

Health Equity Technical Advisory Committee

February 12, 2025

Meeting will begin at 1:00pm

Exchange Mission

The Washington Health Benefit Exchange seeks to redefine people's experience with health care. Our mission is to radically improve how Washington residents secure health insurance through innovative and practical solutions, an easy-to-use customer experience, our values of integrity, respect, equity and transparency, and by providing undeniable value to the health care community.

Our Objectives:

- Increase access to affordable health plans
- Organize a transparent and accountable insurance market to facilitate consumer choice
- Provide an efficient, accurate, and customer-friendly eligibility determination process
- Enhance health plan competition on value: price, access, quality, service, and innovation

Agenda

Welcome, Check-In and Recap

HPF – Privacy Concerns and Racial/Ethnic Data Collection

Coverage Expansion – Update 1332 Waiver

Group Discussion and next steps (there will be no small groups this time)

Public Comment

Questions/Adjourn

Welcome, check-in, and Recap of previous meetings and feedback

Exchange Health Equity Technical Advisory Committee

February 12, 2025

Manny Santiago, Chief of Equity & Community Partnerships

HPF – Privacy Concerns and Racial/Ethnic Data Collection

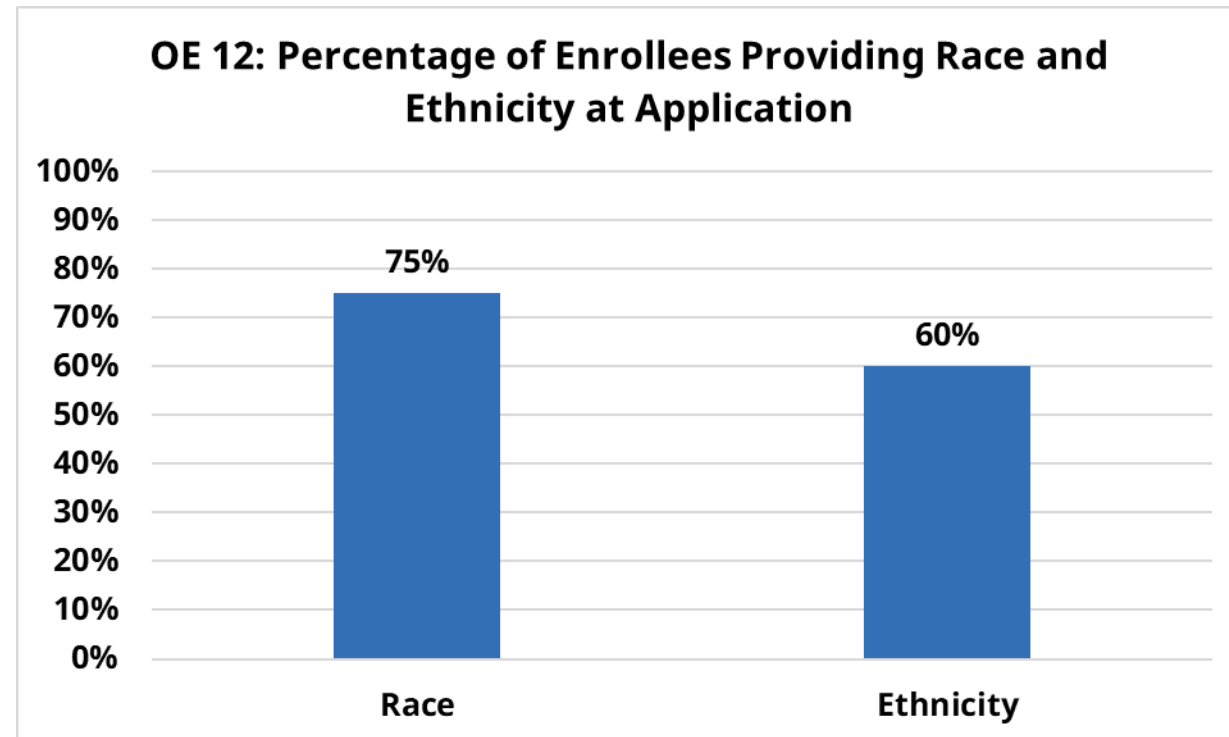
Exchange Health Equity Technical Advisory Committee

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Kristin Villas, Senior Policy Analyst

Supporting data collection for health equity

- ▶ Target of having 80% directly reported race and ethnicity data by 2025
 - ▶ Inform equity efforts such as stratifying preventive screening rates
- ▶ Race/ethnicity data completeness has greatly improved over last 3 years
 - ▶ Significant variation between carriers and customers shopping with a broker versus shopping solo
- ▶ Leveraging different mechanisms to improve collection



Coverage Expansion Update: 1332 Waiver

*Joan Altman, Director of Coverage
Strategies & Expansion (she/her)*

Immigrant Health Coverage – 1332 Waiver

- ▶ Washington’s 1332 waiver allows all Washingtonians, regardless of immigration status, to purchase QHPs & QDPs, and access state subsidies, if applicable.
 - ▶ [Immigrant Health Coverage: Qualified Health Plan Expansion Data Snapshot \(October 2024\)](#)
 - ▶ Updated data available post-OE
- ▶ Waiver approved from Jan. 1, 2024 – Dec. 31, 2028, but is subject to ongoing federal approval.
- ▶ Contingency planning underway — in partnership with Tribes, Governor’s office, AG, OIC, HCA, carriers and community partners.



Immigrant Health Coverage – 1332 Waiver

- ▶ Contingency planning - guiding principles:
 - ▶ Maintain current 1332 waiver as long as possible
 - ▶ Maintain privacy for IHC customers
 - ▶ Avoid mid-year coverage disruption, if possible
 - ▶ Maintain a coverage pathway and access to state subsidies
- ▶ Discussion Q: Are there additional guiding principles that should be prioritized?

Immigrant Health Coverage – 1332 Waiver

- ▶ Potential alternative coverage pathways via Washington Healthplanfinder — for further discussion with implementation partners (Jan/Feb)
 - ▶ Leverage existing off-Exchange plans
 - ▶ New population specific program
 - ▶ Leverage state-only Medicaid programs
- ▶ Discussion Q: Are there additional coverage pathways that should be explored?

Immigrant Health Coverage – 1332 Waiver

- ▶ Recent activity
 - ▶ Monitoring federal transition and peer state 1332 waiver activities
 - ▶ Exploring additional privacy protections (in partnership with Gov. office, AG's office, agency and community-based partners)
 - ▶ Community-based engagement (fear/uncertainty)
 - ▶ Website updates
- ▶ Discussion Q: Are there additional activities that would help address concerns among impacted customers?

Website Updates: Key Messages

- ▶ Your safety is important to us. In collaboration with community partners, the Exchange is monitoring proposed changes in federal immigration policy for potential Washington Healthplanfinder customer impacts. Updates will be provided here as they are available and will be directly communicated to impacted customers as needed.
- ▶ Federal and Washington state laws continue to protect your privacy when you apply for health insurance through Washington Healthplanfinder. Information about immigration is used only to determine health and dental plan eligibility and not for immigration enforcement. Information for individuals without a federally recognized immigration status is not shared.
- ▶ Applying for or receiving health or dental insurance through Washington Healthplanfinder – including Washington Apple Health (Medicaid) does not affect immigration status or citizenship applications for you, your family, or anyone who lives with you. More information about Medicaid is available from Apple Health.

For Updates Visit:

<https://www.wahbexchange.org/about-the-exchange/initiatives/>



About Us

+ [What is the Exchange?](#)

- **Initiatives**

[Cascade Care](#)

[Gender-diverse:](#)

[Small steps towards a larger goal](#)

[Immigrant Health Coverage](#)

[Medicaid Unwind](#)

[Website Accessibility](#)

[DACA](#)

Initiatives

Washington Health Benefit Exchange works toward equity in all facets of our business — on our sites, among our employees and through legislative change. If you want to know more about what drives us, [read our mission and equity statement.](#)

Below, you can learn more about the specific initiatives we have taken up in support of our mission.

Accessibility

The Exchange's goal is to make Washington Healthplanfinder and our corporate website easy for everyone to use, regardless of ability.

[Learn more about how we work to make our websites more accessible.](#)

Next Steps

- ▶ 2025 leg session considerations (state subsidy, privacy, authority)
- ▶ Further stakeholder engagement:
 - ▶ Health Equity for Immigrants Campaign
 - ▶ Navigator Lead Orgs
 - ▶ First Friday Forum
 - ▶ Stakeholder workgroups: Cascade Care Workgroup; TCEAC; E&E
 - ▶ Community Health Centers
 - ▶ Association of WA Health Plans
 - ▶ State agency partners (OIC/HCA/Gov)
 - ▶ Health Equity Technical Advisory Committee
 - ▶ Exchange Board
- ▶ Discussion Q: Are there additional forums we should be engaging? Any additional questions about our planning efforts?
 - ▶ Contact: WA1332@wahbexchange.org

APPENDIX

Deferred Action for Childhood Arrivals (DACA)

- ▶ DACA recipients and other people with qualifying immigration statuses able to access coverage with premium tax credits as of Nov. 1, 2024.
- ▶ Federal rule focus of ongoing litigation and potential future administrative action.
- ▶ Access maintained in WA for time being; contingency planning with HCA and DSHS
- ▶ More information available at <https://www.wahbexchange.org/about-the-exchange/initiatives/daca/>

Fact sheet

Savings available starting Nov. 1, 2024

People with certain immigration statuses now qualify for more savings

Due to a recent [federal change](#), Deferred Action for Childhood Arrivals (DACA) recipients and other people with qualifying immigration statuses can now access increased federal savings through Washington Healthplanfinder™ as of Nov. 1, 2024. These savings significantly lower costs for most — many customers can find a health plan for less than \$10 per month.

Who qualifies?

Immigration statuses include:

- DACA recipients
- Valid nonimmigrant visa-holders
- People with a pending application for adjustment of status
- People granted employment authorization
- Family Unity Program beneficiaries
- Special Immigrant Juveniles with approved petitions
- Certain asylum applicants under age 14

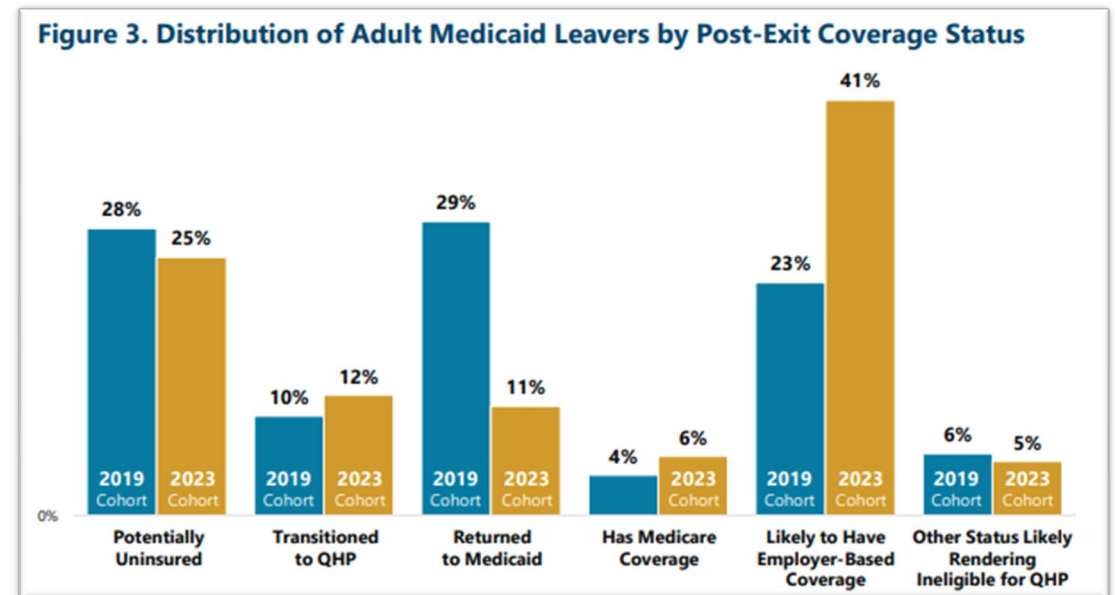
How can someone get their new savings?

Any household member affected by the recent change needs to select "Yes" to the question, "Is this household member lawfully present in the U.S.?" in their Washington Healthplanfinder application. Those who may be affected (current customers and people who recently applied to Washington Healthplanfinder) were notified of the change in their preferred language. Assisters are also reaching out to people with qualified statuses who they previously helped.



Additional Potential Continuity of Coverage Challenges

- ▶ Changes in federal eligibility criteria significantly affect Washington Healthplanfinder customers
 - ▶ Federal changes to marketplace, Medicaid or Medicare eligibility would raise continuity of coverage challenges.
 - ▶ Recent example — Medicaid Unwind. Detailed DSHS analysis available in recently submitted legislative report ([continuing health coverage for people losing Medicaid](#)).
- ▶ Affordability efforts critical to helping mitigate potential coverage losses and helping to address current health disparities.





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Group Discussion and next steps

Exchange Health Equity TAC | February 12, 2025



Public Comment



Adjourn

Next Meeting

April 9, 2025

1:00 pm – 2:30 pm