

To: Management
Washington Health Benefit Exchange

We have examined the assertion of compliance of the Washington Health Benefit Exchange (the Exchange), a component unit of the State of Washington, with the requirements in Title 45, Code of Federal Regulations Part 155 (45 CFR 155), Subparts C, D, E, K, and M for the year ended June 30, 2024. We noted the matter below for your consideration.

1. Medical Loss Ratio Publishing

BerryDunn reviewed the Exchange's website at www.wahbexchange.org and the Washington HealthPlanFinder website at www.wahealthplanfinder.org and identified that the exchange does not publish Medical Loss Ratio (MLR) reports, and data as required by 45 CFR 155.205(b)(1)(vi). The regulation states:

45 CFR 155.205(b) Internet Web site. *The Exchange must maintain an up-to-date Internet Web site that meets the requirements outlined in paragraph (c) of this section and:*

(1) Provides standardized comparative information on each available QHP, which may include differential display of standardized options on consumer-facing plan comparison and shopping tools, and at a minimum includes:

(vi) Medical loss ratio information as reported to HHS in accordance with 45 CFR part 158;

The absence of this information on the Exchange websites was also confirmed with Washington Health Benefit Exchange Management.

We did not assess this absence of information as material noncompliance because MLR data is published on the CMS website for the State of Washington.

We recommend the Exchange consider at a minimum finding a location on the Exchange website to link to the CMS MLR report for the State of Washington. We would recommend that this be placed on the website in such a manner that a website user could find the item on the website by searching for the terms "medical loss ratio" and "MLR".

Management's Response

The Exchange values the recommendation and will look to incorporate the CMS provided look-up tools directly to customer. The Health Benefit Exchange maintains MLR as a defined term in the glossary. The glossary of terms is located on the www.wahbexchange.org website separate from Healthplanfinder. The glossary is linked in the footer of Healthplanfinder and access to the footer retained in the application. The Washington Health Benefit Exchange will add an external link to the glossary term page so that customers can refer to MLR information for Carriers in the marketplace <https://www.cms.gov/ccio/mlr>. The Exchange will have this information linked for customer by May 1, 2025.

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We sincerely appreciate the cooperation and courtesy provided to our personnel by management and the employees of the Washington Health Benefit Exchange during the engagement. We have previously discussed the comments and suggestions contained herein with management, and we will be pleased to discuss them further at your request.

This report is intended solely for the information and use of management and is not intended to be, and should not be, used by anyone other than this specified party.

BMP Assurance, LLP

Portland, Maine
April 2, 2025