

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.
- 59,000 (24%) pay \$25 or less per month.
- 46,000 (19%) pay \$10 or less per month.
- 10,000 (4%) pay \$1 or less per month.

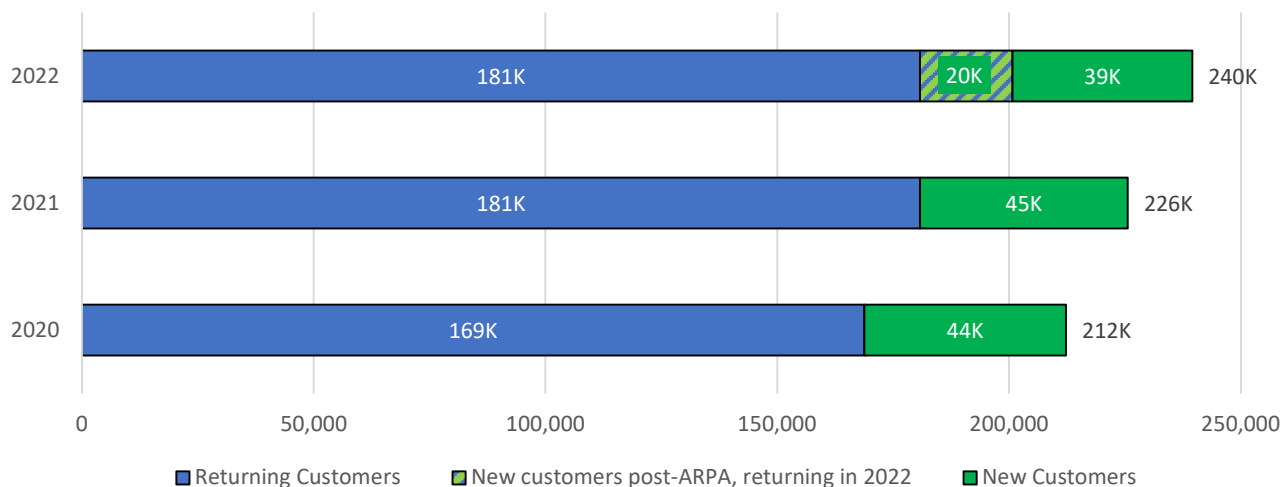
Cascade Care plan sign-ups more than doubled from 2021.

- 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.

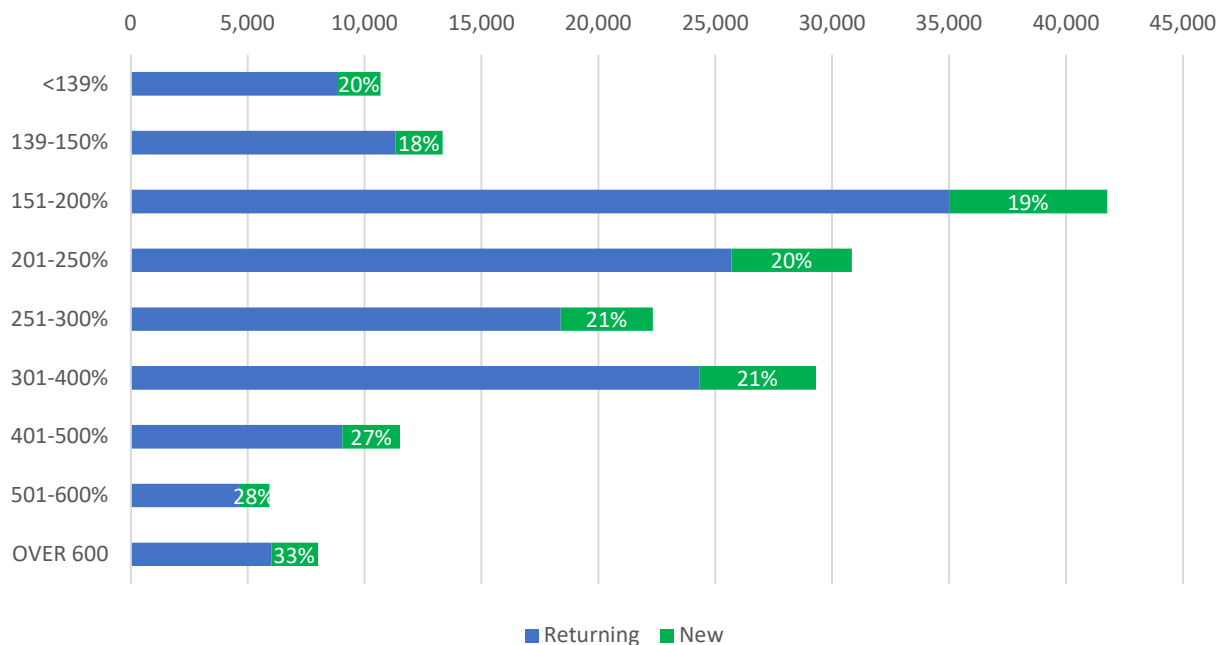
Plan Selection by New and Returning Customers



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
- Over 25,000 customers with income >400% FPL received subsidies.

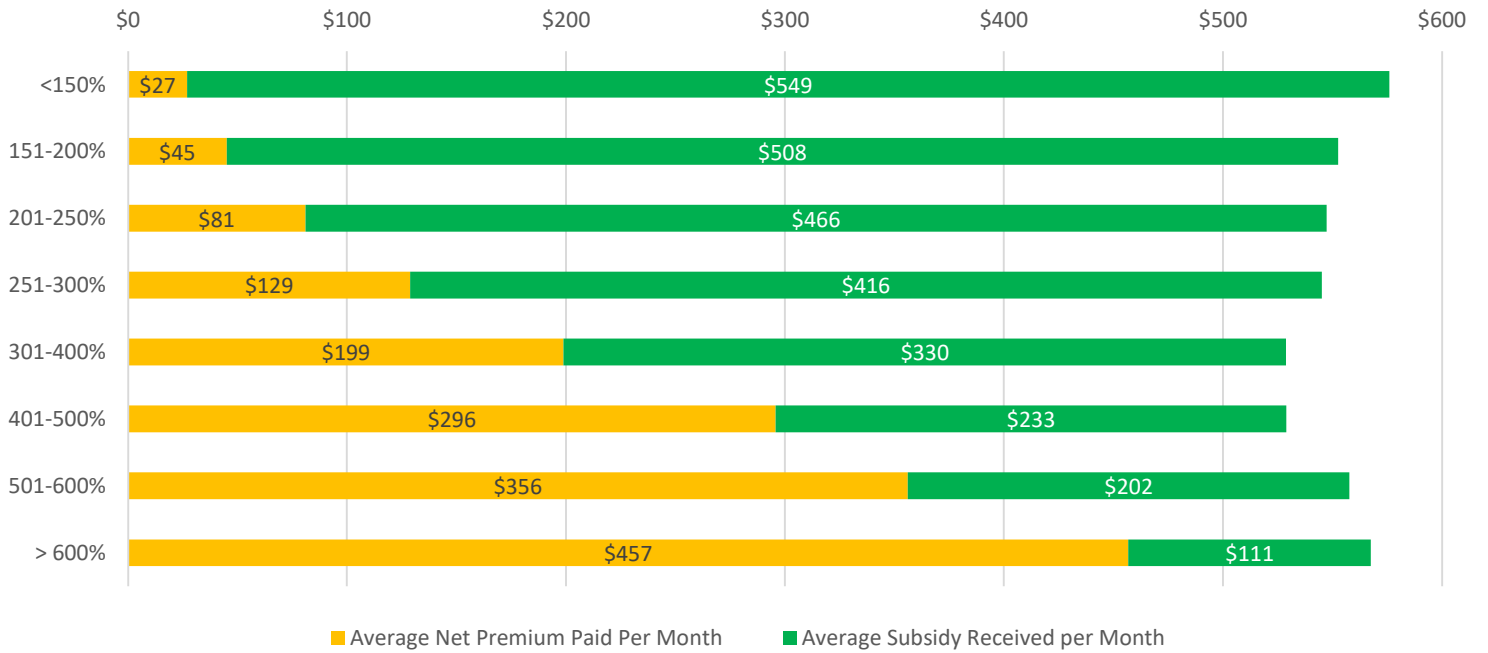
Growth in Subsidized Customers by FPL



Federal Subsidies

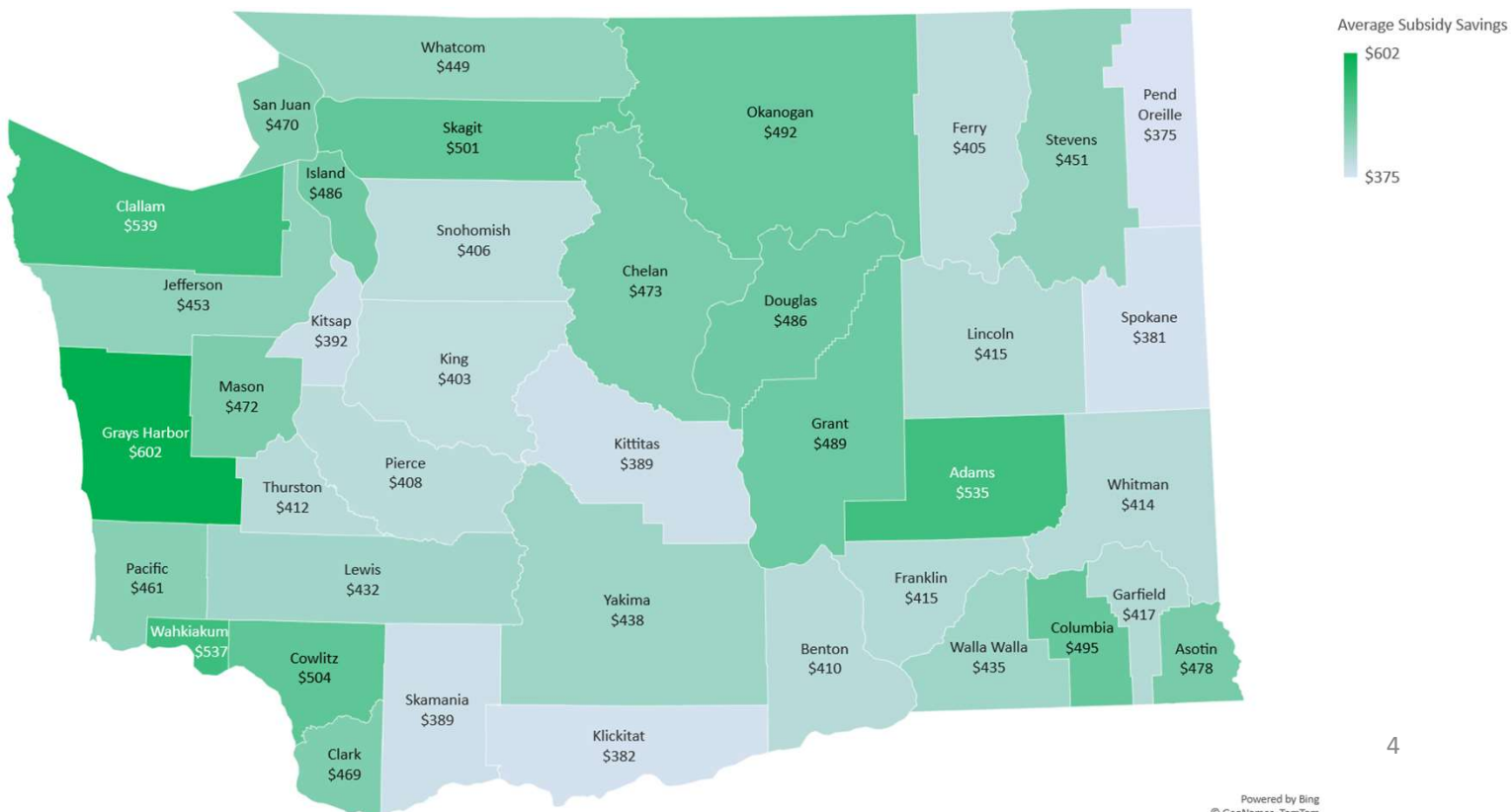
Customers at all income levels received federal subsidies. The average monthly net premium for subsidized customers was \$132, with an average subsidy of \$416.

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



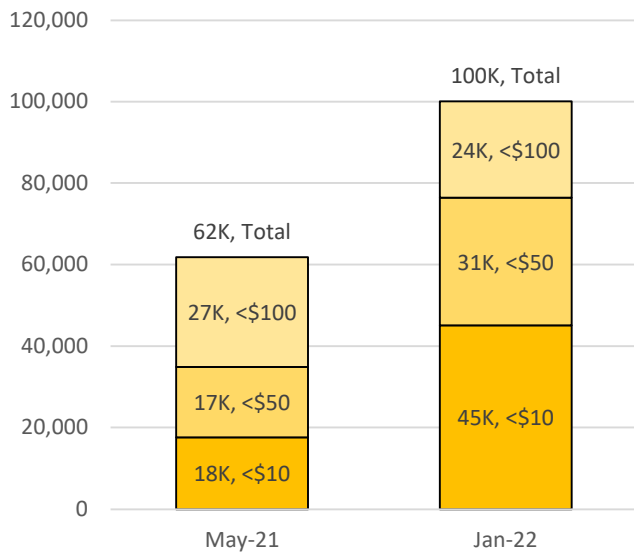
Federal Subsidies (cont.)

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

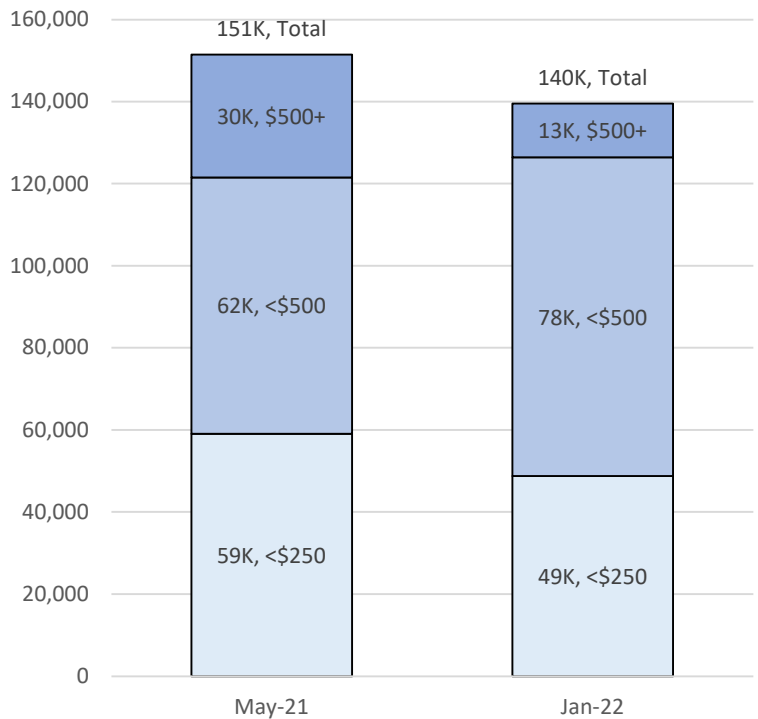
- Over 100,000 (42%) pay \$100 or less per month (up from 29% pre-ARPA).
- 59,000 (24%) pay \$25 or less per month (up from 11% pre-ARPA).
- 46,000 (19%) pay \$10 or less per month (up from 8% pre-ARPA).
- 10,000 (4%) pay \$1 or less per month (up from 2% pre-ARPA).

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.

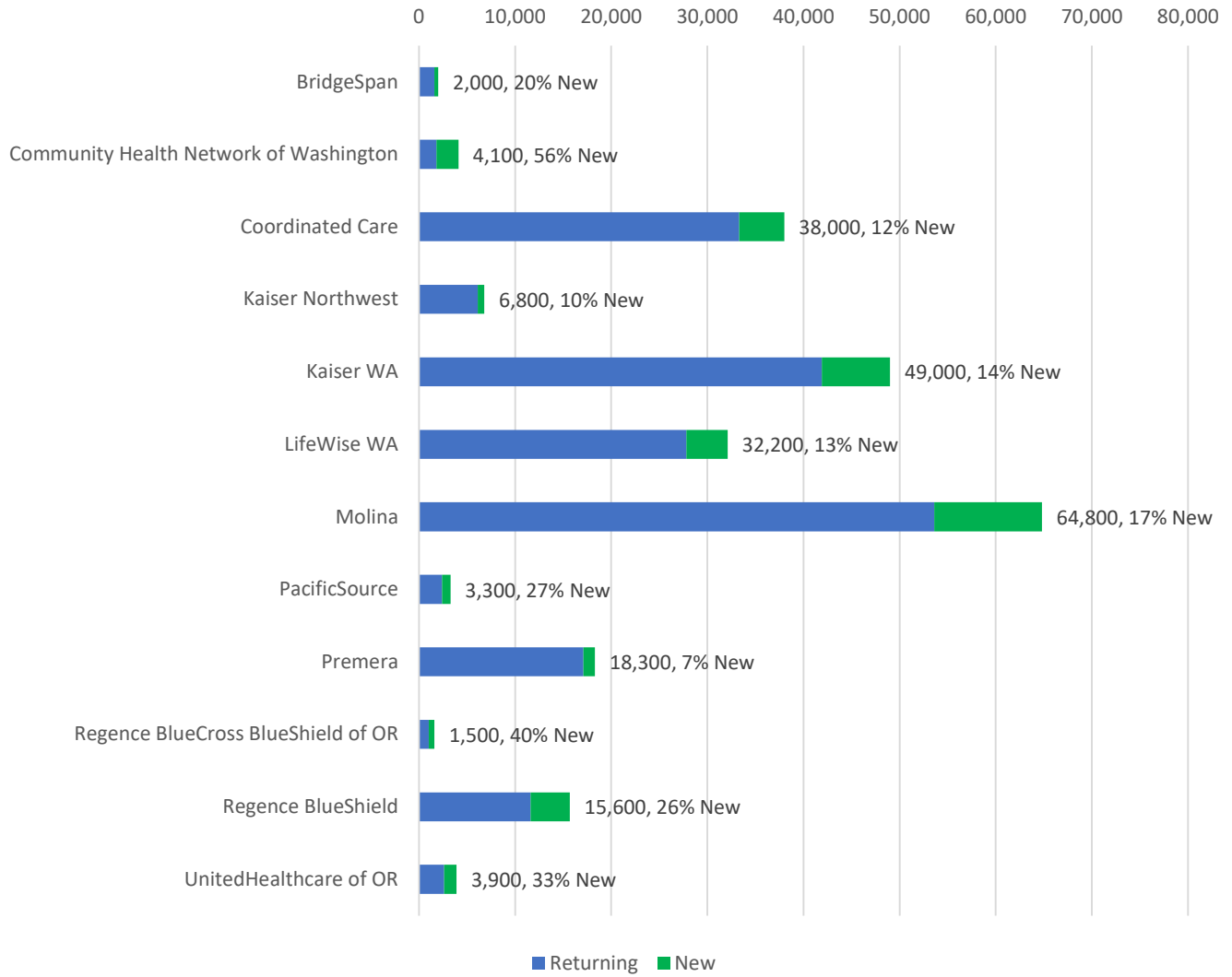


Decrease in 2022 Customers with
Highest Monthly Premiums Post-ARPA



QHP Enrollment by Carrier

Sign-ups by Carrier, New vs Returning Customers

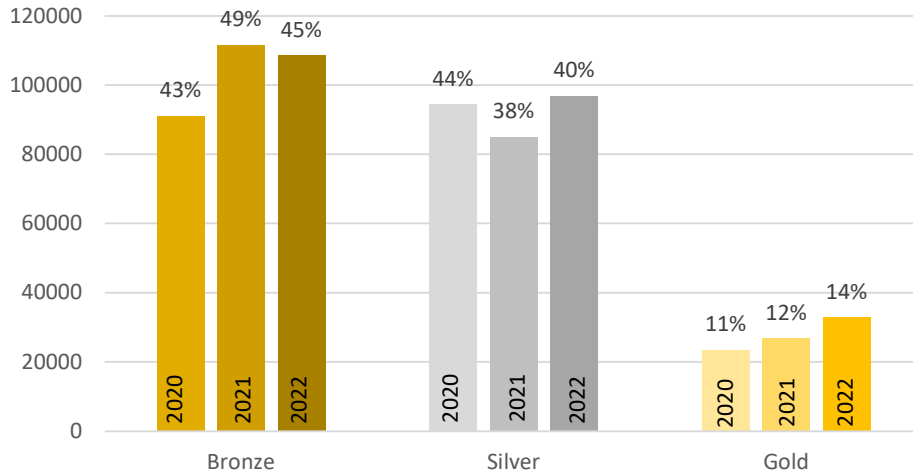


Additional QHP Enrollment Data

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.

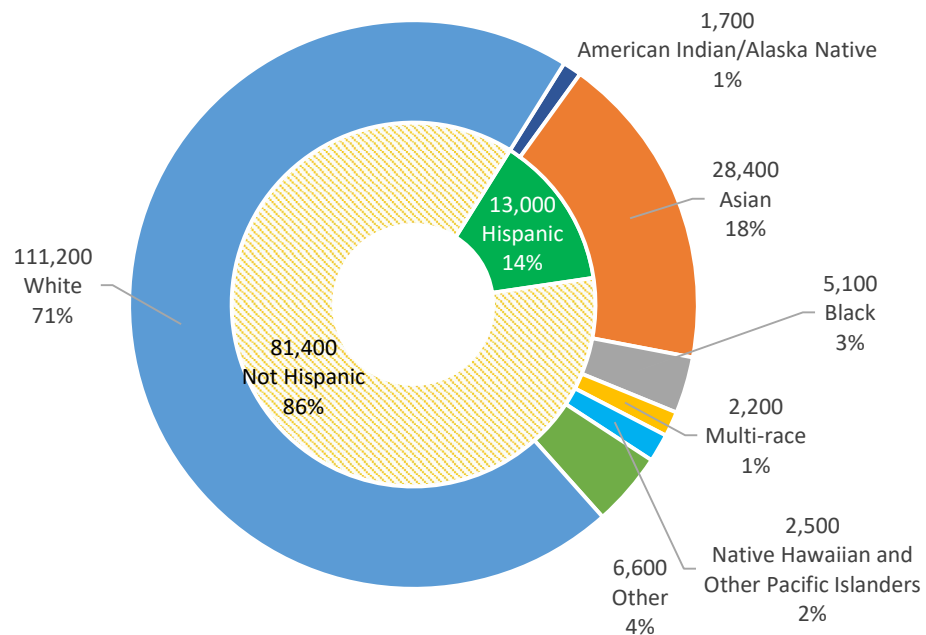
Change in Metal Selection since 2020



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

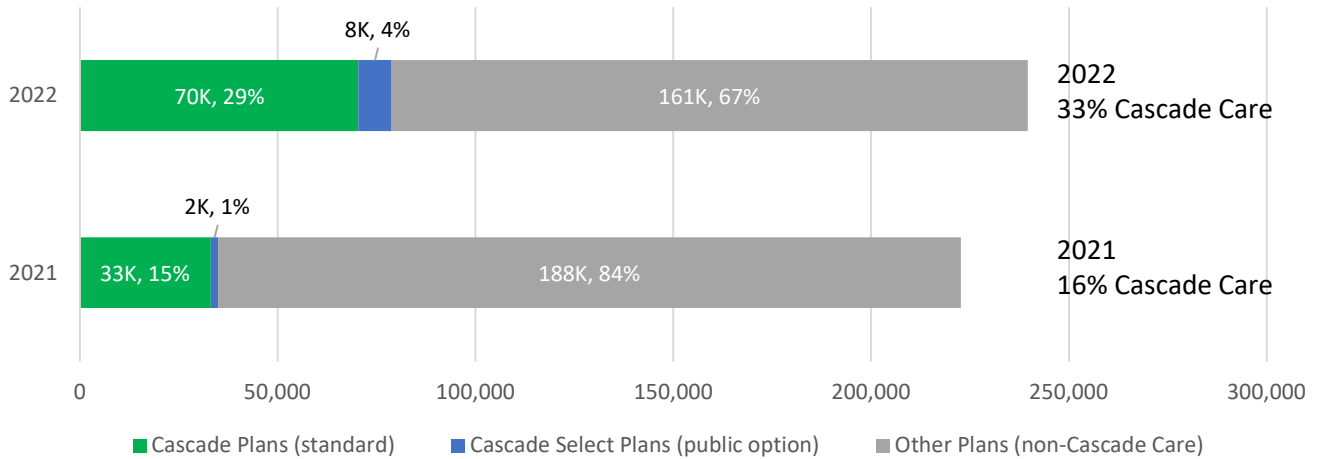
Ethnicity not reported: 145,000, 61% of 240,000

Cascade Care Enrollment

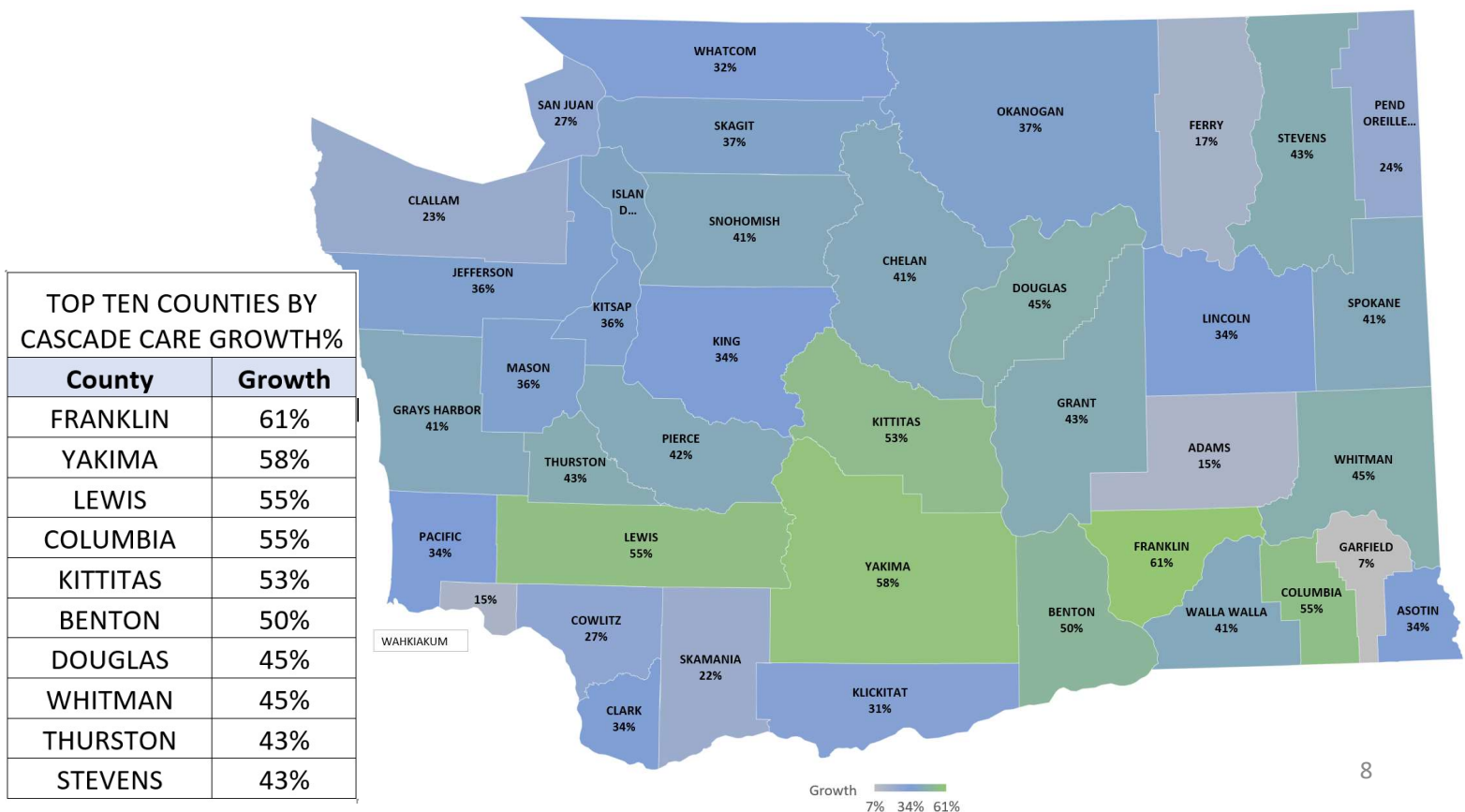
33% of customers (79,000) selected a Cascade Care plan (Cascade or Cascade Select) up from 16% of customers in 2021.

- 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

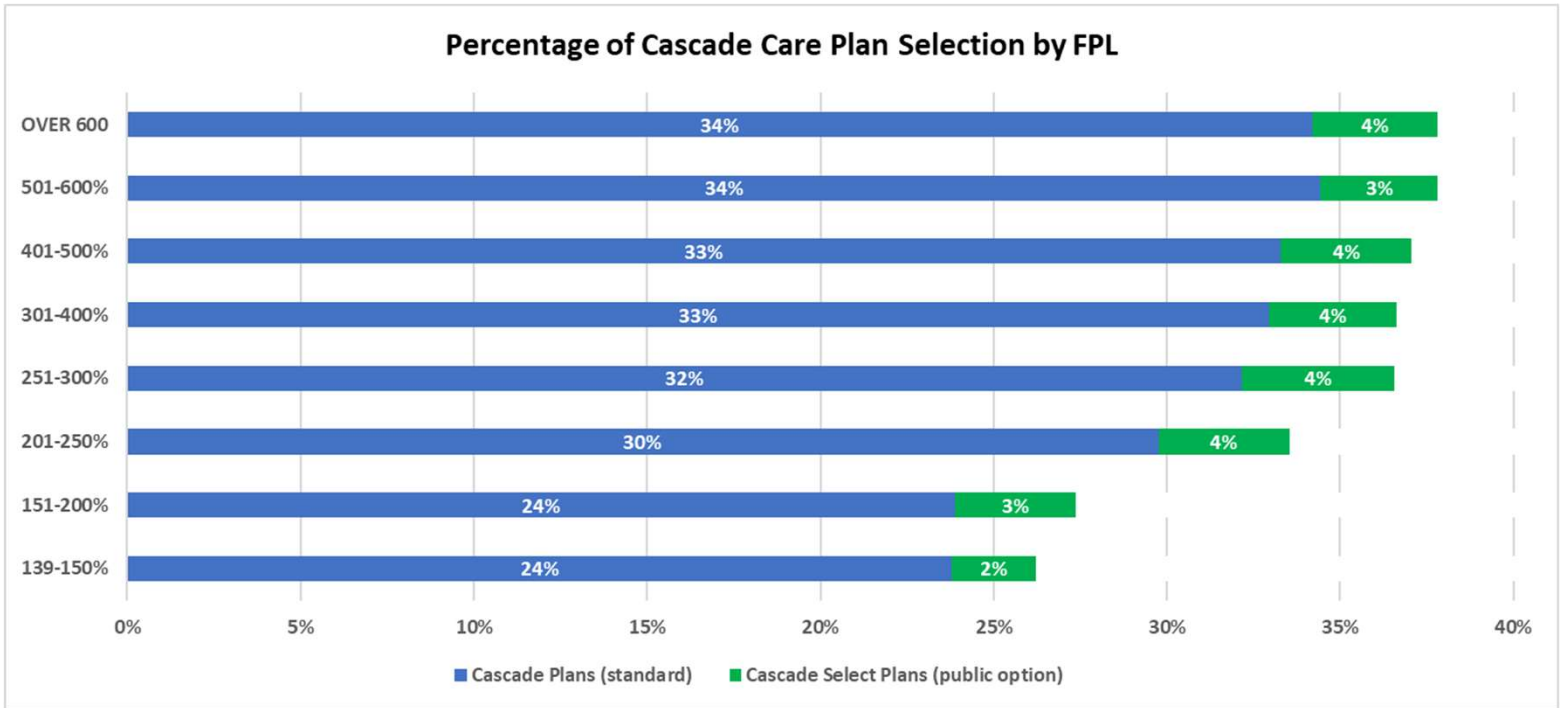


Cascade Care sign-ups increased in all counties, most significantly in south-central Washington.



Cascade Care Enrollment (cont.)

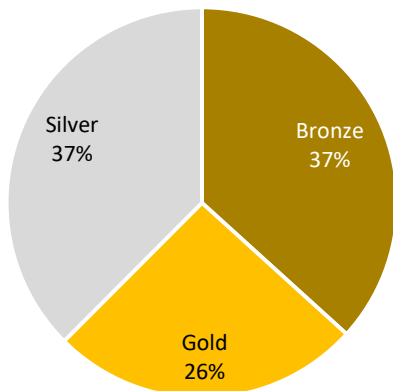
Cascade Care was popular at every income level. Over 25% of sign-ups at every FPL level were for Cascade Care.



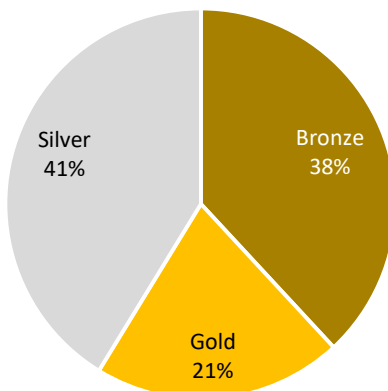
Cascade Care customers were more likely to choose higher metal tiers compared to other plans.

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

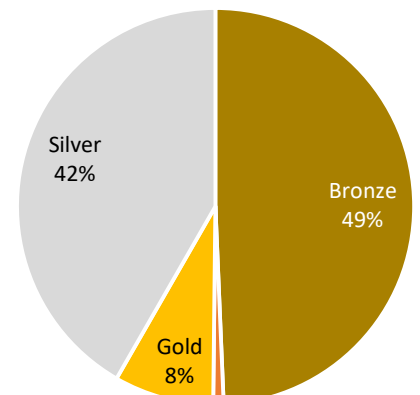
Cascade Plans
(standard)



Cascade Select Plans
(public option)

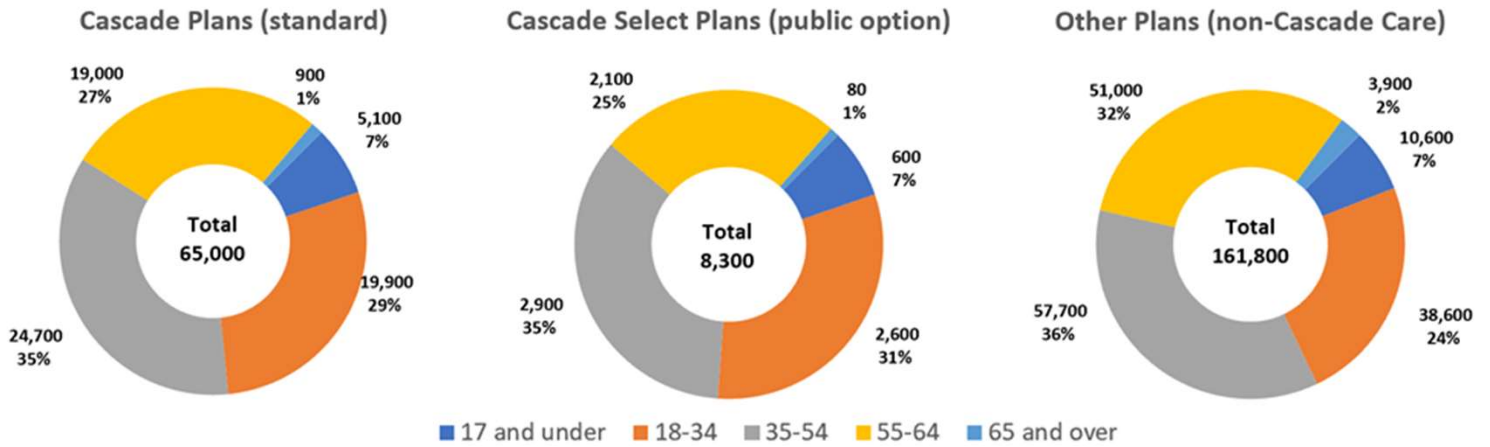


Other Plans
(non-Cascade Care)

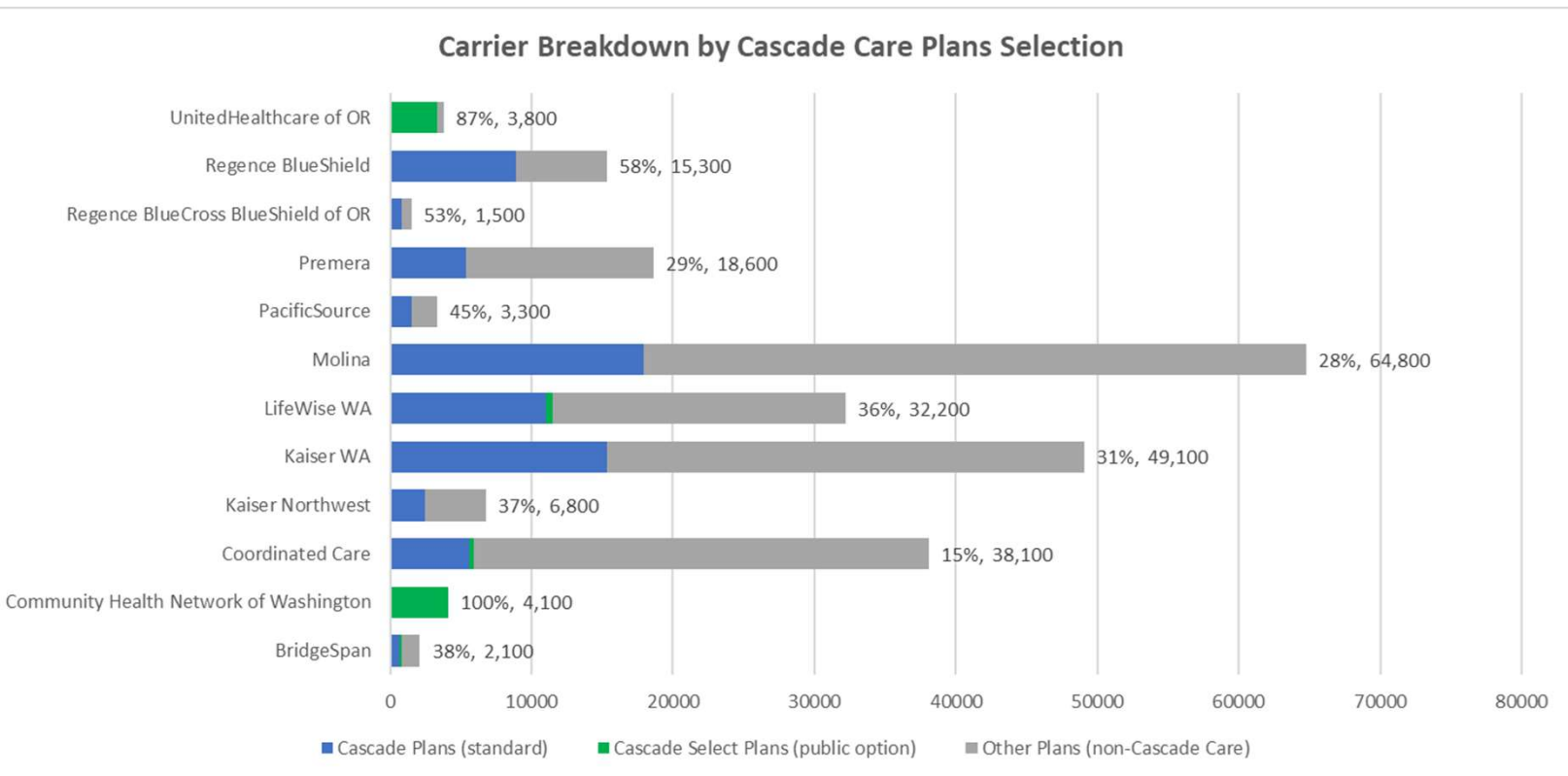


Cascade Care Enrollment (cont.)

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	320	20	80	210	86%	\$104	\$562
ASOTIN	460	110	20	330	86%	\$122	\$499
BENTON	4,300	1,110	630	2,560	77%	\$128	\$427
CHELAN	2,810	520	370	1,920	80%	\$134	\$502
CLALLAM	2,960	630	490	1,850	80%	\$143	\$577
CLARK	16,250	5,960	<10	10,290	84%	\$118	\$478
COLUMBIA	90	30	<10	60	76%	\$119	\$498
COWLITZ	2,720	960	<10	1,760	86%	\$157	\$573
DOUGLAS	1,070	210	120	740	79%	\$142	\$499
FERRY	210	60	<10	150	82%	\$118	\$592
FRANKLIN	1,300	360	90	850	83%	\$130	\$509
GARFIELD	60	20	<10	40	68%	\$133	\$368
GRANT	1,830	400	220	1,210	80%	\$119	\$542
GRAYS HARBOR	1,920	610	<10	1,310	84%	\$134	\$670
ISLAND	3,110	1,290	<10	1,820	80%	\$125	\$531
JEFFERSON	1,690	350	100	1,240	73%	\$163	\$586
KING	88,950	25,750	1,930	61,280	66%	\$135	\$501
KITSAP	7,680	2,390	40	5,250	69%	\$196	\$579
KITTITAS	1,450	340	280	840	74%	\$145	\$479
KLICKITAT	1,050	370	20	660	76%	\$191	\$514
LEWIS	1,790	550	50	1,190	83%	\$164	\$520
LINCOLN	350	80	<10	270	74%	\$138	\$462
MASON	1,590	410	110	1,070	82%	\$132	\$573
OKANOGAN	1,380	290	160	930	81%	\$121	\$532
PACIFIC	780	300	<10	480	82%	\$261	\$647
PEND OREILLE	430	90	<10	350	86%	\$128	\$492
PIERCE	22,240	5,720	1,620	14,910	76%	\$129	\$471
SAN JUAN	1,820	540	<10	1,280	70%	\$109	\$513
SKAGIT	4,030	1,630	<10	2,400	81%	\$110	\$508
SKAMANIA	460	140	<10	320	87%	\$130	\$607
SNOHOMISH	24,330	7,050	570	16,720	75%	\$128	\$462
SPOKANE	14,650	4,030	490	10,130	76%	\$132	\$420
STEVENS	1,350	270	20	1,060	79%	\$131	\$483
THURSTON	7,490	2,040	300	5,150	75%	\$132	\$480
WAHKIAKUM	110	80	<10	30	87%	\$86	\$683
WALLA WALLA	1,400	460	70	880	79%	\$131	\$437
WHATCOM	10,440	4,120	<10	6,310	81%	\$106	\$465
WHITMAN	1,010	260	120	630	78%	\$125	\$436
YAKIMA	3,690	870	520	2,300	81%	\$110	\$454
Grand Total	239,600	70,400	8,400	160,800	73%	\$132	\$493

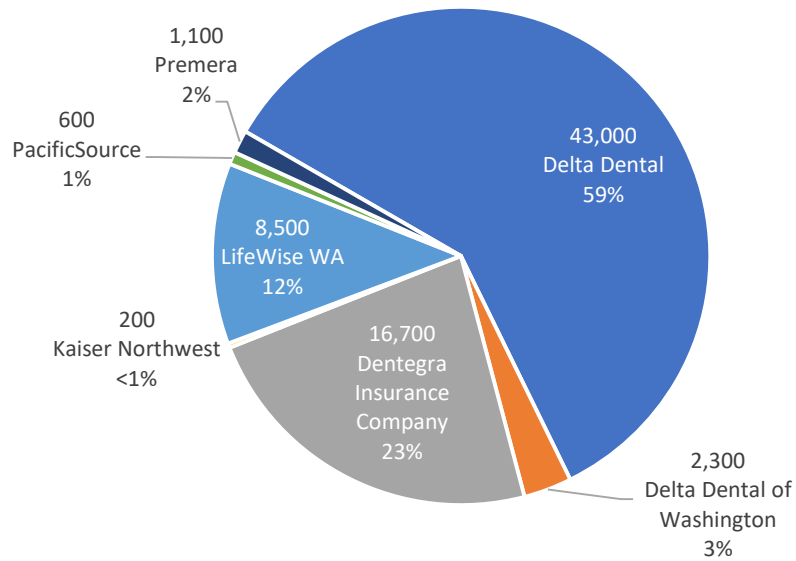
County Summary by Metal Tier

County	Total Sign-ups	Metal Tier Selections			
		Catastrophic	Bronze	Silver	Gold
ADAMS	320		110	180	30
ASOTIN	460		270	150	40
BENTON	4,300	30	1,880	1,830	560
CHELAN	2,810		1,140	1,310	360
CLALLAM	2,960		1,640	990	330
CLARK	16,250	110	7,320	6,280	2,540
COLUMBIA	90		60	30	<10
COWLITZ	2,720		1,330	920	470
DOUGLAS	1,070		400	510	160
FERRY	210		90	100	20
FRANKLIN	1,300	<10	450	650	200
GARFIELD	60		40	20	<10
GRANT	1,830		720	870	240
GRAYS HARBOR	1,920		940	760	230
ISLAND	3,110	10	1,640	1,100	350
JEFFERSON	1,690		800	720	170
KING	88,950	640	39,040	35,980	13,290
KITSAP	7,680	40	4,520	2,250	870
KITTITAS	1,450		680	550	220
KLICKITAT	1,050		600	350	100
LEWIS	1,790	<10	840	750	190
LINCOLN	350		100	180	70
MASON	1,590	<10	730	660	200
OKANOGAN	1,380		710	530	140
PACIFIC	780		490	240	60
PEND OREILLE	430		210	170	50
PIERCE	22,240	160	9,710	9,400	2,970
SAN JUAN	1,820		1,100	520	190
SKAGIT	4,030	30	1,950	1,590	460
SKAMANIA	460		210	200	50
SNOHOMISH	24,330	100	10,490	10,490	3,260
SPOKANE	14,650	110	6,210	6,330	2,010
STEVENS	1,350		450	720	180
THURSTON	7,490	50	3,520	2,950	970
WAHKIAKUM	110		60	50	<10
WALLA WALLA	1,400	<10	680	540	170
WHATCOM	10,440	60	5,360	3,820	1,200
WHITMAN	1,010	<10	510	360	130
YAKIMA	3,690	10	1,420	1,840	420
Grand Total	239,600	1,400	108,400	96,900	32,900

Qualified Dental Plan (QDP) 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.