic increase in enrollment for PY2024

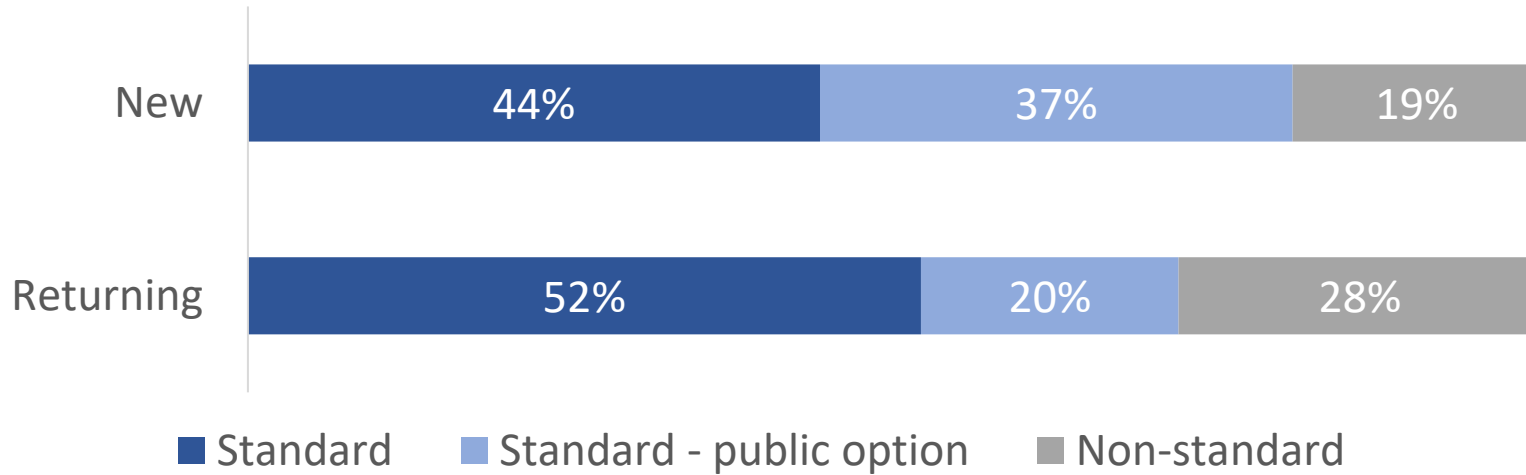


Origins of QHP customers



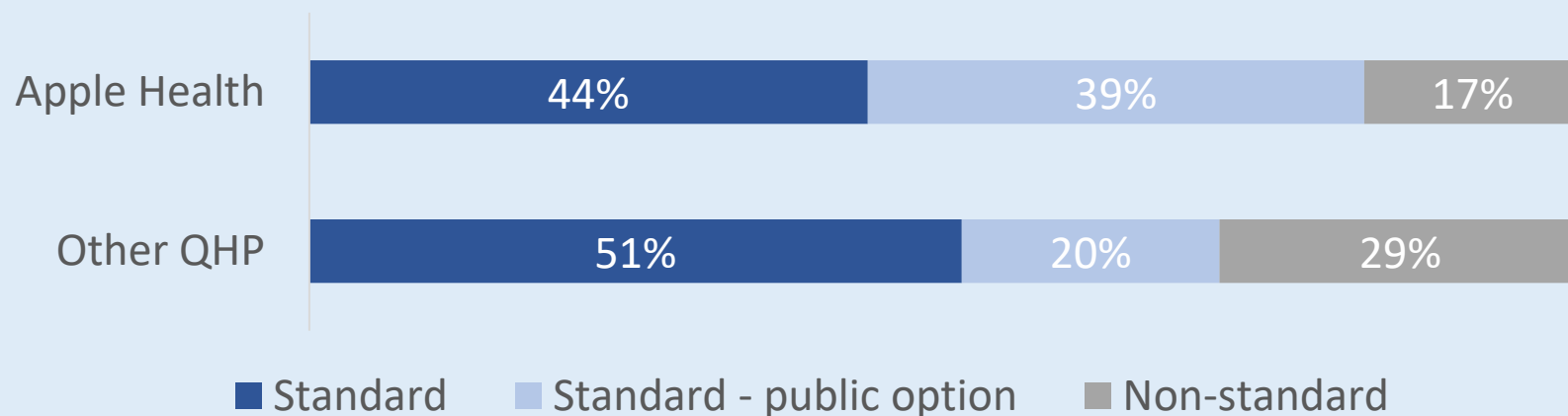
15,000 more new customers than PY2023

New Customers' Choice of Standard Plans



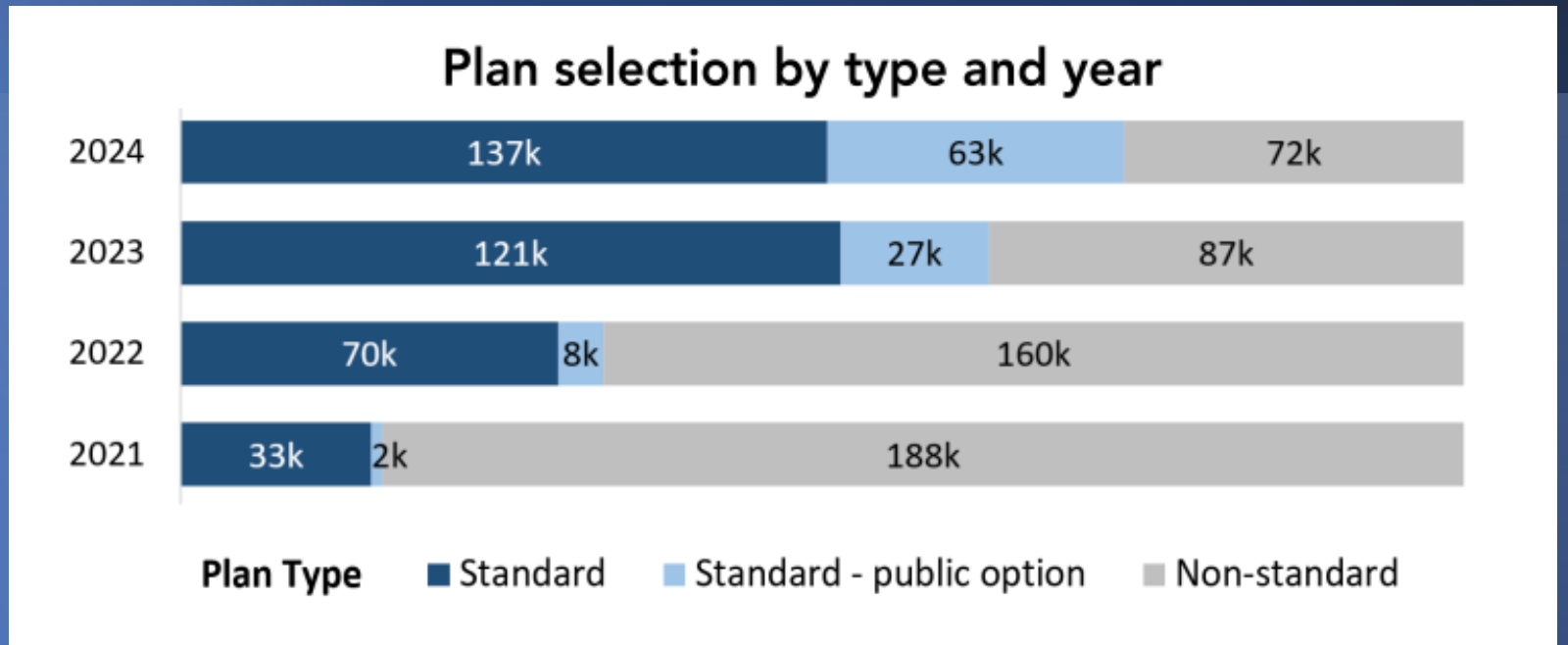
More than 80% of new customers chose standard plans

Former Apple Health Customers' Choice of Standard Plans



Former Apple Health customers were even more likely to choose a standard plan

Standard plans account for close to 75% of PY 2024 customer selections

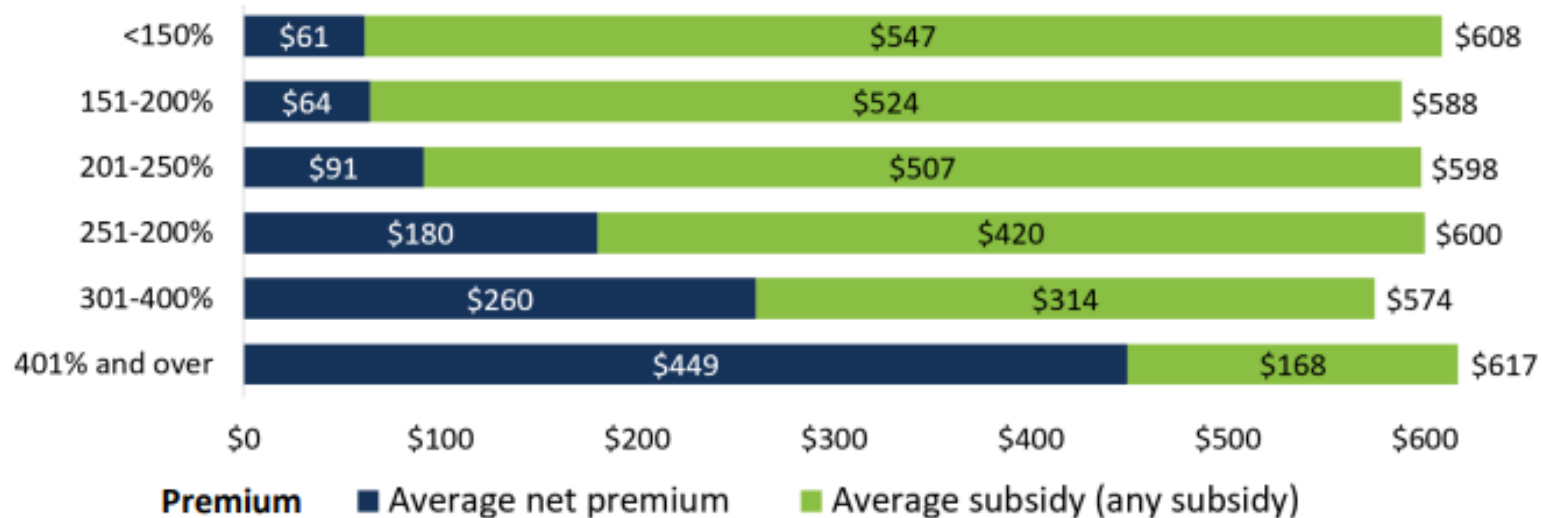


Public Option plan selections grew by over 100% compared to PY2023

Subsidies help make coverage more affordable for 81% of Exchange customers

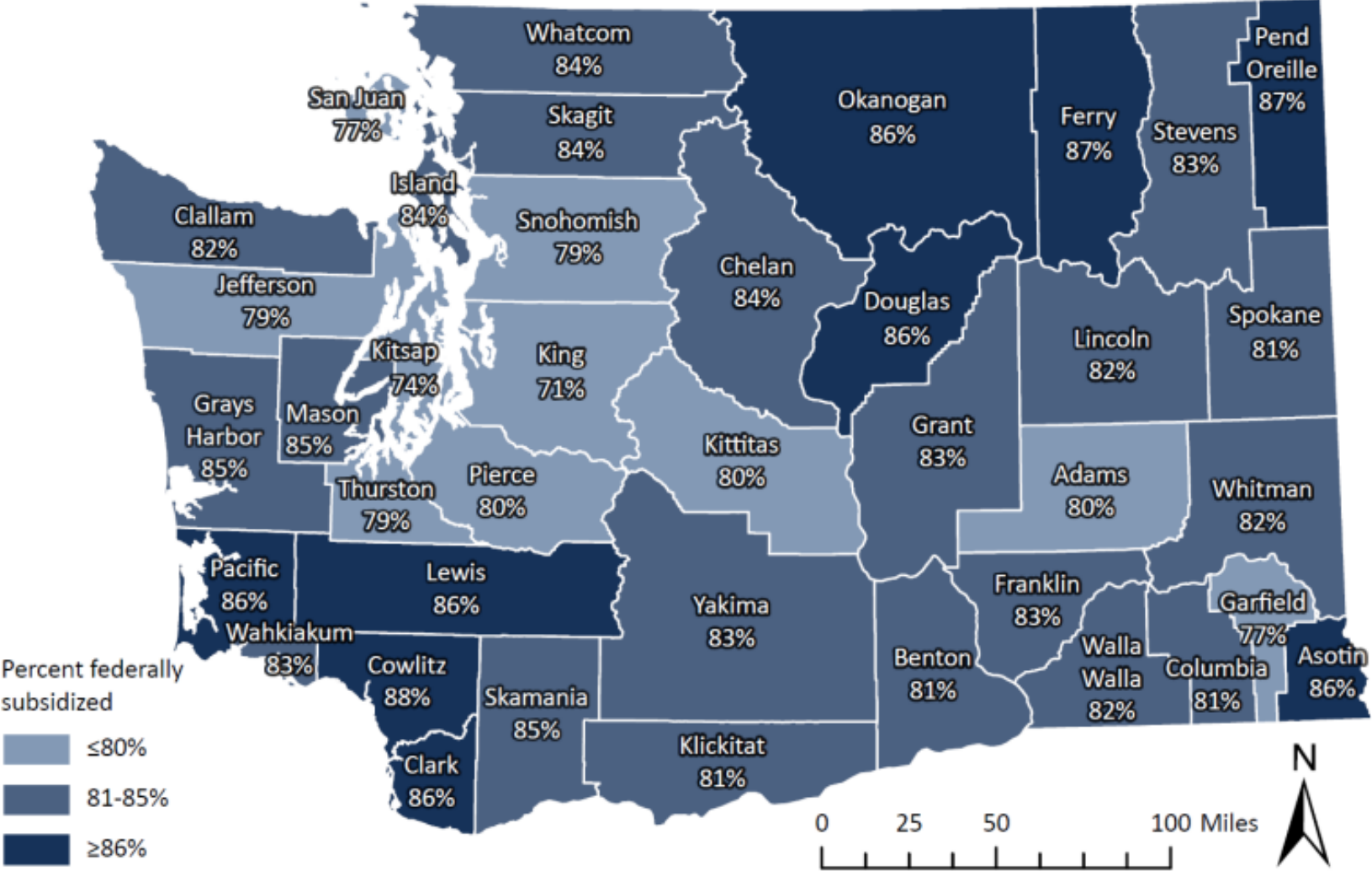
- Over 220,000 customers benefit from either federal or state premium subsidies for Plan Year 2024, with 94,000 receiving a state subsidy
- The percent of Exchange customers subsidized has increased to 81% from 60% before the pandemic in 2020 – largely due to ARPA subsidy expansion
- Over 56,000 customers have monthly premiums reduced to \$10 or less per month
- Average subsidy is \$420, average premium among subsidized customers is \$170

Subsidy and net premium by FPL among subsidized customers



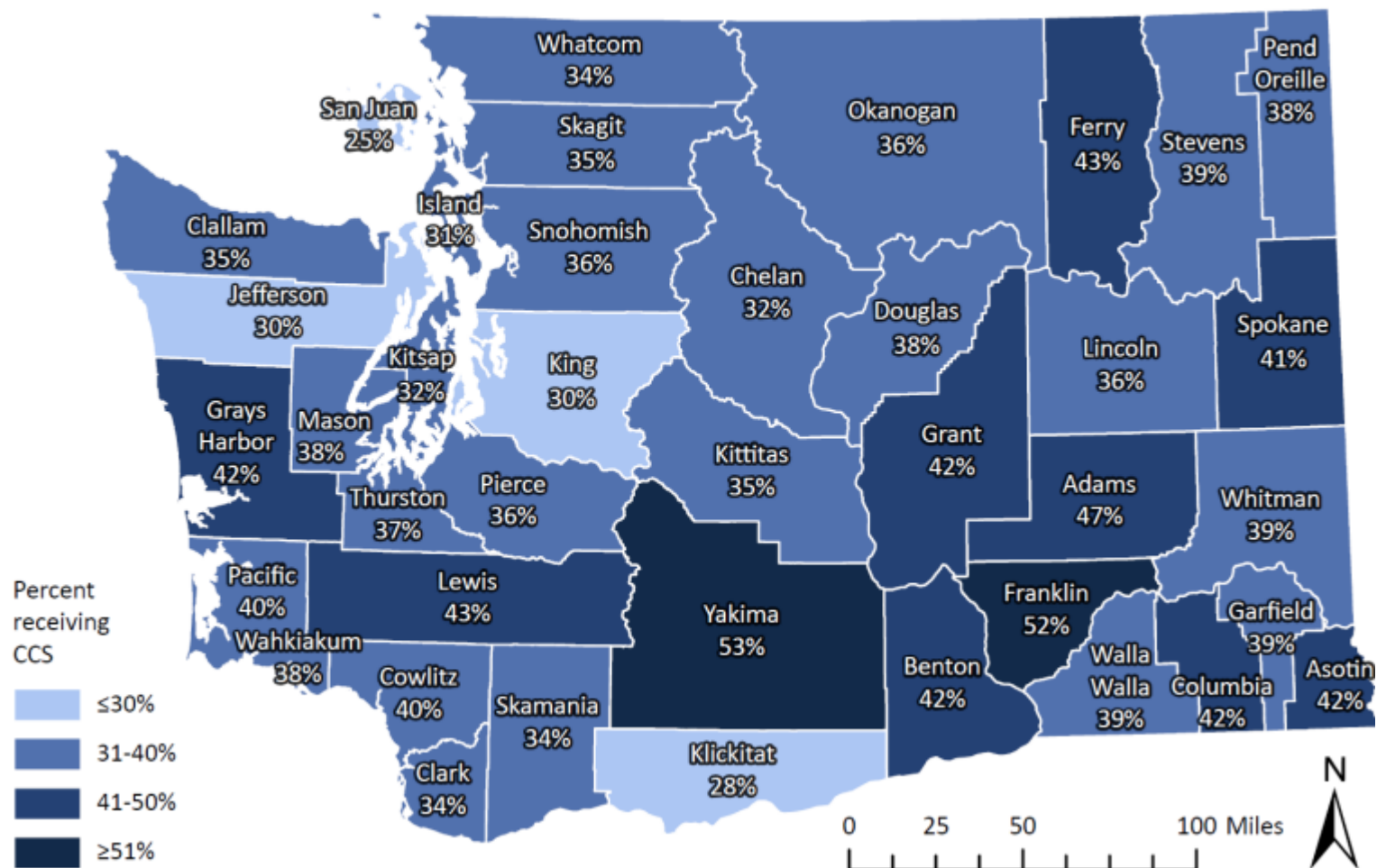
Percent of QHP population receiving APTC

- Over 210,000 customers (78%) are receiving federal subsidies
- Average subsidy amount is \$420 per month
- Average subsidized premium is \$170 per month



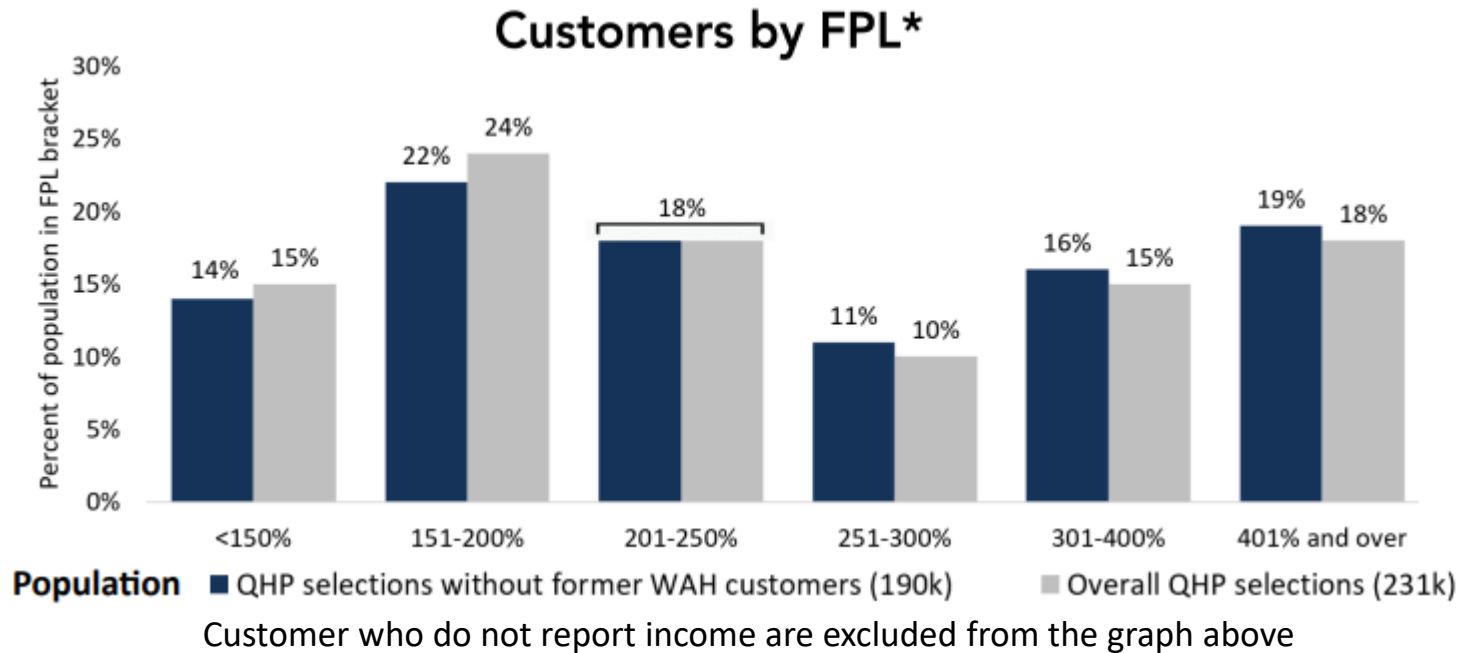
Percentage of QHP customers receiving state subsidies by county

- Over 94,000 customers (35%) are receiving state subsidies
- Almost 8,000 are receiving the maximum \$250 per month because they did not qualify for federal subsidies
- State subsidies allow 38,000 customers to pay less than \$10 per month for coverage



QHP Population FPL Distribution

With addition of Medicaid Redetermination customers



2024 Plan Selections by Race*

Changes from 2023

Overall race reporting improved by 6%

Black +1%

White -2%

Asian -2%

Pacific Islander -1%

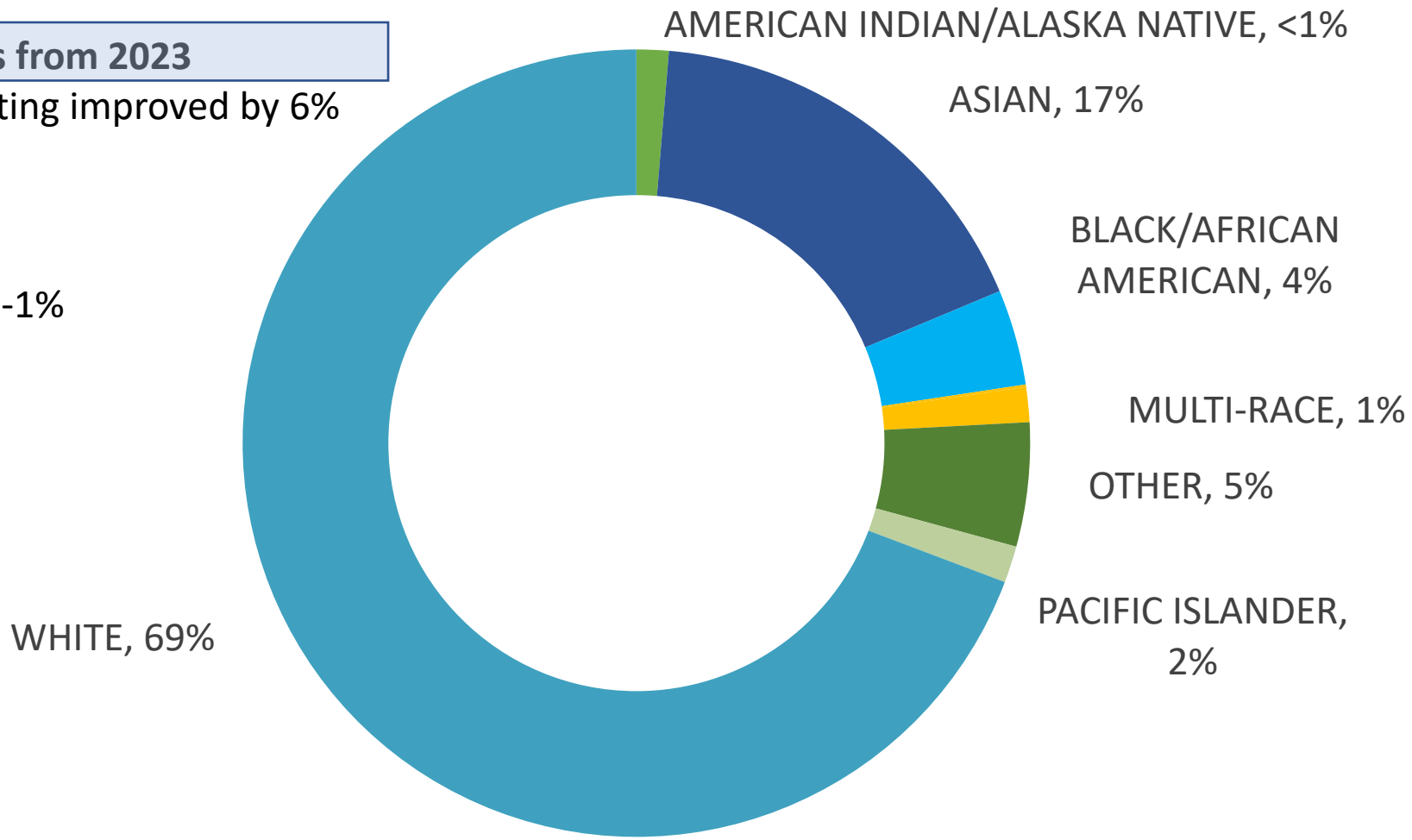


Chart excludes customers who did not report race

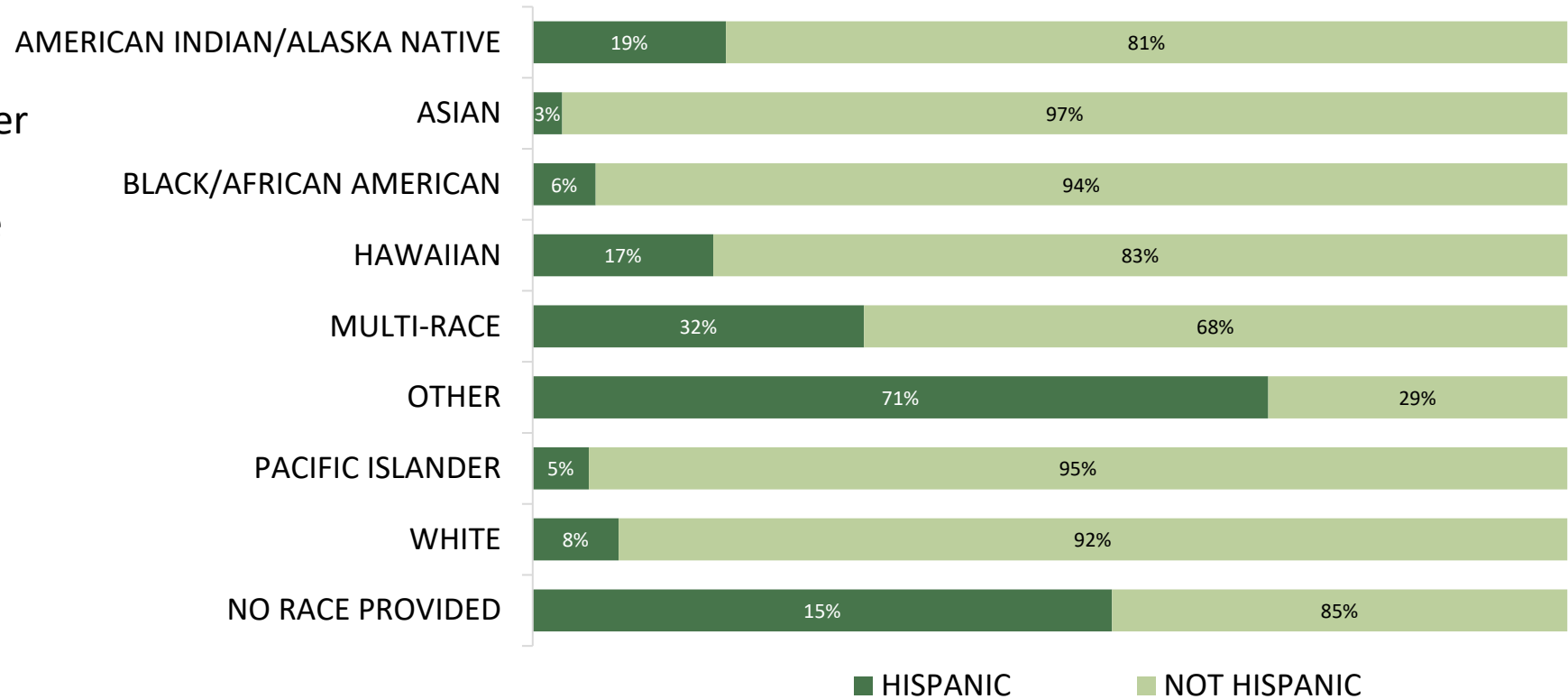
Race not reported: 75,306 (28%)

Data as of 2/1/2024

2024 Plan Selections by Race and Ethnicity

Changes from 2023

- Ethnicity reporting improved by 11% over 2023
- Overall Hispanic race reported increased from 12% in 2023 to 15% in 2023



Hispanic Ethnicity and Race are collected separately and are shown as different categories.

Charts exclude customers who did not report ethnicity

*Ethnicity not reported: 123,334 (46%)

Data as of 2/1/2024

Questions?

Suggestions for Spring Enrollment Report analysis?

Other research suggestions?

For more information please see:

[Exchange Reports and Data](#)

Enrollment Preview (published 2/1/2024)

Washington Health Benefit Exchange IHC Handout (2/15/2024)

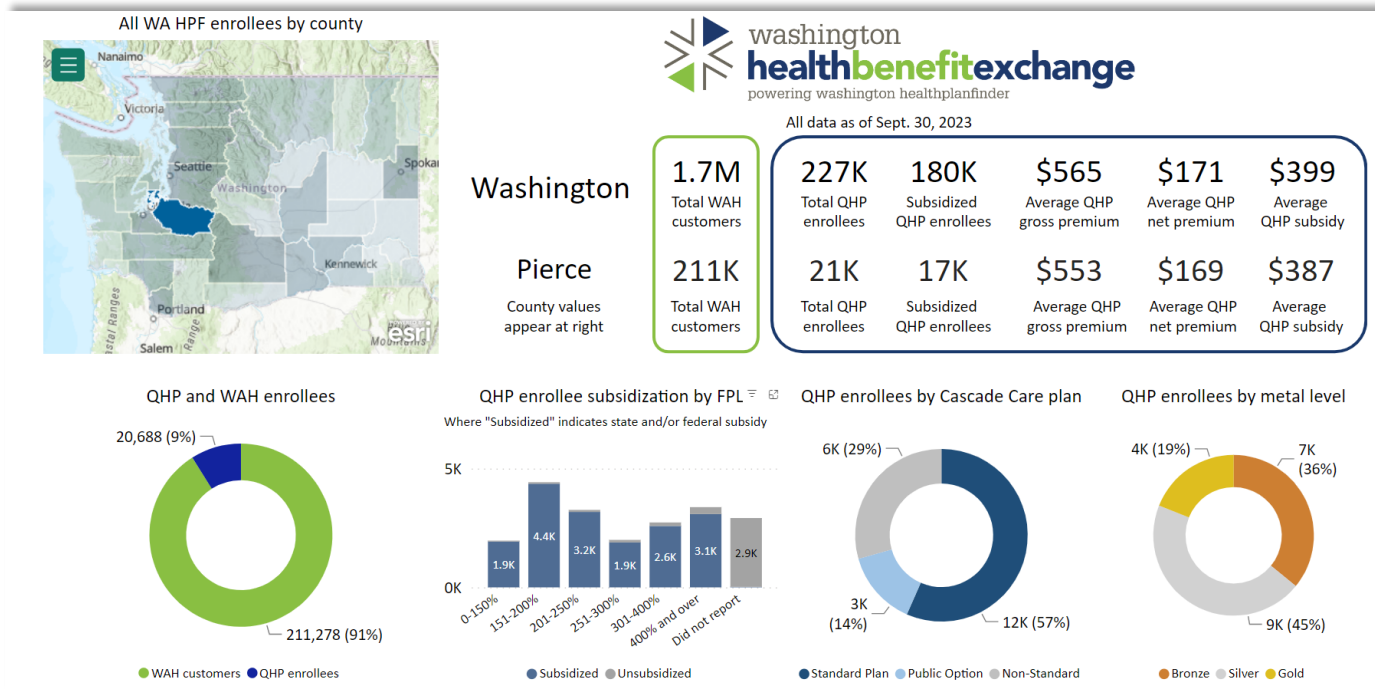
Coming soon:

Medicaid Redetermination Update (Keeping People Covered)

Spring Enrollment Report (5/6/2024)

HPF by County Dashboard Update (5/1/2024)

DASHBOARD: HPF by County Enrollment, data as of 9/30/2023

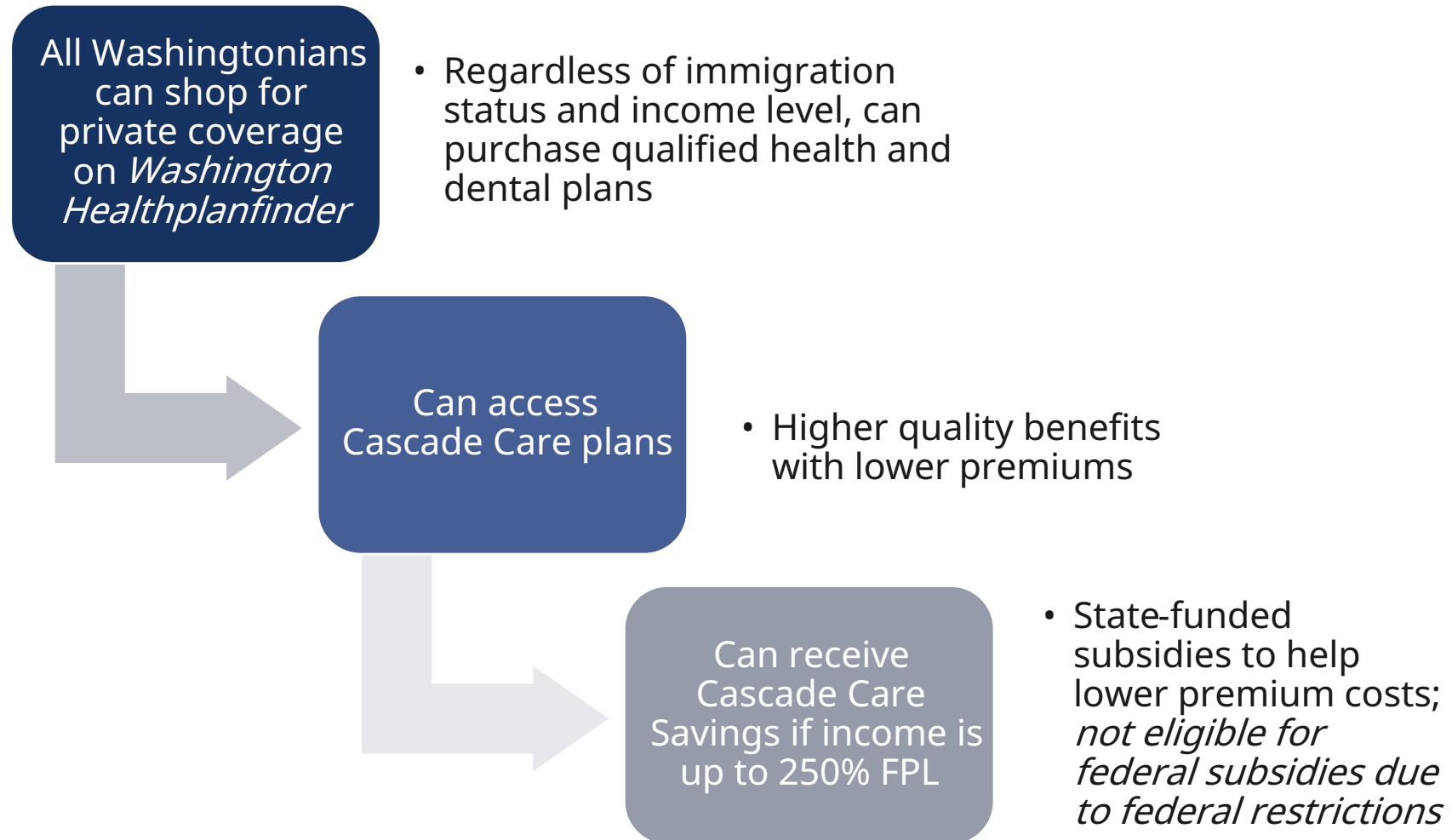


Qualified Health & Dental Plan Expansion

Genevieve Arredondo, Associate Director of
Outreach (she/her)



New Expansion - Started Nov. 1, 2023 for 2024 coverage



New Expansion – Permitted under federal 1332 Waiver



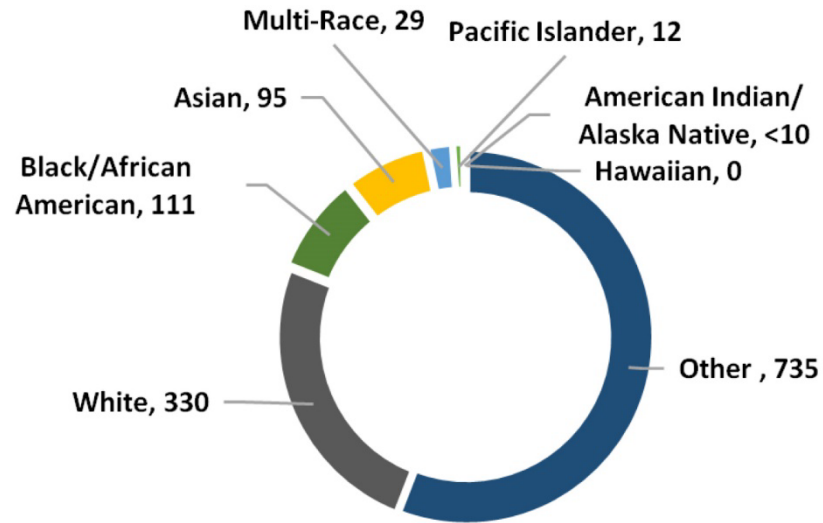
- ▶ The Exchange can offer this coverage expansion through *Washington Healthplanfinder* because the federal government approved a first-in-kind 1332 waiver.
- ▶ More information about the 1332 waiver (including link to prior webinar on the topic) is available at:
<https://www.wahbexchange.org/about-the-exchange/what-is-the-exchange/legislation/1332-waiver-information/>
- ▶ In the Spring, the Exchange will be hosting a public forum (as required under the waiver), to solicit feedback about the waiver and the impact it is having in Washington.

QHP Expansion Launch Toplines

- ▶ 24,000 applied for coverage through *Washington Healthplanfinder* since Nov. 1
 - ~67% appear income eligible for Apple Health Expansion (<139% FPL)
- ▶ 2,200 signed up for QHP coverage
 - Average monthly net premium = \$210
 - Those up to 250% FPL eligible to receive Cascade Care Savings
 - 55% (~1,200) appear income eligible for Apple Health Expansion (<139% FPL)

QHP Expansion Launch

IHC customers by race



Race	IHC Customers	Existing QHP
American Indian/Alaska Native	0%	1%
Asian	7%	18%
Black/African American	8%	4%
Hawaiian	0%	0%
Multi-Race	4%	1%
Other	55%	5%
Pacific Islander	1%	1%
White	25%	70%

*Graphic & chart exclude ~900 IHC customers & 74k QHP customers who did not report race.

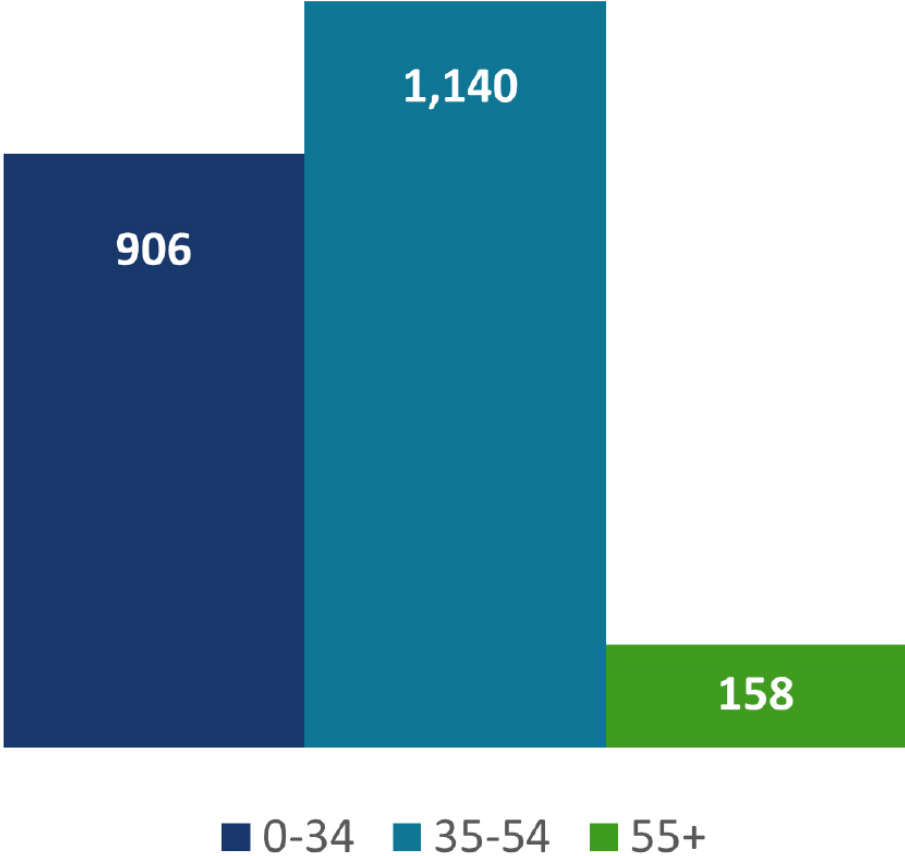
IHC customers by ethnicity



Ethnicity	IHC Customers	Existing QHP
Hispanic	79%	14%
Not Hispanic	21%	86%

*Graphic & chart exclude ~400 IHC customers & 121k QHP customers who did not report ethnicity.

IHC customers by age



Age Group	IHC Customers	Existing QHP
0-34	41%	33%
35-54	52%	36%
55+	7%	31%
Total	100%	100%

* IHC customers are significantly younger – with 93% being under the age of 55, compared to 69% of QHP population.

IHC customers by partnership status

Assister Type	IHC Customers	Percent
Navigator	1017	46%
Broker	341	15%
Navigator & Broker	128	6%
Neither	719	33%
Total	2205	100%

*67% IHC customers partnered with an Assister (Navigator or Broker)

Thank You Partners!

Organization	Activities	Languages Served
Indian American Community Services	Community Presentations; posters & fliers; Social media campaign; Newsletter campaign	Punjabi, Hindi, Telugu, Gujarati, Tamil, Malayalam, Marathi
Pacific County Immigrant Support	1:1 Enrollment support; Enrollment events; Community tabling events; Posters & fliers; Social media campaign; Mailchimp email campaign; Ads in Chinook Observer & Willapa Harbor Herald; Promotoras	Spanish, Laotian
Pacific Islander Health Board of WA	Social media campaign; FB Live with trusted community leaders; Info booths & tables at community events & festivals	Marshallese, Chuukese, Yapese, Pohnpeian, Palauan, Samoan, Fijian
Mother Africa	Virtual education sessions; Social media campaign; Provider outreach; Partner outreach	Swahili, Portuguese, French, Arabic, Dari, Amharic, MaiMai
Empower Next Generation	Tabling at community events; Bi-weekly in-person events for Immigrant Health workgroups; Weekly virtual events; email campaign; Podcast interviews in Spanish & English; Radio campaign; Partner outreach; daily PSAs; In-language videos	Mixteco Bajo; Mixteco Alto; Nahuatl, Zapoteco, Mam, Spanish

CBO Outreach Stipends (Cont'd)

Organization	Activities	Languages Served
Pierce County Project Access	Social media campaign; Email campaign; Clinic & partner education; In-person outreach with partners; mobile enrollment events; Mailings to community list (6k+ reach)	Spanish, Korean, Vietnamese, Ukrainian, Tagalog, Cambodian, Swahili
Latinosen Spokane	Digital ads (FB, Instagram, mass emails, website updates with weekly feedback and information); Weekly radio ads; TV ads utilizing existing media relationship; Community presentations	Spanish
IretaP'urepecha	Bi-weekly discussions on community online radio; Social media live videos in-language with community leaders; Community events; Fliers at community meetings	Mixteco Alto, Mixteco Bajo, P'urepecha, Triqui, Kichwa, Zapoteco, Yucateco, Mam, Spanish
Haitian Community Development of PNW	Flier distribution at community events; Community forums; Social media campaign; Social media videos with community members	Haitian Creole, French

Multicultural/Multilingual Media Campaign

所有移民均可购买
健康保险
Washington Healthplanfinder

即使是
无证移民

1月15日
前参保



washington healthplanfinder
click. compare. covered.

了解详情

Mọi người ở Washington
đều có thể mua bảo hiểm y tế tại
Washington Healthplanfinder

Bắt đầu từ 1 tháng 11

Bất kể tình
trạng nhập cư



washington healthplanfinder
click. compare. covered.

Tìm hiểu thêm

Todas las personas
en Washington
pueden comprar un seguro médico
en Washington Healthplanfinder

A partir del 1 de noviembre

Sin importar su
estatus migratorio



washington healthplanfinder
click. compare. covered.

Entérese

****New This Year****
Multicultural/Multilingual
IHC campaign received
12 million impressions.

Все жители штата
Washington
могут приобрести медицинскую
страховку через Washington
Healthplanfinder

С 1 ноября

Независимо от
иммиграционного статуса



washington healthplanfinder
click. compare. covered.

Узнайте
подробности

بإمكان كافة المهاجرين
شراء التأمين الصحي
Washington Healthplanfinder من
حتى الأشخاص الذين
لا يحملون وثائق

قم بالتسجيل بحلول
كانون الثاني (يناير) 15



washington healthplanfinder
click. compare. covered.

تعرف على المزيد

Усі іммігранти можуть придбати
медичне страхування через
Washington Healthplanfinder

Навіть
незадокументовані особи

Зареєструйтеся
до 15 січня



washington healthplanfinder
click. compare. covered.

Дізнайтесь подробиці

Cascade Care Savings SEP

Allows for continued enrollment
for those <250% FPL



Looking Ahead: Transition between Expansions



Nov. 1, 2023



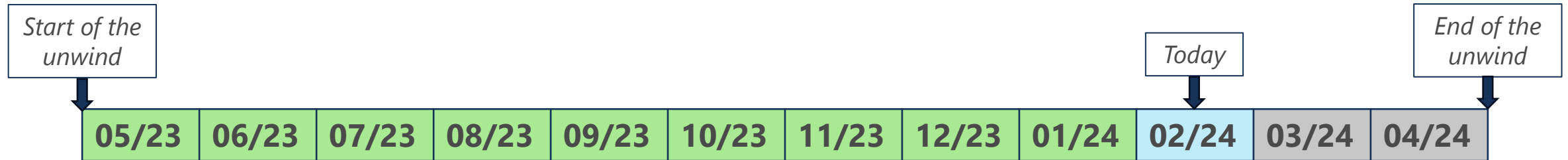
July 1, 2024

Medicaid Redeterminations Data Update

Spencer Budd, Senior Policy Analyst



Progress Snapshot



From April 1 through December 31:

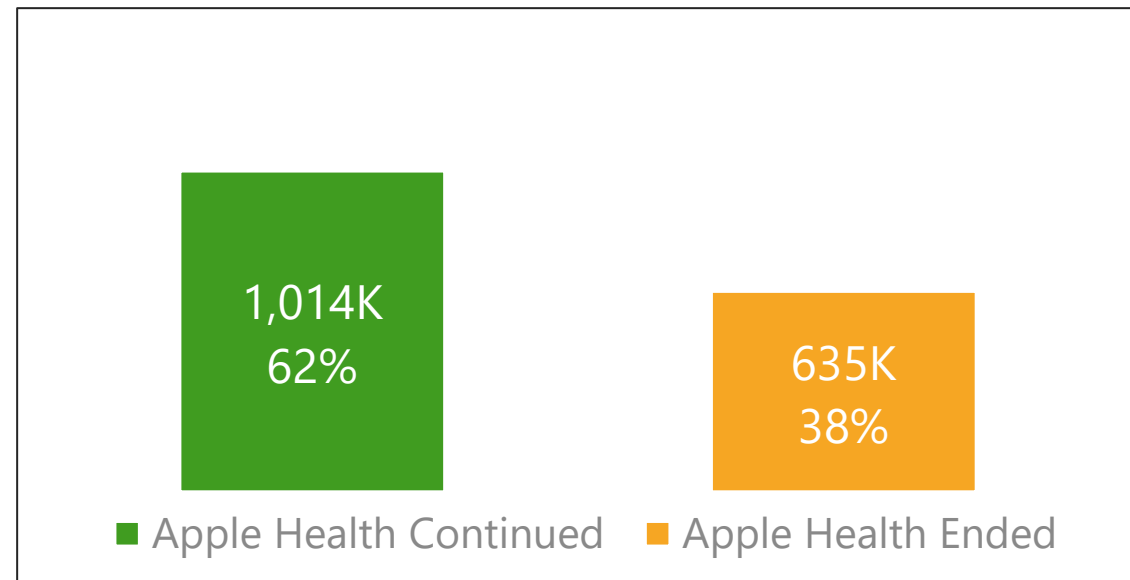
1,648,000 total Apple Health customers had their eligibility redetermined:

- **1,014,000** (62%) remained on Apple Health;
- **635,000** (38%) customers had their Apple Health coverage end.

Sources: * HCA CMS Unwinding Report.

Other data from HCA's [Continuous enrollment unwind data](#).

Apple Health Redeterminations: Cumulative from April 1 – Dec. 31



Progress Snapshot

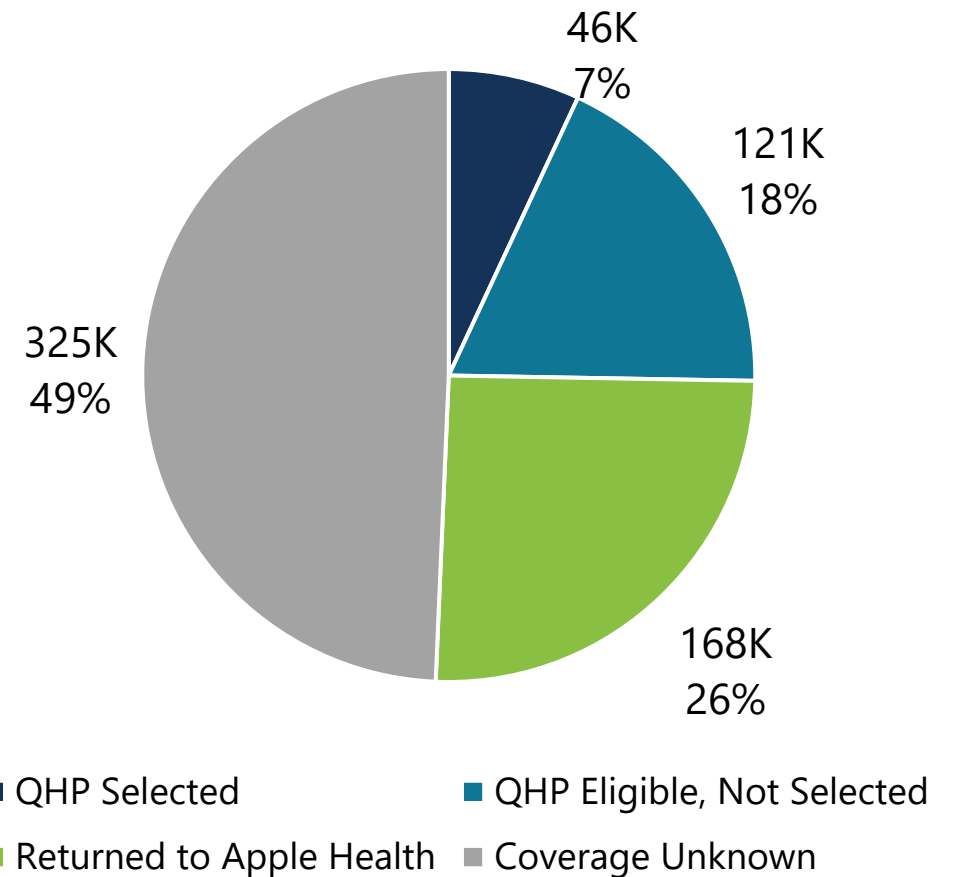
Washington Health Benefit Exchange (Exchange) is monitoring how many customers who lose Apple Health regain coverage through *Washington Healthplanfinder*.

So far:

- **168,000** (25%) returned to Apple Health.
- **46,000** (7%) have selected a Qualified Health Plan.
- **121,000** (18%) are eligible for QHP coverage but have not selected a plan.
- **336,000** (51%) are not receiving coverage through *Washington Healthplanfinder* (may be receiving coverage from an employer, a family member, Medicare, etc.).

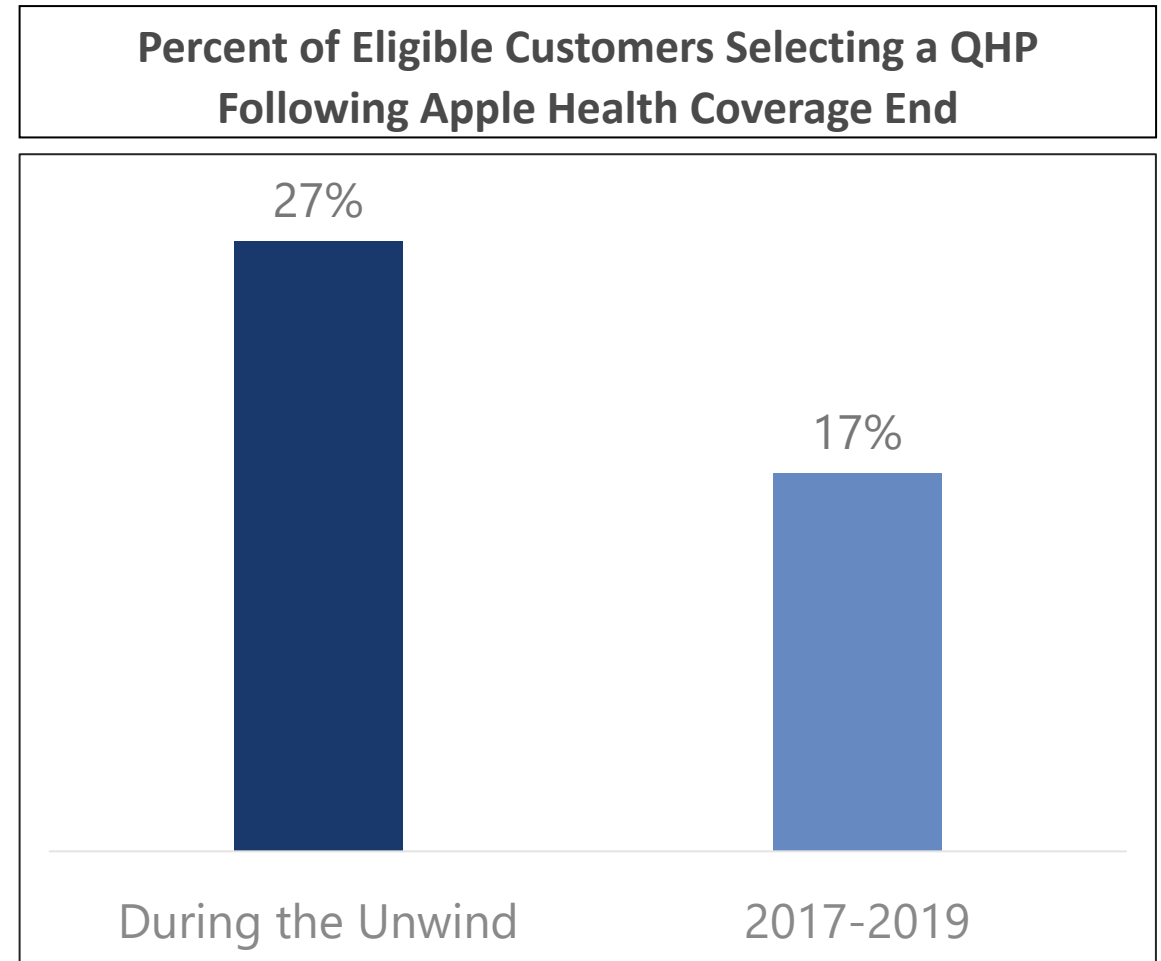
Source: *Washington Healthplanfinder, as of Jan. 17, 2024. Includes MAGI Medicaid only. Reflects closures as of the end of each month.*

**Coverage Transitions Following Loss of Apple Health:
Cumulative April 1 – Dec. 31**



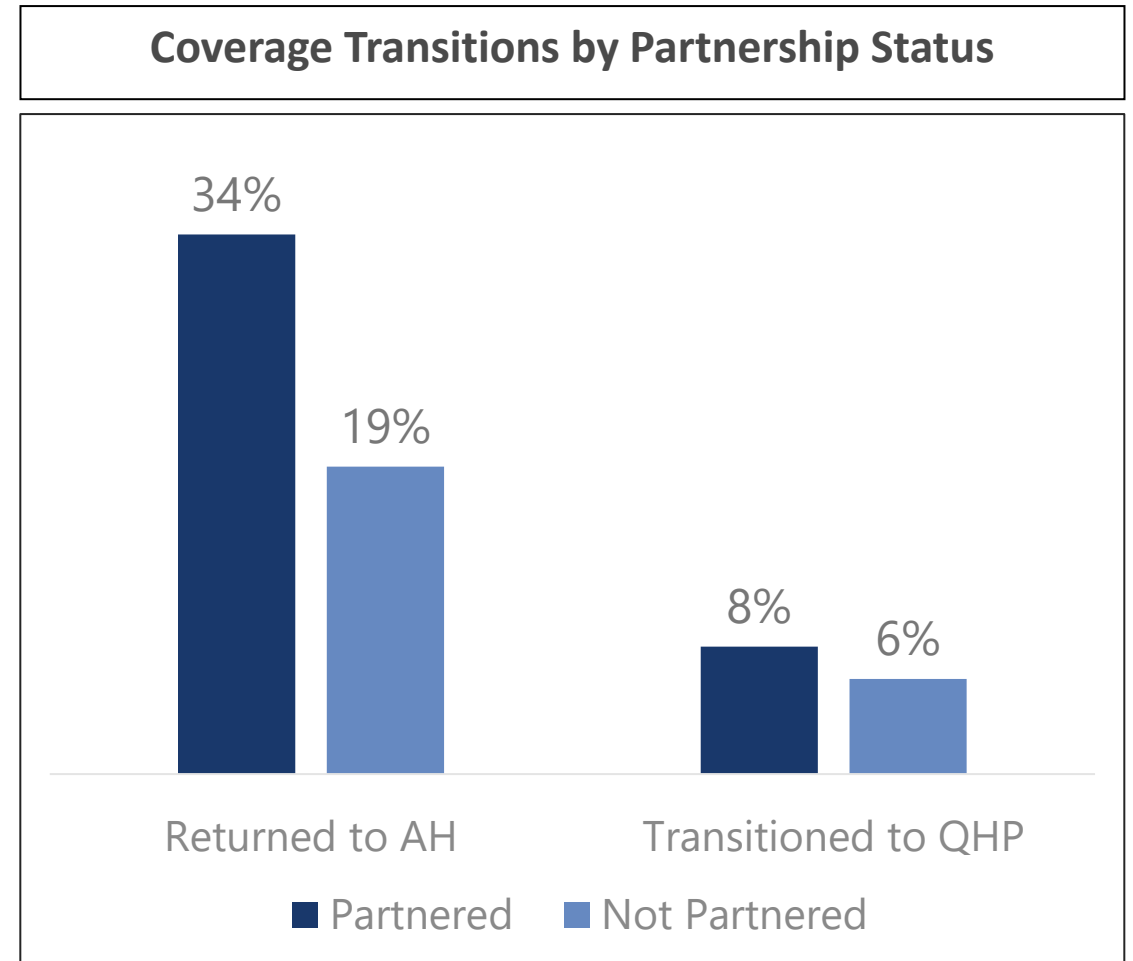
Data Highlight #1: Historically High Conversion Rate

- The percentage of eligible customers selecting a QHP following the end of their Apple Health coverage is nearly 60% higher than in years prior to the start of the public health emergency (an increase from 17% to 27%).



Data Highlight #2: Trained Assisters

- Navigators and brokers greatly contribute to helping individuals and families stay covered.
- About a third (32%) of individuals losing Apple Health coverage are partnered to a trained assister.
- Among former Apple Health customers partnered to an assister, 42% either returned to Apple Health or transitioned to a QHP:
- Among former Apple Health customers not partnered to an assister, only 26% either returned to Apple Health or transitioned to a QHP.



Data Highlight #3: QHP Enrollee Demographics

- Customers who were formerly enrolled in Apple Health (WAH) are more likely than existing QHP enrollees to be younger (<35 years old) or female.

QHP Enrollees by Age		
Age Group	Former WAH	Existing QHP
0-34	50%	31%
35-54	33%	36%
55+	17%	34%
Total	100%	100%

QHP Enrollees by Sex Assigned at Birth		
Sex	Former WAH	Existing QHP
Female	58%	55%
Male	42%	45%
Total	100%	100%

Data Highlight #4: QHP Enrollee Demographics

- Current QHP enrollees who were formerly enrolled in Apple Health (WAH) are more likely than existing QHP enrollees to be Hispanic or non-white.

QHP Enrollees by Race

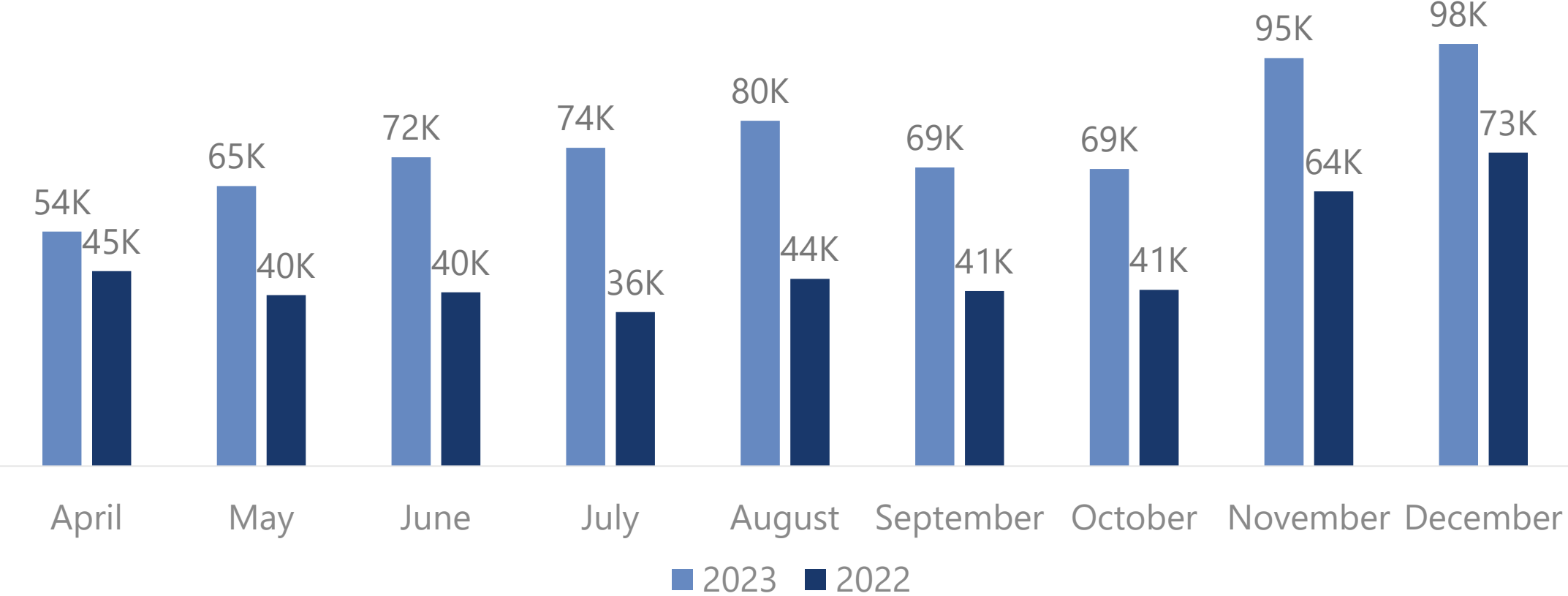
Race	Former WAH	Existing QHP
American Indian/Alaska Native	2%	1%
Asian	12%	19%
Black/African American	5%	3%
Hawaiian	0%	0%
Multi-Race	3%	1%
Other	6%	4%
Pacific Islander	2%	1%
White	70%	71%
Total	100%	100%

QHP Enrollees by Ethnicity

Race	Former WAH	Existing QHP
Hispanic	17%	12%
Not Hispanic	83%	88%
Total	100%	100%

Data Highlight #5: Customer Support Center

- The customer support center has handled 60% more calls since the start of the unwind compared to the same period in 2022.



What is behind our success?



Factor #1

Integrated Platform for
Apple Health and QHP



Factor #2

QHPs are affordable due to
federal and state subsidies



Factor #3

Robust outreach and
marketing efforts

Outreach: utilizing multiple modalities

