

Washington Health Benefit Exchange

Open Enrollment Preview 2022

November 1, 2021 – January 15, 2022

Enrollment snapshot as of OE close, based on plan selections.
All data as of January 18, 2022.

Open Enrollment 2022 Highlights

Open Enrollment 2022 (OE 9) was an unprecedented success for the Washington Health Benefit Exchange. A record 240,000 customers signed up for a Qualified Health Plan (QHP) through the Exchange. More customers are choosing to stay with their Exchange-based coverage, and as a result of the American Rescue Plan Act, 73% of 2022 customers now receive of federal subsidies on their health plan.

OE 9 by the Numbers

Record high open enrollment sign-ups, driven by highest number of returning customers.

- 240,000 customers signed up for coverage.
- 22,000 higher than 2021 (6% increase).
- 20,000 new customers in 2021 post-ARPA implementation.
- 39,000 new customers during open enrollment.

More customers than ever qualified for monthly savings.

- 176,000 customers received federal subsidies.
- 73% subsidized (up from 61% before ARPA implementation).

More customers pay low monthly premiums.

- 100,000 (42%) pay a net premium of \$100 or less per month.
- 46,000 (19%) pay \$10 or less per month.
- 10,000 (4%) pay \$1 or less per month.

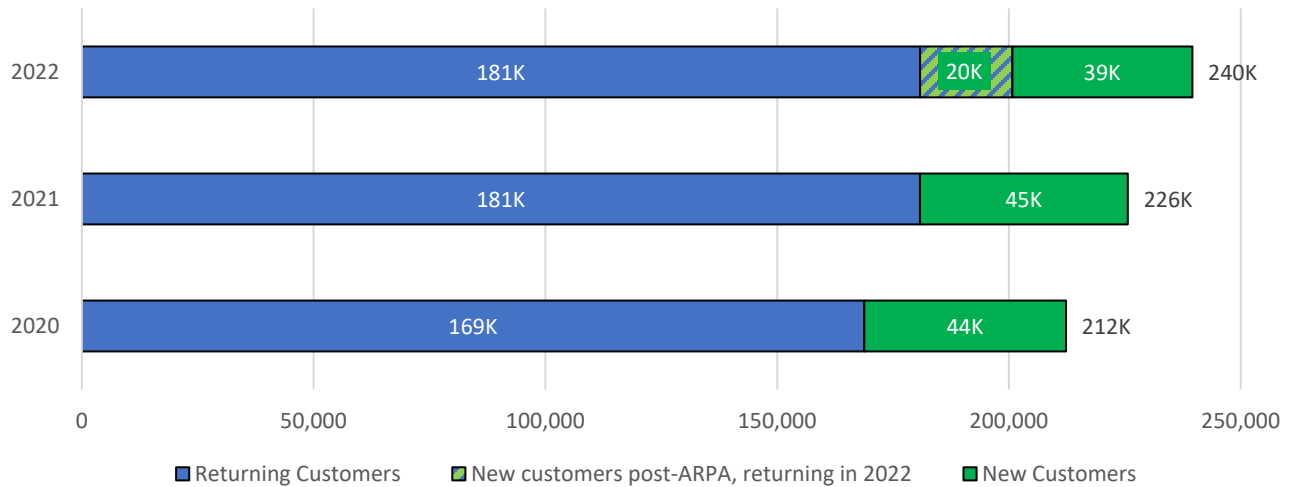
Cascade Care plan sign-ups more than doubled from 2021.

- Nearly 80,000 people chose a Cascade Care plan.
- 8,500 chose a Cascade Select plan (public option).

Qualified Health Plan (QHP) Enrollment

Driven by record mid-year enrollment during 2021, the count of returning enrollees was 201,000. Of the returning customers, 20,000 were new sign-ups during ARPA implementation, May to August 2021.

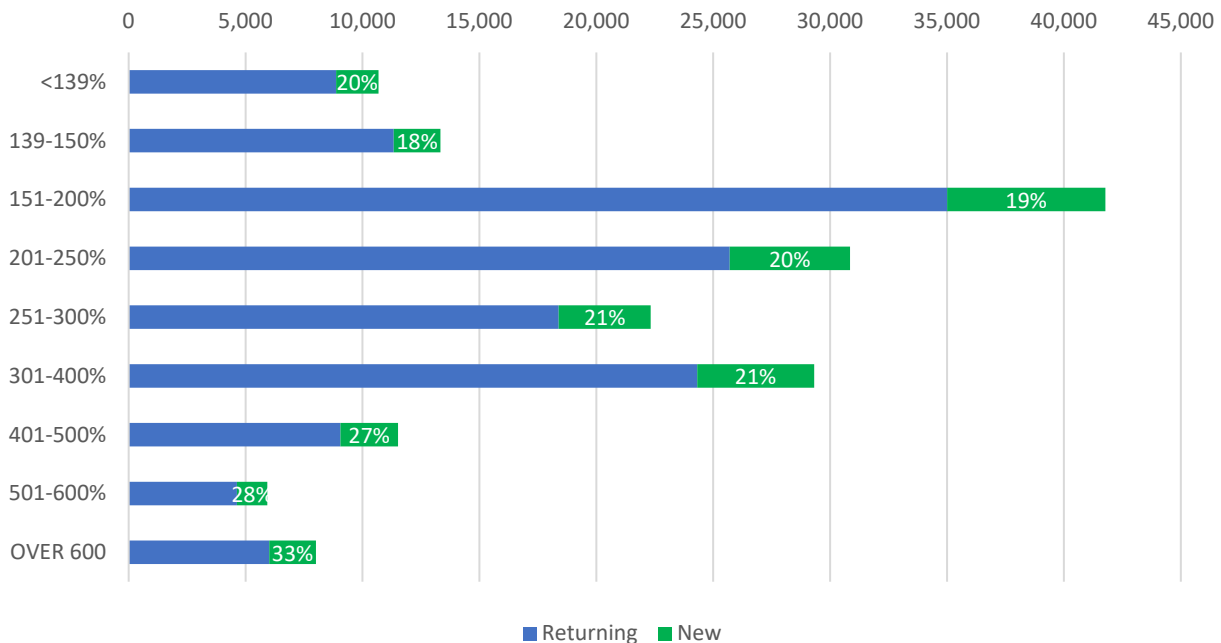
Plan Selection by New and Returning Customers



Driven by ARPA, more customers than ever qualified for federal subsidies.

- 73% of all Exchange customers qualified for subsidies (up from 61% in 2021).
- 94% of customers with 151 – 400% FPL received subsidies
- 88% of customers with >400% FPL received subsidies.

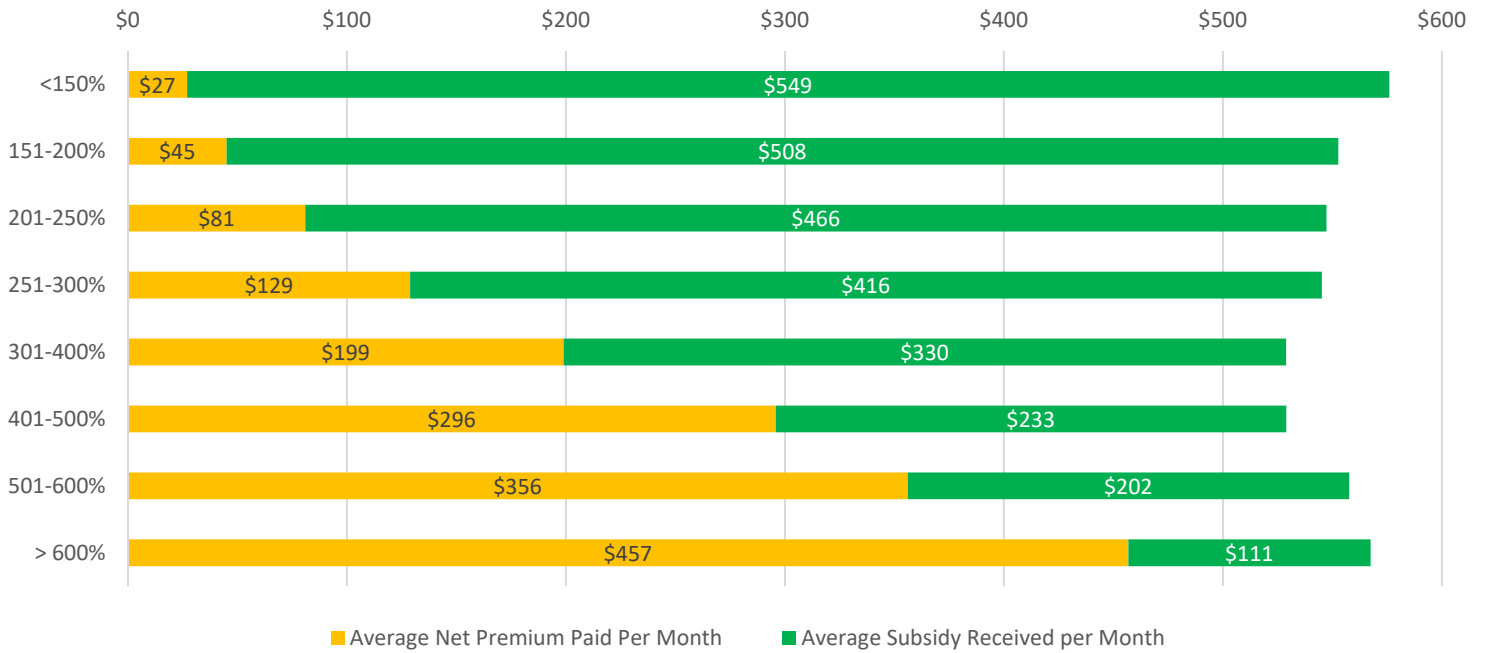
Growth in Subsidized Customers by FPL



Federal Subsidies

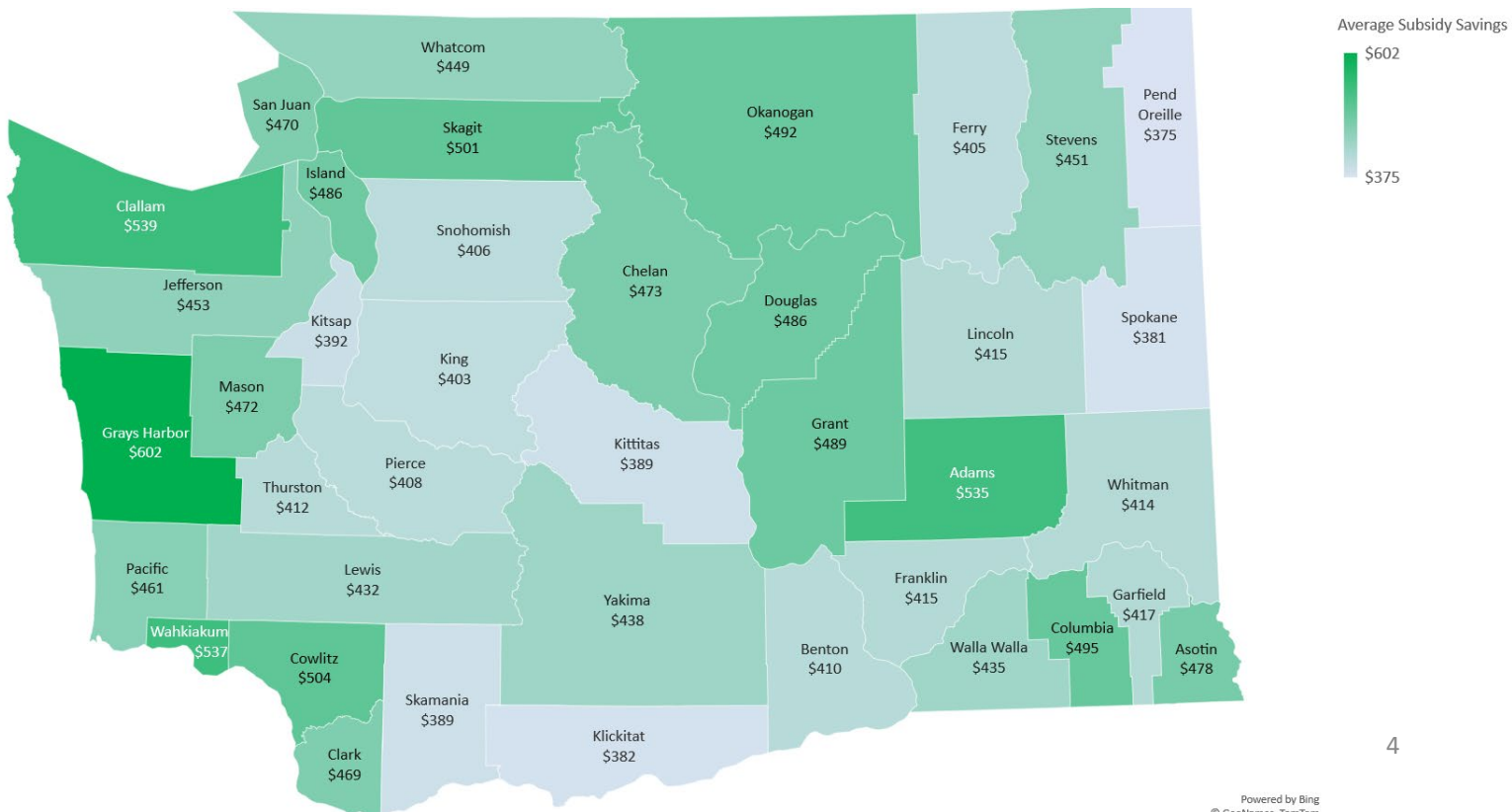
Customers at all income levels received federal subsidies. The average monthly net premium for subsidized customers was \$132, with an average subsidy of \$416.

Average Net Monthly Premiums for Customers Receiving Subsidies by FPL



Federal subsidies were distributed across the state, varying by premium, plan availability, age, and other population characteristics.

Average Monthly Subsidy by County for Subsidized Customers



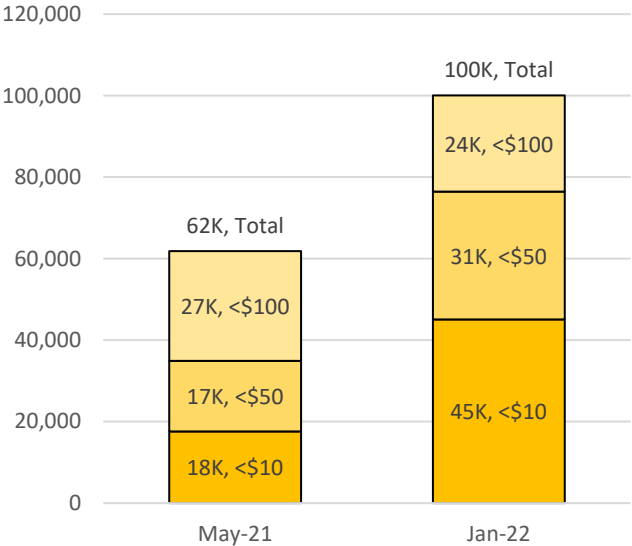
Federal Subsidies (cont.)

Since ARPA was implemented, the number of customers with low monthly net premiums increased.

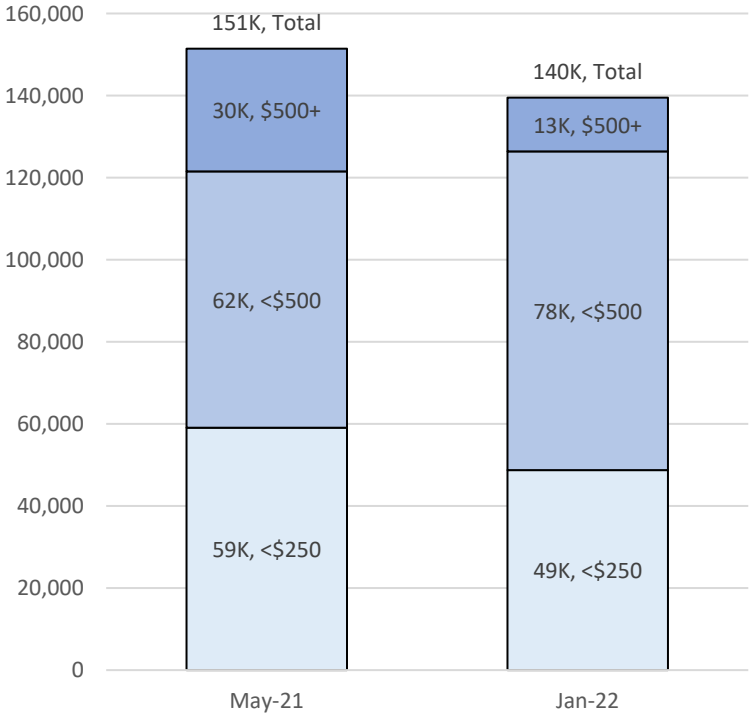
- Over 100,000 (42%) pay \$100 or less per month (up from 29% pre-ARPA).
- 46,000 (19%) pay \$10 or less per month (up from 8% pre-ARPA).
- 10,000 (4%) pay \$1 or less per month (up from 2% pre-ARPA).

Increase in 2022 Customers
with Lower Monthly Premiums
Post-ARPA

Over 100,000 customers (42%) now pay under \$100 per month, up from 29% in 2021, pre-ARPA.

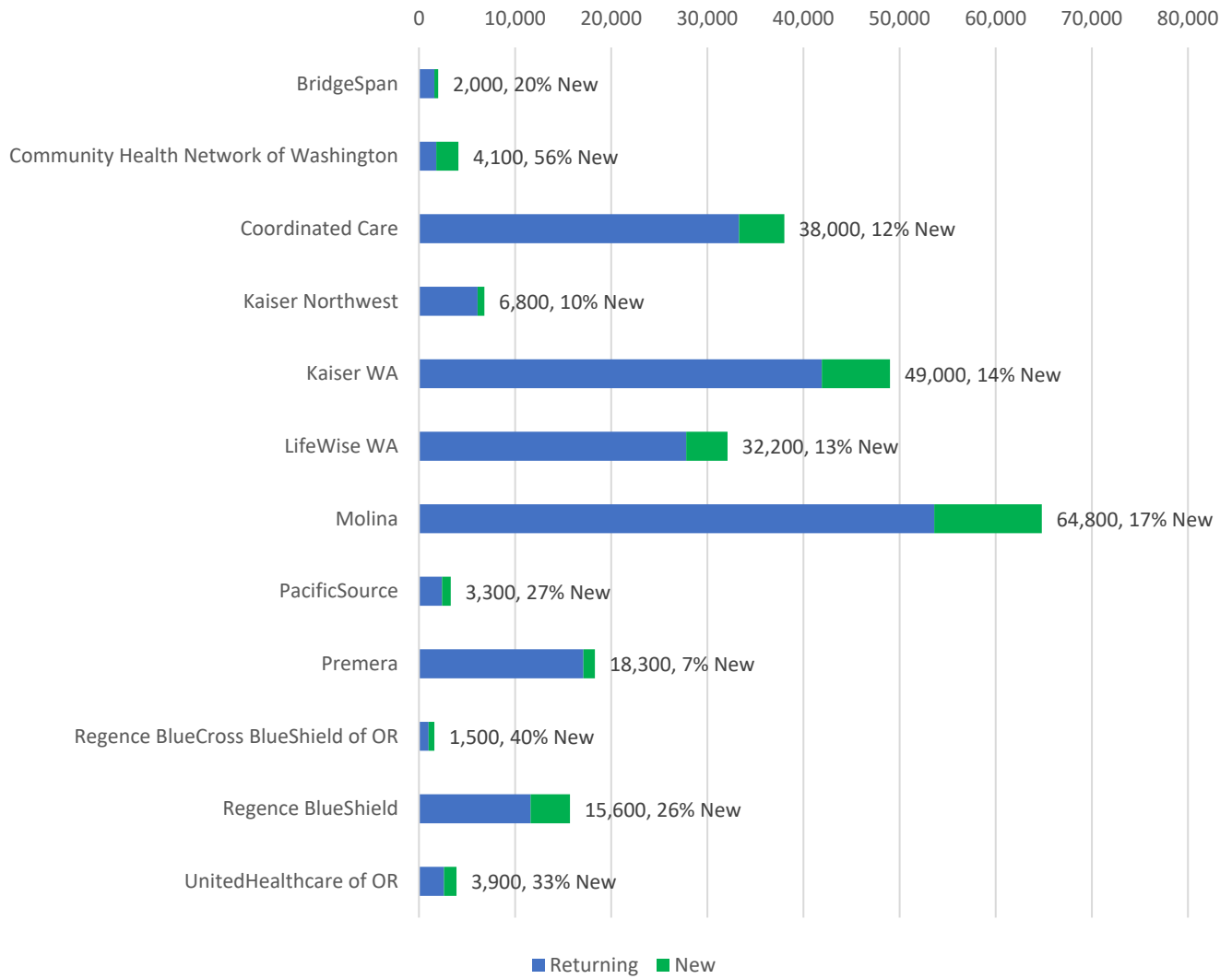


Decrease in 2022 Customers with
Highest Monthly Premiums Post-ARPA



QHP Enrollment by Carrier

Sign-ups by Carrier, New vs Returning Customers

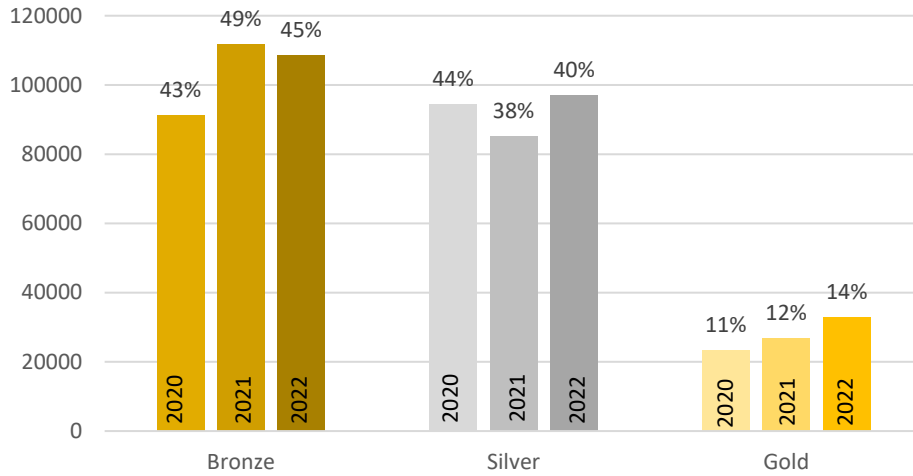


Additional OHP Enrollment Data

Sign-ups for Gold and Silver plans increased.

- 54% of sign-ups for 2022 were for Gold and Silver plans.
- New customers signed up for Gold or Silver plans 56% of the time.

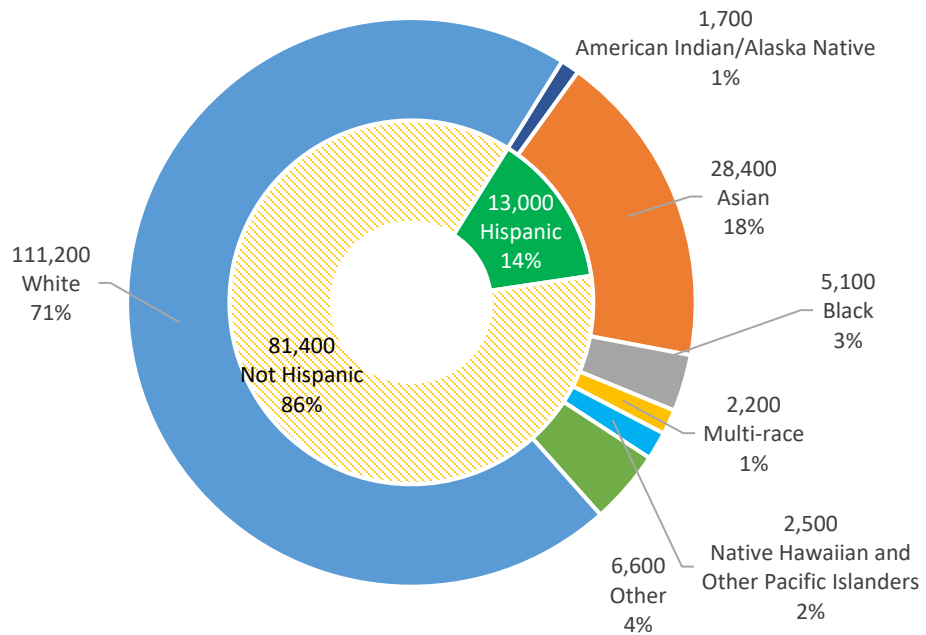
Change in Metal Selection since 2020



Customers indicating multi-race and Black were higher in 2022.

- Multi-race sign-ups nearly tripled (from 800 to 2,200).
- Black sign-ups increased by 13% (from 4,500 to 5,100).

Sign-ups by Race and Ethnicity



Hispanic Ethnicity and Race are collected separately, so are shown as different categories. Chart excludes customers who did not report race or ethnicity.

Race not reported: 82,000, 34% of 240,000

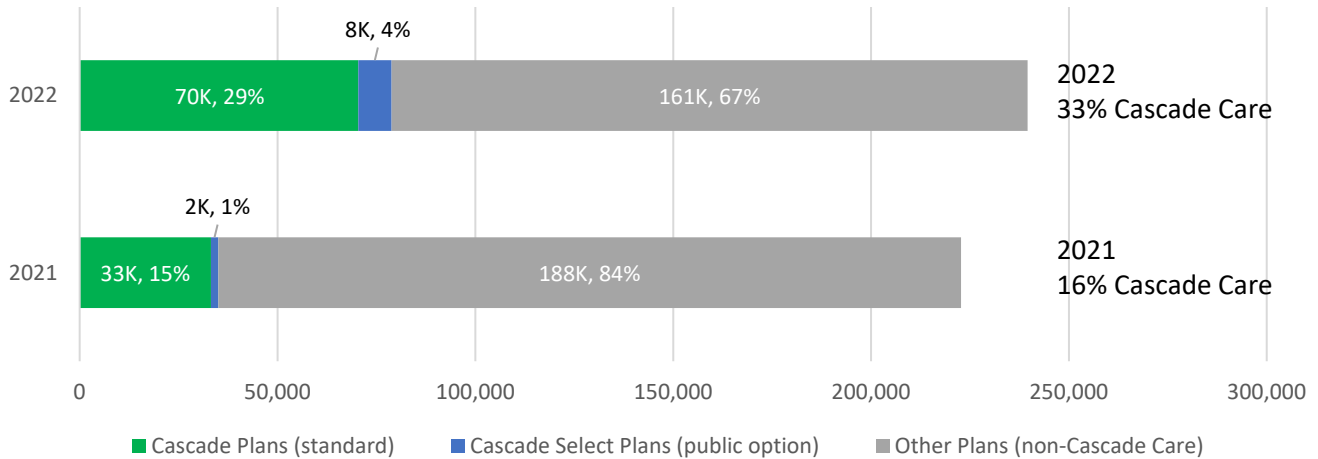
Ethnicity not reported: 145,000, 61% of 240,000

Cascade Care Enrollment

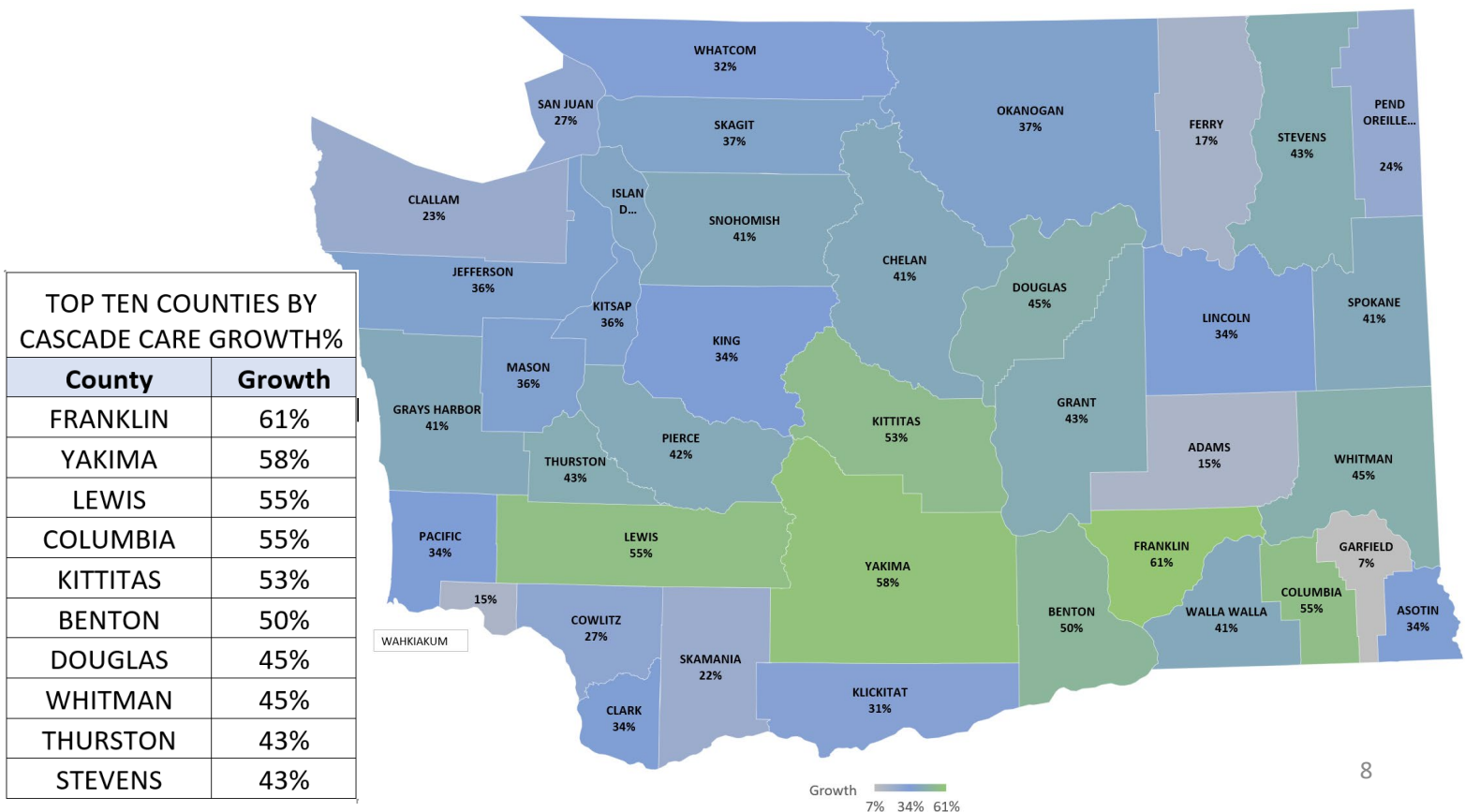
33% of customers (79,000) selected a Cascade Care plan (Cascade or Cascade Select) up from 16% of customers in 2021.

- 54% (22,000) of new customers selected a Cascade Care plan up from 40% in 2021 and 44% during ARPA special enrollment.
- 29% (57,000) of returning customers selected a Cascade Care plan, up from 8% in 2021.

Increase in Cascade Care Signups over 2021

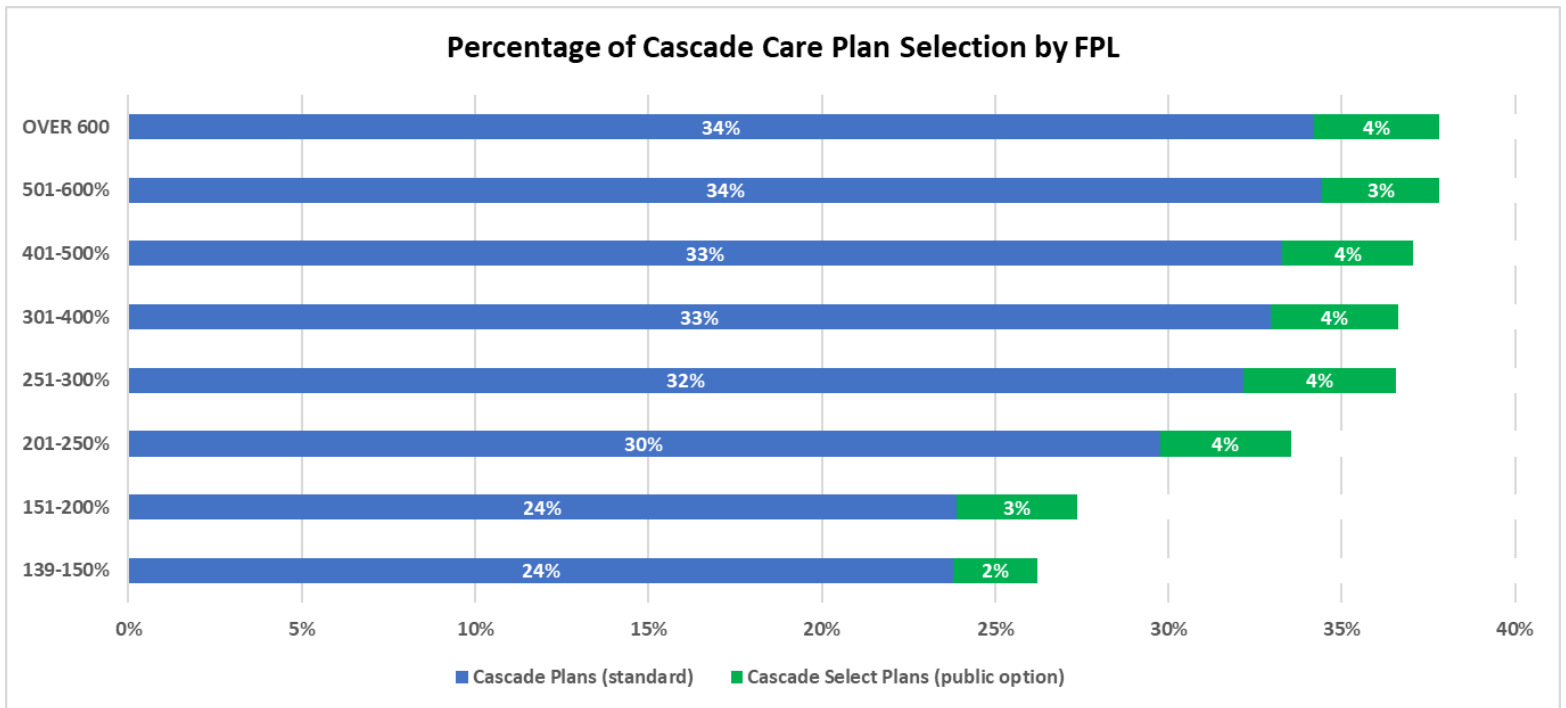


Cascade Care sign-ups increased in all counties, most significantly in south-central Washington.



Cascade Care Enrollment (cont.)

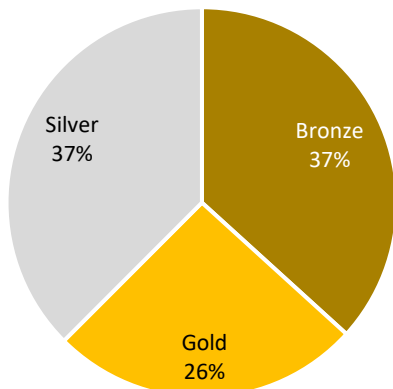
Cascade Care was popular at every income level. Over 25% of sign-ups at every FPL level were for Cascade Care.



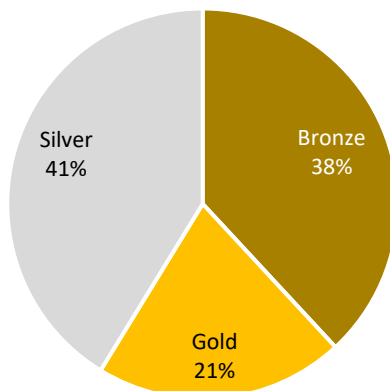
Cascade Care customers were more likely to choose higher metal tiers compared to other plans.

- Over 62% of Cascade customers selected Silver or Gold plans
- 50% of non-Cascade customers selected Silver or Gold plans.

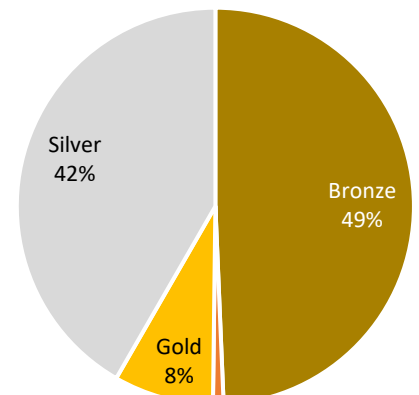
Cascade Plans
(standard)



Cascade Select Plans
(public option)

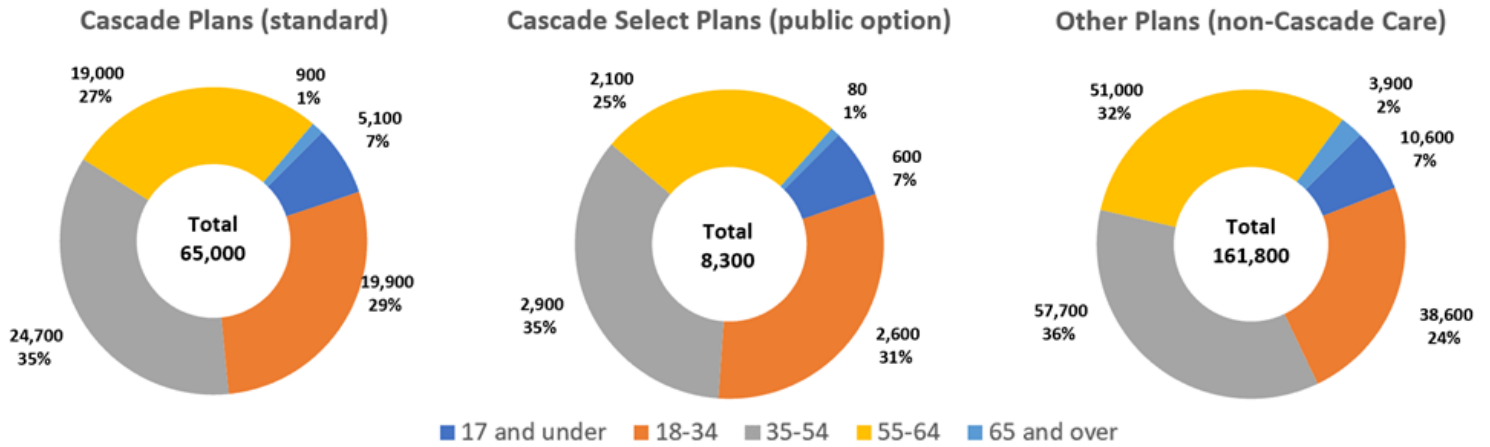


Other Plans
(non-Cascade Care)

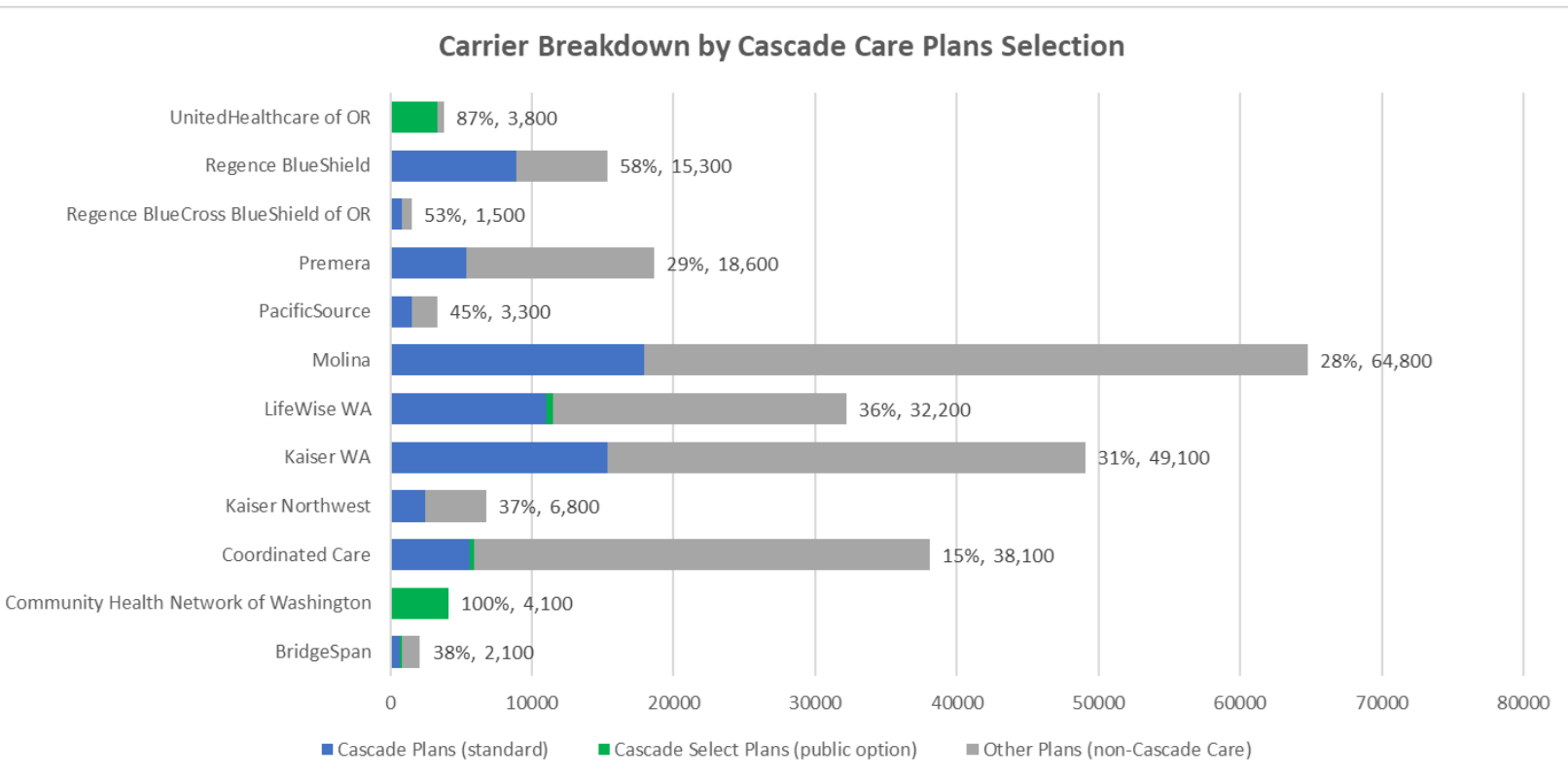


Cascade Care Enrollment (cont.)

Cascade Care plans were more popular among younger customers.



Cascade Care sign-ups were distributed across carriers.



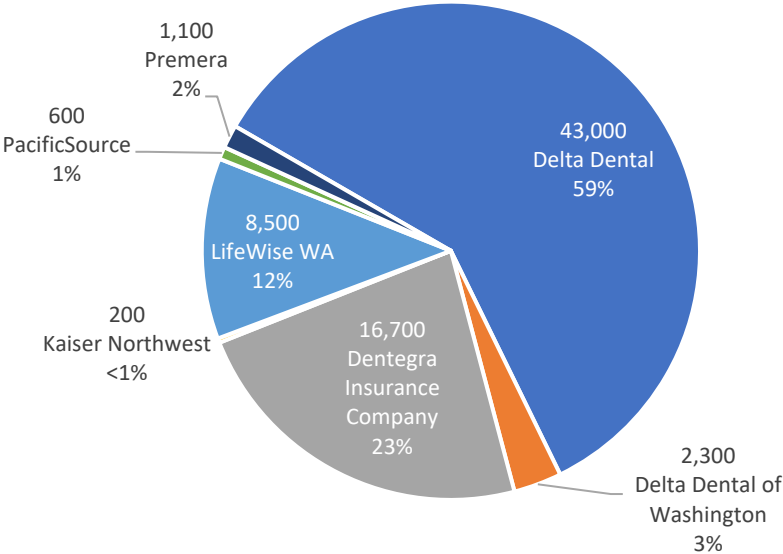
County Summary

County	Total Sign-ups	Cascade Care Selections			Premium Subsidies		
		Cascade Plans (standard)	Cascade Select Plans (public option)	Other Plans (non-Cascade Care)	Percent of Signups receiving subsidies	Average Net Premium for Subsidized Plans	Average Net Premium for Non-Subsidized Plans
ADAMS	300	20	80	200	86%	\$104	\$562
ASOTIN	500	100	20	300	86%	\$122	\$499
BENTON	4,000	1,000	600	3,000	77%	\$128	\$427
CHELAN	3,000	500	400	2,000	80%	\$134	\$502
CLALLAM	3,000	600	500	2,000	80%	\$143	\$577
CLARK	16,000	6,000	<10	10,000	84%	\$118	\$478
COLUMBIA	90	30	<10	60	76%	\$119	\$498
COWLITZ	3,000	1,000	<10	2,000	86%	\$157	\$573
DOUGLAS	1,000	200	100	700	79%	\$142	\$499
FERRY	200	60	<10	200	82%	\$118	\$592
FRANKLIN	1,000	400	90	900	83%	\$130	\$509
GARFIELD	60	20	<10	40	68%	\$133	\$368
GRANT	2,000	400	200	1,000	80%	\$119	\$542
GRAYS HARBOR	2,000	600	<10	1,000	84%	\$134	\$670
ISLAND	3,000	1,000	<10	2,000	80%	\$125	\$531
JEFFERSON	2,000	400	100	1,000	73%	\$163	\$586
KING	89,000	26,000	2,000	61,000	66%	\$135	\$501
KITSAP	8,000	2,000	40	5,000	69%	\$196	\$579
KITTITAS	1,000	300	300	800	74%	\$145	\$479
KLICKITAT	1,000	400	20	700	76%	\$191	\$514
LEWIS	2,000	600	50	1,000	83%	\$164	\$520
LINCOLN	300	80	<10	300	74%	\$138	\$462
MASON	2,000	400	100	1,000	82%	\$132	\$573
OKANOGAN	1,000	300	200	900	81%	\$121	\$532
PACIFIC	800	300	<10	500	82%	\$261	\$647
PEND OREILLE	400	90	<10	300	86%	\$128	\$492
PIERCE	22,000	6,000	2,000	15,000	76%	\$129	\$471
SAN JUAN	2,000	500	<10	1,000	70%	\$109	\$513
SKAGIT	4,000	2,000	<10	2,000	81%	\$110	\$508
SKAMANIA	500	100	<10	300	87%	\$130	\$607
SNOHOMISH	24,000	7,000	600	17,000	75%	\$128	\$462
SPOKANE	15,000	4,000	500	10,000	76%	\$132	\$420
STEVENS	1,000	300	20	1,000	79%	\$131	\$483
THURSTON	7,000	2,000	300	5,000	75%	\$132	\$480
WAHKIAKUM	100	80	<10	30	87%	\$86	\$683
WALLA WALLA	1,000	500	70	900	79%	\$131	\$437
WHATCOM	10,000	4,000	<10	6,000	81%	\$106	\$465
WHITMAN	1,000	300	100	600	78%	\$125	\$436
YAKIMA	4,000	900	500	2,000	81%	\$110	\$454
Grand Total	240,000	70,000	8,000	161,000	73%	\$132	\$493

Qualified Dental Plan (ODP) Enrollment

Sign-ups for dental plans increased by 14% (from 64,000 in 2021 to 73,000 in 2022).

Dental Sign-ups by Carrier



Additional Information

Data Sources:

Healthplanfinder Database: As of January 18, 2022, May 2021, January 2021, and January 2020.

Data in this report are based on plan selections, subject to change based on data supplied by carriers, and are rounded for ease of readability.

Contact Information:

If you have any questions about the information in this report, please contact: Joan Altman (joan.altman@wahbexchange.org) and Margaret Dennis (margaret.dennis@wahbexchange.org)

Further enrollment analysis for 2022 will be available in the upcoming spring 2022 Enrollment Report.