



Washington Health Benefit Exchange

Legislative Report

Annual Strategic Plan Update



2024

Contents

3

**A brief background of
Washington Health Benefit Exchange**

9

Year in review

12

**Five-Year
Strategic Plan**

13

**The Ten-Year
Vision**

13

Conclusion

A brief background of Washington Health Benefit Exchange

Washington Health Benefit Exchange (Exchange) was established by the Washington State Legislature in 2011 as a public-private partnership helping Washingtonians obtain health and dental insurance. The Exchange operates Washington Healthplanfinder, the online integrated eligibility and enrollment portal for both Washington Apple Health and qualified health plans (QHPs) used by over one in three Washington residents. Washington Healthplanfinder customers find, compare and enroll in health and dental insurance and access Cascade Care Savings. The Exchange also supports a Spokane Valley-based Customer Support Center providing remote enrollment assistance by phone and chat in more than 240 languages and a robust statewide assister network providing community-based outreach and enrollment support in local communities.



The mission of the Exchange

Washington Health Benefit Exchange seeks to redefine people's experience with health care by radically improving how Washingtonians secure health insurance through innovative and practical solutions and an easy-to-use customer experience. These are reflected in our values of integrity, respect, equity, and transparency as it relates to those we work with and those we serve.



To carry out the mission, the Exchange works closely with the Office of the Governor, the Health Care Authority (HCA), the Office of the Insurance Commissioner (OIC) and the Department of Social and Health Services (DSHS) to identify and achieve our goals and participates in the Washington Health and Human Services Enterprise Coalition (HHS Coalition) — a multi-agency collaborative that provides strategic direction and federal funding guidance for information technology projects that have cross-organizational or enterprise effects.

The Exchange is committed to identifying and supporting those who need assistance in overcoming barriers to seek, find and use their health insurance coverage.

“

Exchange’s equity statement

Equity is fundamental to the mission of the Washington Health Benefit Exchange. The process of advancing toward equity and becoming anti-racist is disruptive and demands vigilance to dismantle deeply entrenched systems of privilege and oppression. While systemic racism is a root cause of many societal inequities, we must also use an intersectional approach to address all forms of bias and oppression, which interact with and often exacerbate racial inequities.

To be successful, we must recognize the socioeconomic drivers of health and focus on people and places where needs are greatest. As we listen to community, we must hold ourselves accountable to responding to recommendations to remedy inequitable policies, systems, or practices within the Exchange’s area of influence.

Our goal is that all Washingtonians have full and equal access to opportunities, power and resources to achieve their full potential.

”



Exchange governance

The Exchange is governed by an 11-member bipartisan board comprised of a chair, nine voting members appointed by the governor and two ex-officio members. Two members are nominated by each of the Democratic and Republican caucuses of both the Washington State Senate and House of Representatives and appointed by the governor, who also appoints a chair. The Washington State Insurance Commissioner and Director of the Washington State Health Care Authority serve as ex-officio members. Numerous committees and workgroups — including an Advisory Committee, Health Equity Technical Advisory Committee, Tribal Advisory Workgroup, and Cascade Care Stakeholder Workgroup — also advise the Board in key program areas.

Current Exchange Board members are



Monica R. McLemore, Ph.D., M.P.H., R.N. | Chair
Professor, University of Washington School of Nursing



Mabel Bodell, M.D.
Nephrologist, Confluence Health



Don Conant, Ph.D., M.B.A.
Chair Business Administration and Economics Professor, Saint Martin's University



David Frockt
Former state legislator



Janice Greene, Ph.D.
President and CEO, Women's Business Enterprise Council Pacific



April E. Lynne
Chief Operating Officer, Proliance Surgeons



Hiroshi Nakano, M.B.A.
Vice President of Value Based Initiatives, Valley Medical Center



John Schapman
Executive Director, Thriving Together North Central Washington



Len Sorrin
Retired Vice-President of Congressional and Legislative Affairs, Premera Blue Cross



Mike Kreidler | Ex-Officio
Washington State Insurance Commissioner



Susan Birch | Ex-Officio
Director, Washington State Health Care Authority

Exchange governance

Current Exchange Leadership team



Ingrid Ulrey
Chief Executive Officer



Jim Crawford
Chief Financial Officer



Leah Hole-Marshall
General Counsel and Chief Strategist



Tara Lee
Chief Communications Officer



Wynne McHale
Chief of Staff



Carla Reyes
Chief Operating Officer



J. Manny Santiago
Chief of Equity and Community Engagement



David Sorrell
Chief Information Officer

Learn more about [Exchange Board members](#) and [Exchange's Executive Leadership Team](#) at wahbexchange.org.

Exchange budget

The Exchange budget is appropriated by the Washington State Legislature. Current revenue sources include an existing 2% premium tax on health insurance premiums for QHPs sold through Washington Healthplanfinder; reimbursement for activities performed on behalf of Washington Apple Health (the state's Medicaid program funded by state and federal dollars); and a carrier assessment on products sold in the marketplace. The Exchange's current operating budget is approximately **\$82 million** a year.

Exchange today

Washington Healthplanfinder fulfills a critical need for Washington residents by providing a safety net for those who lose employer-based coverage; work for a small business that is unable to provide health insurance; are self-employed; participate in the gig economy; work seasonally; or who do not yet qualify for Medicare. In 30 counties, **30% or more** of the residents **under age 65** use Washington Healthplanfinder to get covered.

Overall, Washington Healthplanfinder serves about one in three Washingtonians under the age of 65 with **1.7 million enrolled** in Washington Apple Health (Medicaid) and an **additional 270,000** in private health insurance.

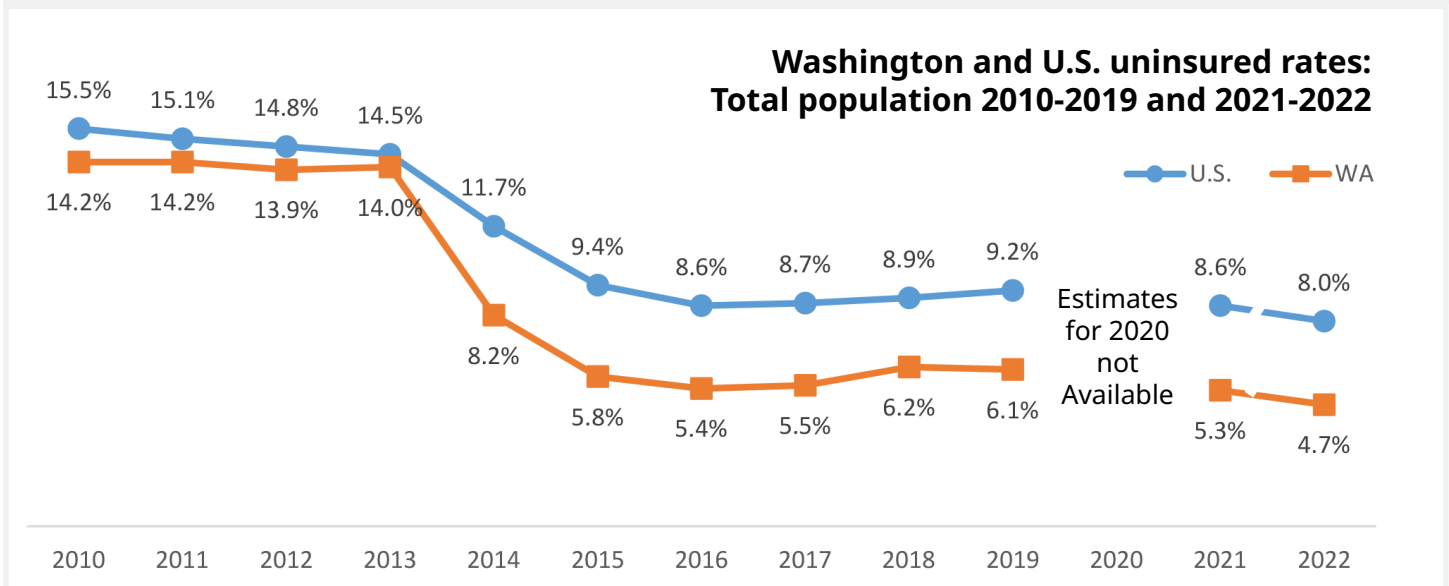
Since Washington Healthplanfinder opened in 2013, the Exchange has connected thousands of customers to federal premium tax credits that help them purchase and use their private coverage.

over
30%
residents under
age 65 are covered
in 30 counties

1.7M
people enrolled in
Medicaid

\$575M
in federal premium tax
credits connected to
customers

The Exchange's efforts have had a profound impact on the state's uninsured rate, which dropped from more than **14%** in 2013 to less than **5%** in 2022.



The Exchange continues to improve the enrollment experience for all Washington Healthplanfinder customers and develops tools that help customers compare and select health and dental coverage.

Modern platform

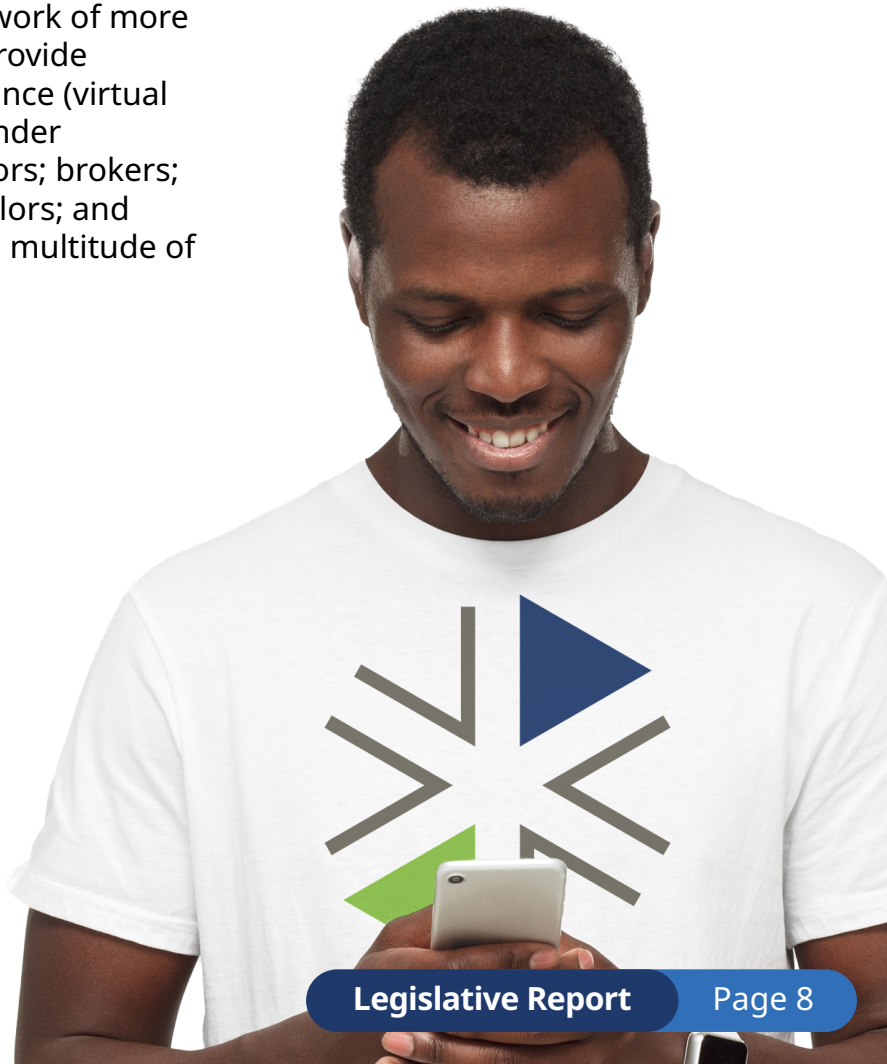
Washington Healthplanfinder supports both QHP and Apple Health customers by verifying eligibility in real time, providing plan shopping tools and free enrollment and language assistance, securely transferring select data to issuers as well as state and federal agency partners, generating customer notifications, and processing renewals. The Exchange is engaged in continuous improvement of Washington Healthplanfinder to enhance enrollment experience.

Customer Support Center

The Exchange operates a Spokane Valley-based Customer Support Center offering customers a range of channels to ensure they are able to contact us in the most convenient way for them. Enrollment support channels include phone, live web chat, email, paper application processing and document uploads. The center has bilingual and multilingual customer service representatives who currently support customers in Korean, Mandarin, Russian, Spanish and Vietnamese, and also provides telephonic interpreter services in **more than 240 languages**.

Statewide assister network

The Exchange also supports a growing network of more than 3,000 assisters across the state who provide outreach, education and enrollment assistance (virtual and in-person) to Washington Healthplanfinder customers. These assisters include navigators; brokers; tribal assisters; certified application counselors; and organizations who represent and support a multitude of diverse populations and communities.



Year in review

Record enrollment

Over the past year, the Exchange has applied user experience (UX) research to inform Washington Healthplanfinder and plan design. Record enrollment during open enrollment for plan year 2024 was driven by customers experiencing a variety of life events and selecting plans with affordable premiums. Through user research, the Exchange can determine where to make changes to best fit customers' needs. Research gathered by the UX research team has supported the Exchange in efforts to move to a marketplace that only offers only standard plans. Customers are cost-sensitive, and some have low carrier loyalty, resulting in their willingness to shop and compare plans, ensuring they get the best value.

With enhanced UX research, the Exchange can continue to design its plans and Washington Healthplanfinder to better suit customers' needs. These updates should improve the quality of health coverage, affordability, care and outcomes, while aiding in the pursuit of diversity, equity and inclusion — narrowing health disparities, particularly in communities of color.

Securing the future of Cascade Care Savings and plans

Washington's state-funded premium subsidy Cascade Care Savings launched plan year 2023 with a \$55 million annual budget. Cascade Care Savings is currently providing premium assistance to more than 100,000 Washingtonians. These important state subsidies are crucial and are often coupled with federal enhanced premium tax credits.

Today, four out of five Washington Healthplanfinder (HPF) customers receive either Cascade Care Savings or enhanced premium tax credits, or both. Washingtonians who receive both have an average monthly premium of about \$70. Cascade Care Savings is a valuable tool for addressing health equity in rural areas. More than 44% of residents in Adams, Ferry, Franklin, Grays Harbor and Yakima counties who enroll in qualified health plans (QHPs) also receive Cascade Care Savings.

High premiums and high cost-sharing are the primary barriers to more Washingtonians being insured and getting access to care. Underlying health care costs are a key driver of Exchange rate increases, which have increased nearly 30% since 2022. The Exchange's goal is to meaningfully lower individual market premiums to make high-quality health insurance more affordable and accessible to Washingtonians.

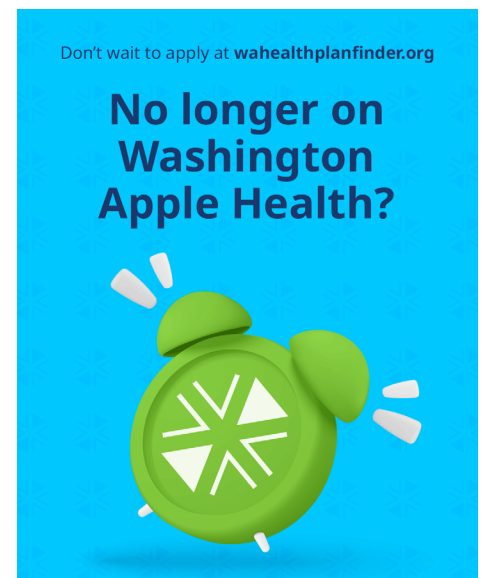
The Exchange delivered reports to the Legislature in December 2023 that offered opportunities to strengthen public option requirements for carriers and providers to lower premiums, and pilot innovation through public option without impacting hospital financial sustainability given the small market share of the Exchange and public option.



Supporting Washingtonians transitioning off Medicaid

From April 1, 2023, until April 1, 2024, Washington Apple Health (Medicaid) resumed regular eligibility checks for those with Modified Adjusted Gross Income (MAGI) based health insurance through them. The Exchange's Washington Healthplanfinder platform supports enrollment into Apple Health for those under the age of 65, therefore, the Exchange was an active participant in the "Medicaid Unwind" as a result of the end of the COVID-19 public health emergency. A total of 2.2 million Apple Health clients had their eligibility redetermined, with 1.6 remaining on Apple Health and 73,000 signing up for a QHP with Washington Healthplanfinder.

The Exchange leveraged its grassroots assister network of nearly 3,000 brokers, navigators and Tribal assisters across the state to help affected customers take action to stay covered. This included increased mailings; tailored emails; social and digital outreach; an earned media campaign; population-specific materials; and enhanced call center staffing and outreach. Additionally, extra funding was provided to nine community-based organizations statewide to further extend their outreach to the affected people in their communities.



Expanding health care access to immigrants and supporting Apple Health Expansion

As of Oct. 1, 2024, approximately 14,200 immigrants previously ineligible for insurance through Washington Healthplanfinder enrolled in plans since receiving access. As of Nov. 1, 2023, with the approval of a federal waiver in December 2022, the Exchange now provides access to purchase health insurance through Washington Healthplanfinder for all Washingtonians, regardless of their immigration status. Approximately 2,200 newly eligible people enrolled into a health plan through Washington Healthplanfinder during open enrollment from November 2023 to January 2024, and around 24,000 people filled out an application to enroll but did not select a plan. Approximately 67% of these individuals (~16,200) were income-eligible for the, at that time, upcoming Apple Health Expansion.

The Exchange partnered with the Health Care Authority for Apple Health Expansion through Washington Healthplanfinder. In June, Health Care Authority opened enrollment for Apple Health Expansion that began July 1, 2024. Apple Health Expansion enrolled approximately 12,000 Washingtonians who were previously ineligible due to their immigration status. The Exchange's extensive statewide assister network helped to make eligible Washingtonians aware of this opportunity to receive health coverage.

Ensuring diversity, equity and inclusion as the center of the Exchange's work

✓ Equity for all Washingtonians

- The Exchange has a strong commitment to equity and ensuring that all Washingtonians have full and equal access to health insurance. The Exchange's bipartisan board approved an equity statement that supports the organization in becoming anti-racist, multicultural and more inclusive. The Exchange works with community-based organizations all over the state and earlier this year, created a department of Equity and Community Partnerships that builds relationships and trust in the community to advance health equity.
- The creation of this new department included expanding the Exchange's robust assister network by adding a Tribal Lead Organization. The Exchange's Tribal Liaison, hired in November 2023, led the search and selection of the new Tribal Lead Organization and addition of more Tribal assisters to work with Washington's 29 federally recognized Tribes.

✓ Expanding language support for equal health insurance access

- Recognizing the importance of communicating with customers in their own language, the Exchange is committed to expanding language access through Washington Healthplanfinder. The Customer Support Center can help customers in **more than 240 languages** and several assisters across the state provide in-person support in more than **40 languages**.
- The Exchange follows guidance of plain talk and inclusive language principles when writing in English and is expanding the number of translated languages from eight to 16 in correspondences and **up to 30** in direct emails. The expansion of languages served is reflective of the organization's enhanced use of data to deepen its understanding of customer experience and cost and drive informed decisions. To support this work, the Exchange added a Language Access Manager to its Communications department.

Assisters support
in more than

40
languages

Up to

30
languages
in direct emails

Customer Support Center
can help in more than

240 languages



Five-Year Strategic Plan

The Exchange is a steward for our customers and public resources by maintaining a healthy individual market that provides Washingtonians with access to high quality, affordable coverage. Success will depend on centering equity in all our work. The Exchange's current goals and strategies to meet our customers' needs are to:

▶ **Improve health coverage, affordability, care and outcomes**

- Maximize Cascade Care tools — standard plans, public option, state premium and cost sharing subsidies, and other levers — to deliver on our promise that all customers will have meaningful choices for affordable, high-quality plans in all counties on the individual market.
- Shape statewide initiatives to drive accountability for improving health care quality and addressing costs by sharing expertise and learnings from the Exchange market and customers.
- Ensure that customers get and stay covered by maximizing subsidies and making program transitions easy.

▶ **Advance diversity, equity and inclusion (DEI) to eliminate health disparities, especially in communities of color**

- Develop strategies to reduce the uninsurance rate in Washington to less than 3% and assist vulnerable populations to reduce the likelihood of experiencing coverage gaps.
- Advance health equity for all Washingtonians by building relationship, trust and understanding and through successful implementation of equity informed policy and strategies.
- Strengthen the equity maturity and diversity of the Exchange Board and staff to reflect the people we serve and be successful at keeping the Exchange equity statement at the center of all that we do.

▶ **Leverage and continuously strengthen Healthplanfinder technology platform**

- Engage in a continuous journey to keep the Healthplanfinder stable, modern, accessible and secure.
- Focus on innovative customer-based solutions, including feasibility of serving customers who are transitioning between programs.
- Actively partner with state agencies to better integrate across health and human service programs and provide a more seamless experience for Washingtonians while ensuring the Exchanges values, operations, and brand are preserved and quality customer experience maintained.

▶ **Center the customer and deliver operational excellence**

- Introduce and foster innovative customer-based solutions and human-centered design.
- Establish customer first principles and integrate service across all customer engagement channels (platform, contact center, in-person assisters).
- Deepen community engagement and partner in whole-person care.
- Increase our health literacy efforts to enable people to better understand how to enroll in, use and pay for their health insurance.
- Use data to deepen understanding of customer experience and cost, select measures, and drive informed decisions.

The Ten-Year Vision

Looking out beyond five years, the Exchange continues to see ongoing opportunities to push customer-centric innovation into the health care environment that will benefit Washingtonians and the state as a whole. Elements of this 10-year vision include:

▶ **Remove barriers facing critical populations**

The Exchange will continue to remove barriers that impede those in Washington who are seeking health coverage. This work includes leveraging technology to drive down the complexity of the decision-making process, as well as bringing additional services and outreach specific to populations that have faced barriers to care.

▶ **Feature meaningful products to the customers we serve**

The Exchange will continue to pursue a customer-centric approach designed to bring innovative products and services to its customers, allowing them to find and choose health insurance coverage that better meets their needs and budget. This includes collaborating with partners to address cost of care and value of health plans offered, as well as building out current technologies to support other health insurance-like products.

▶ **Design the customer experience to meet people where they are**

Market evolutions will require a new set of customer interactions that could include technologies, such as artificial intelligence, that better support and expedite information and resolve customer issues through a variety of communications channels. These channels include mobile devices, smart speakers and personal assistants. The Exchange will also bring more tools to navigators, brokers and other customer assistance channels, enabling them to have solutions in hand to help their clients and address their clients' needs. And with this will come a need for more robust privacy and security infrastructure to meet the needs of the growing online data environment.

▶ **Foster modernization in health care**

The Exchange will continue to play a role in the state's policy development to promote innovative, affordable and high-value health solutions for the residents of Washington. It will also move to a customized one that is built upon a customer's personal profile, allowing the customer to have ongoing access and involvement with their health insurance in one online portal.

Conclusion

The Exchange continues down a path of excellence and efficiency defined by the past year's successes and sets the stage for future work. The organization fully intends to honor the valued working relationship and trust established with the Legislature, and all community partners, to deliver positive results for the state and the millions of people who call Washington their home.