

# Keeping People Covered During the Medicaid Unwind: Data Snapshot Report

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January 2024

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Washington Health Benefit Exchange (Exchange) is a state-based marketplace that runs *Washington Healthplanfinder*, an integrated online platform that serves both Washington Apple Health (Medicaid) and individual market customers. More than two million Washingtonians are covered by Apple Health. Due to the COVID-19 public health emergency, many individuals received continuous Apple Health coverage since 2020. Routine Apple Health redeterminations resumed April 1, 2023. This report includes individuals who had their Apple Health coverage end through Nov. 30, 2023.

## Customers having their Apple Health eligibility redetermined

- 1,497,000 Apple Health customers out of a total of more than 2 million had their eligibility redetermined from April 1 through Nov. 30. (Source: HCA [PDF](#) and CMS Monthly Unwind Report)
  - 923,000 (62%) remained on Apple Health.
  - 573,000 (38%) had their Apple Health coverage end.

## Customers regaining coverage

- 187,000 of those who had their Apple Health coverage end have regained coverage through *Washington Healthplanfinder* (Source: *Washington Healthplanfinder* Database).
- 80% of those who returned to Apple Health or transitioned to qualified health plan (QHP) coverage had no gap in coverage.
- Customers transitioning to QHP coverage after their Apple Health coverage ended are more likely to be younger, Hispanic, and non-white than existing QHP customers. For additional demographic details, see [October 2023 report](#).

## Historically high QHP transition rate for eligible individuals losing Apple Health

- Since Medicaid redeterminations resumed, 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%).

## Federal and state premium subsidies are helping customers transition from Apple Health to QHP coverage

- 87% of customers transitioning to QHP coverage are receiving federal subsidies to reduce the cost of their coverage.
- 60% are receiving Cascade Care Savings (CCS), a new state premium subsidy for those up to 250% of the federal poverty level.
  - Three out of five of those receiving CCS are paying premiums of \$25/month or less.

From April 1 through Nov. 30:

**1,497,000** total Apple Health customers had their eligibility redetermined:

- **923,000** (62%) remained on Apple Health.
- **573,000** (38%) customers had their Apple Health coverage end.

**Sources:** May through November data from HCA’s [Continuous enrollment unwind data](#). April data from HCA’s CMS Monthly Unwind Report.

Figure 1. Apple Health redeterminations: Cumulative from April 1– Nov. 31

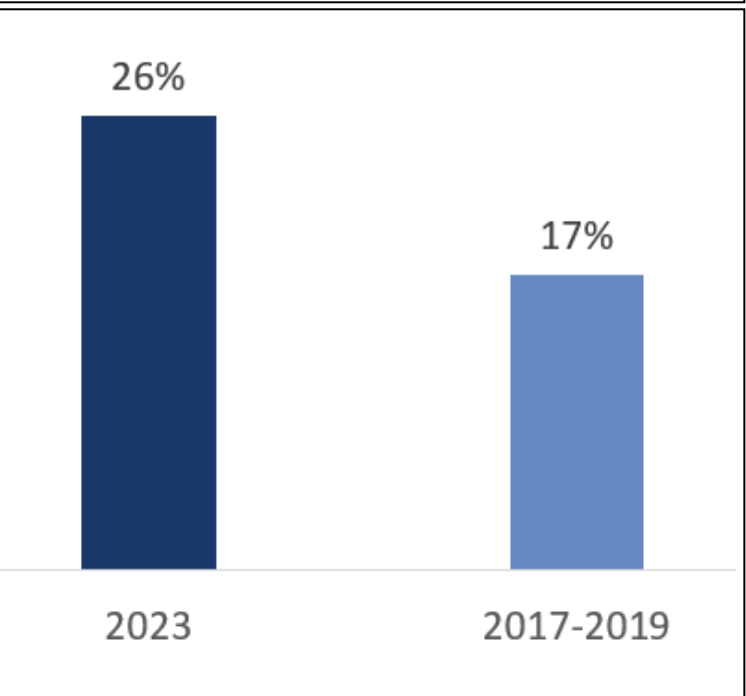


Washington Health Benefit Exchange (Exchange) is monitoring how many customers who lose Apple Health regain coverage through *Washington Healthplanfinder*. So far:

- **145,000** (25%) are eligible for a qualified health plan (QHP). Of those:
  - **38,000** (6%) have selected a QHP.
  - **107,000** (19%) have not selected a plan.
- 149,000 (25%) have returned to Apple Health (including customers with no coverage gap).
- 299,000 (50%) Coverage unknown. May be receiving coverage from an employer, a family member, Medicare, etc.

**Source:** *Washington Healthplanfinder* Database. Includes MAGI Medicaid only.

Figure 2. Conversion from Apple Health to QHP higher in 2023 than in pre-COVID years



## Customers regaining coverage through *Washington Healthplanfinder*, six month trend

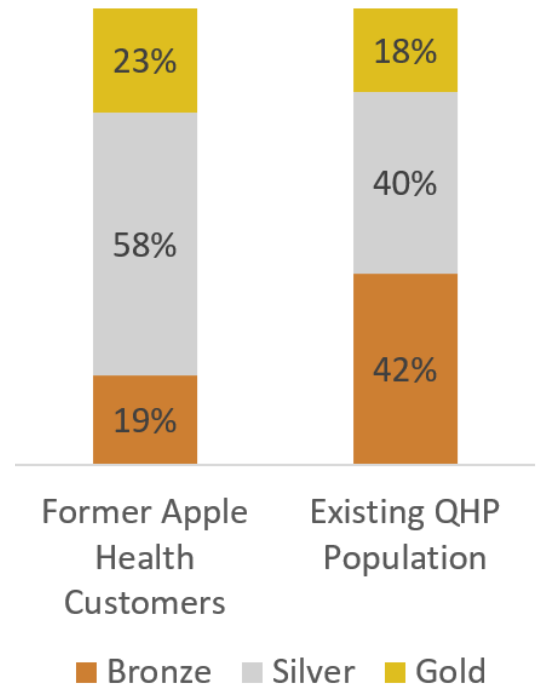
#	Metric	11/30/23	10/31/23	9/30/23	8/31/23	7/31/23	6/30/23
1	QHP Selected	4,100	4,000	4,100	4,000	5,800	6,400
2	QHP Eligible, Not Selected	14,500	11,100	11,100	10,900	16,900	18,300
3	QHP Enrolled	2,600	3,400	3,800	3,900	5,600	6,200

Displayed by date customers Apple Health coverage. Data as of Dec. 27, 2023. Totals may not sum due to rounding.

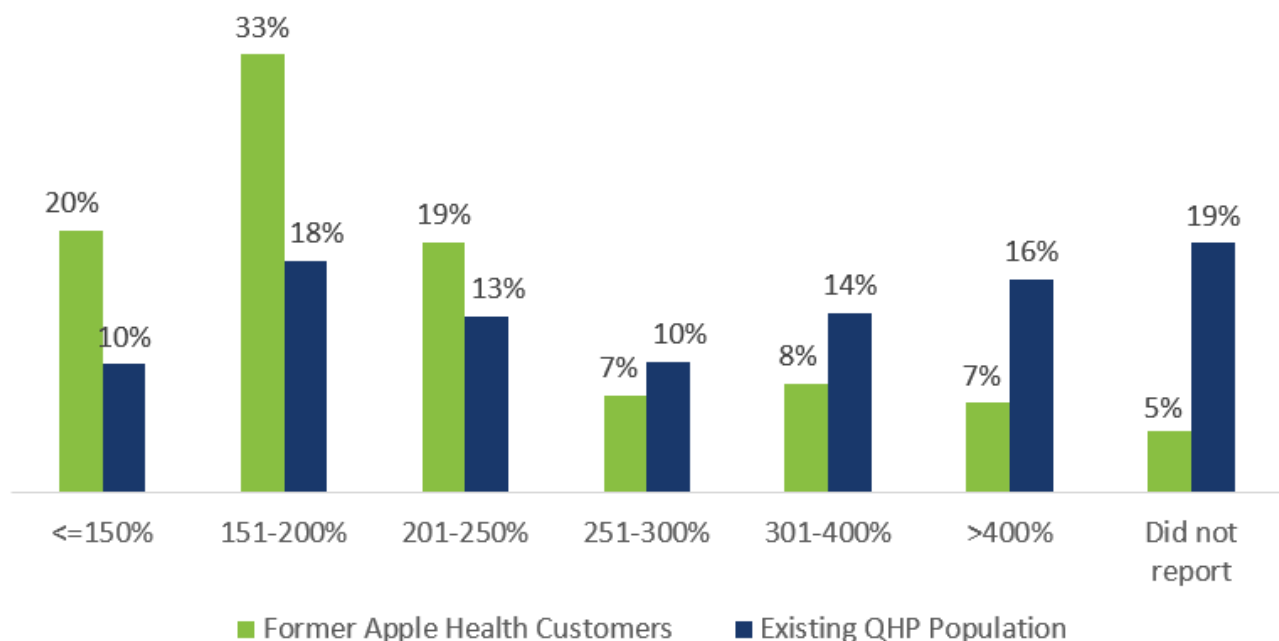
# Coverage Transitions by Income & Metal Level

- More than seven in 10 (73%) former Apple Health customers selecting a QHP have a household income below 250% of the federal poverty level (FPL), compared with (41%) of existing QHP customers.
- 81% of former Apple Health customers selecting a QHP selected a Silver or Gold plan, compared with 58% of existing QHP customers.
- Customers up to 250% FPL who select a Silver or Gold Cascade Care plan are eligible for state premium subsidies (Cascade Care Savings), and the ongoing Cascade Care Savings special enrollment opportunity.

By metal level\*



By federal poverty level



\*Bronze plans cover an average of 60% of the cost of essential health benefits, while the customer pays 40%; Silver plans cover 70% (up to 94% with cost-sharing reductions), while the customer pays 30%; Gold plans cover 80%, while the customer pays 20%. Catastrophic plans (<1% of QHP enrollees) are not included in the graphic.

Federal and state premium subsidies are helping customers transition from Apple Health to QHP coverage.

## Advance Premium Tax Credits

33,000 out of 38,000 former Apple Health customers are receiving advance premium tax credits (APTCs).

- 87% of former Apple Health customers are receiving APTCs, compared with 77% of the existing QHP population.
- In 10 counties at least 94% of former Apple Health customers are receiving APTCs.
- 50% of the former Apple Health receiving APTCs are paying \$25/month or less for their QHP premium.

### Top 10 counties by percent receiving APTC

County	Percent
Adams	100%
Columbia	100%
Ferry	100%
Garfield	100%
Skamania	100%

County	Percent
Wahkiakum	100%
Jefferson	96%
Island	95%
Grays Harbor	95%
Whitman	94%

## Cascade Care Savings

23,000 out of 38,000 former Apple Health customers who selected a QHP are receiving Cascade Care Savings (CCS), a state subsidy for those up to 250% FPL.

- 60% of former Apple Health customers are receiving CCS, compared with 20% of the existing QHP population.
- In seven counties at least 75% of former Apple Health customers are receiving CCS.
- Three out of five (60%) former Apple Health customers receiving CCS are paying \$25/month or less for their QHP premium.

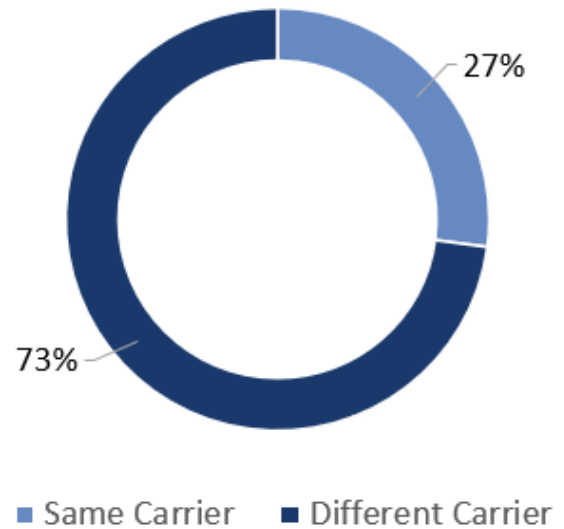
### Top 10 counties by percent receiving CCS

County	Percent
Garfield	100%
Wahkiakum	100%
Adams	86%
Pend Oreille	78%
Whitman	76%

County	Percent
Ferry	75%
Yakima	75%
Franklin	73%
Asotin	70%
Grays Harbor	69%

- Data show that cost is the most important factor in driving decisions about coverage.
- Most former Apple Health customers who selected a QHP changed insurance carriers:
  - Only 27% chose a QHP from the same carrier that offered their Apple Health coverage; one of four carriers serving both Apple Health and the Exchange.
  - Nearly three-quarters of former Apple Health customers selected a QHP from the three carriers with the lowest average premiums (Coordinated Care, Molina, and CHPW).

Percent of QHP customers remaining with their Apple Health carrier \*



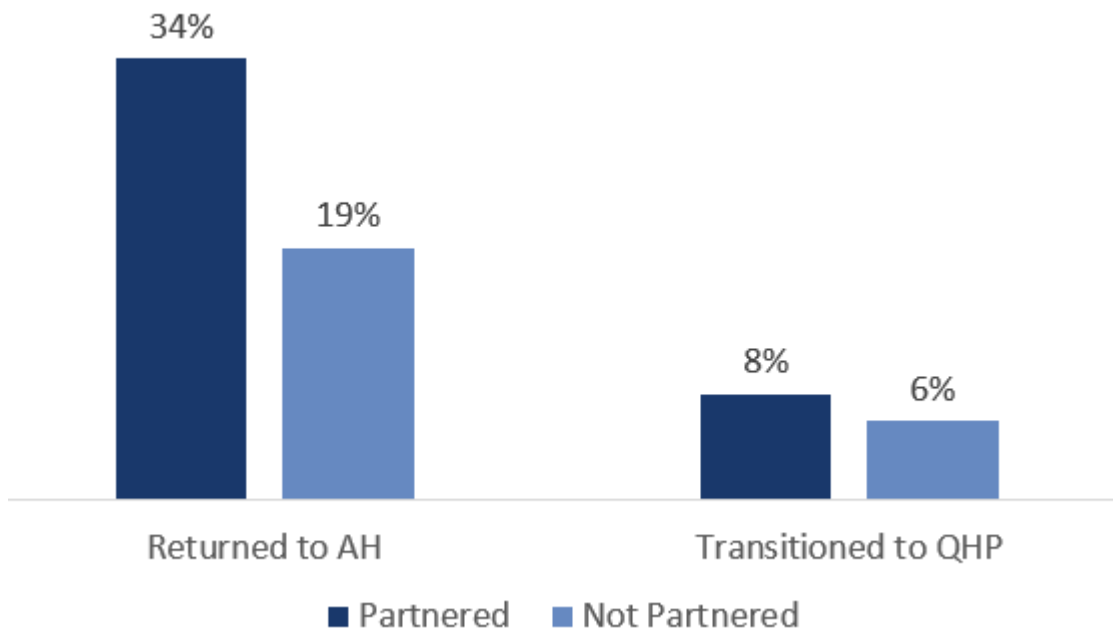
## Former Apple Health customers selecting a QHP by carrier

QHP carrier	% of Former Apple Health Customers
Coordinated Care Corporation*	42%
Molina*	19%
CHPW*	12%
LifeWise WA	8%
Kaiser WA	6%
Regence BlueShield	4%
UnitedHealthcare of OR*	3%
Regence BlueCross BlueShield of OR	3%
Premera	1%
Kaiser Northwest	1%
PacificSource	1%
BridgeSpan	<1%
<b>Total</b>	<b>100%</b>

\*QHP carriers labeled with an asterisk also offer coverage to Apple Health customers. Totals may not sum due to rounding.

- Navigators and brokers greatly contribute to helping individuals and families stay covered.
- About a third (32%) of individuals churning off of Apple Health coverage are partnered to a trained assister (e.g., navigator or broker).
- Among former Apple Health customers partnered to an assister, 42% either returned to Apple Health or transitioned to a QHP:
  - 34% returned to Apple Health.
  - 8% 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.

Coverage transitions by partnership status

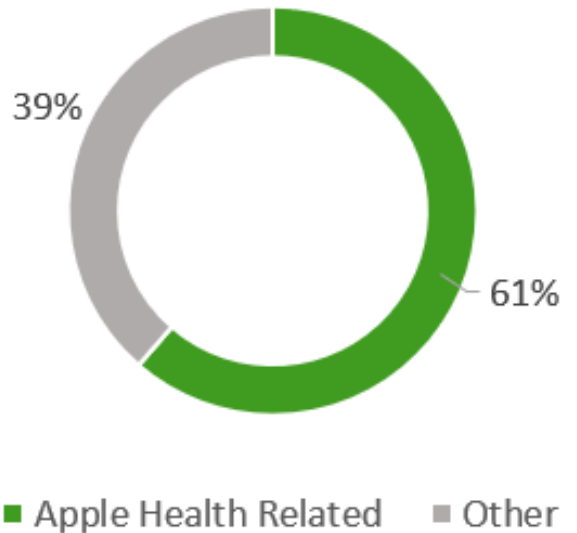


Totals may not sum due to rounding.

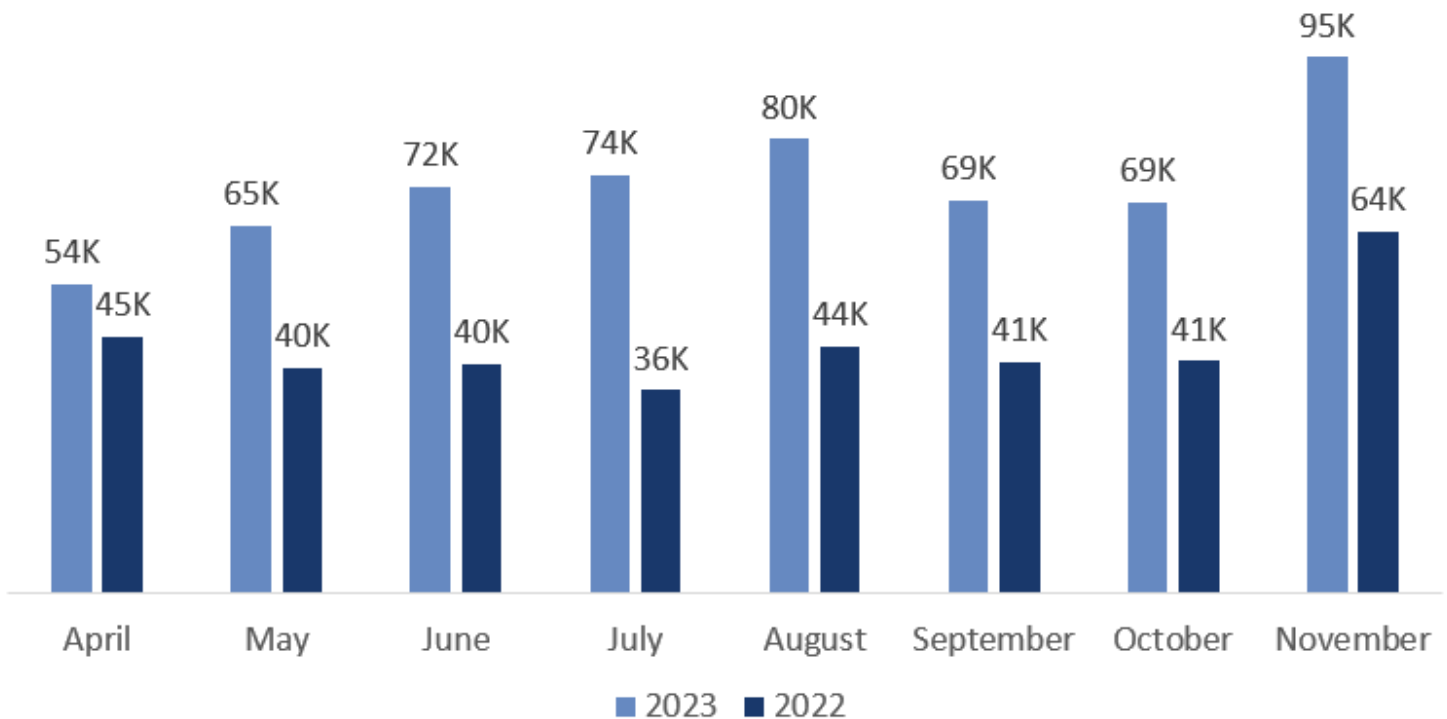


- The number of monthly calls handled by the *Washington Healthplanfinder* Customer Support Center was 65% higher April through November 2023 compared with the same period in 2022.
- Over that same period, three out of every five calls were related to Apple Health.

Share of calls related to Apple Health  
(April through Nov. 2023)



Customer Support Center call volume by month



# Appendix: County Level Data

## Medicaid redetermination activity by county

County	Apple Health Closures	Returned to Apple Health	QHP Eligible	# QHP Selected	# Receiving APTC	% Receiving APTC	# Receiving CCS	% Receiving CCS
Adams	2,640	890	610	70	70	100%	60	86%
Asotin	1,620	360	360	100	90	90%	70	70%
Benton	17,510	4,880	4,480	1,020	900	88%	700	69%
Chelan	7,530	2,110	1,950	550	500	91%	320	58%
Clallam	5,740	1,340	1,440	480	450	94%	270	56%
Clark	36,630	8,540	9,280	2,690	2,420	90%	1,610	60%
Columbia	300	80	80	30	30	100%	20	67%
Cowlitz	9,600	2,450	2,240	640	580	91%	410	64%
Douglas	4,120	1,230	1,000	220	200	91%	150	68%
Ferry	660	150	140	40	40	100%	30	75%
Franklin	10,480	3,270	2,530	440	390	89%	320	73%
Garfield	170	50	30	10	10	100%	10	100%
Grant	10,340	3,140	2,580	460	420	91%	290	63%
Grays Harbor	6,760	1,670	1,520	420	400	95%	290	69%
Island	4,690	1,030	1,240	430	410	95%	280	65%
Jefferson	2,230	480	630	240	230	96%	130	54%
King	138,790	33,890	34,580	9,940	8,100	81%	5,340	54%
Kitsap	16,380	3,760	4,100	1,250	1,100	88%	690	55%
Kittitas	3,020	660	800	300	260	87%	200	67%
Klickitat	1,610	390	420	120	110	92%	70	58%
Lewis	7,690	2,070	1,890	430	390	91%	280	65%
Lincoln	890	220	260	80	70	88%	40	50%
Mason	5,660	1,500	1,280	290	260	90%	190	66%
Okanogan	4,170	1,140	1,020	280	250	89%	160	57%
Pacific	1,820	430	420	100	90	90%	60	60%
Pend Oreille	1,210	300	330	90	80	89%	70	78%
Pierce	72,490	18,430	16,980	4,010	3,490	87%	2,490	62%
San Juan	1,170	250	380	200	180	90%	100	50%
Skagit	10,640	2,700	2,600	740	680	92%	480	65%
Skamania	700	160	160	50	50	100%	30	60%
Snohomish	56,860	14,270	14,010	3,740	3,200	86%	2,180	58%
Spokane	48,260	12,400	13,430	3,500	3,090	88%	2,340	67%
Stevens	3,870	1,080	950	280	250	89%	170	61%
Thurston	20,850	4,850	5,150	1,340	1,200	90%	830	62%
Wahkiakum	340	80	90	20	20	100%	20	100%
Walla Walla	4,430	1,130	1,180	260	230	88%	160	62%
Whatcom	17,150	4,040	4,800	1,650	1,490	90%	980	59%
Whitman	2,610	490	620	170	160	94%	130	76%
Yakima	29,240	9,180	6,650	1,270	1,160	91%	950	75%
<b>Total</b>	<b>570,870</b>	<b>145,090</b>	<b>142,210</b>	<b>37,950</b>	<b>33,050</b>	<b>87%</b>	<b>22,920</b>	<b>60%</b>

## Data Sources

- Qualified health plan (QHP) selections and enrollment since Medicaid redeterminations resumed was sourced from the Washington Health Benefit Exchange (Exchange) Database as of Dec. 27, 2023, unless otherwise noted.
- QHP enrollment data prior to Medicaid redeterminations resuming was sourced from the Exchange's [2023 Spring Enrollment Report](#).
- Washington Apple Health (WAH) data was sourced from the Exchange Database as of Dec. 27, 2023, unless otherwise noted. The Exchange Database includes information only on those who are income eligible for Medicaid based on the Modified Adjusted Gross Income (MAGI) standard. Individuals who are eligible for WAH based on non-financial criteria are not included unless otherwise specified.
- Call center and outreach data was sourced from the Exchange Database as of Dec. 1, 2023, unless otherwise noted.

## Definitions

- **Modified Adjusted Gross Income (MAGI)** is the basis for determining Medicaid income eligibility for most children, pregnant women, parents, and adults. The MAGI-based methodology considers taxable income and tax filing relationships to determine financial eligibility for Medicaid.
- **"Cascade Care plans"** are **public option (Cascade Select)** and **standard (Cascade)** plans. **"Non-Standard"** and **"Non-Cascade"** plans describe all plans that do not fall into Cascade Care plan categories. Cascade Care plans were offered for the first time for the coverage year 2021.
- **"Cascade Care Savings,"** offered exclusively through *Washington Healthplanfinder*, allows those who qualify (up to 250% FPL) to receive state funded premium assistance to pay for Cascade Care Silver and Gold plans.
- **"APTC recipients"** are customers who receive advance premium tax credits (APTC).
- **"CCS recipients"** are customers who receive Cascade Care Savings (CCS), regardless of whether they also receive APTC.

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