



Washington Health Benefit Exchange

Environmental Scan: Cascade Care

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Agenda

- Overview of Exchange 2021 Market
- Proposed 2021 Cascade Care Filings
 - Standard plans
 - Public option plans
- Discussion



Overview of 2021 Exchange Filings

- **Sustained increase in carrier participation**
 - 13 carriers offering in the Exchange
 - Community Health Network of Washington, Regence, and UnitedHealthcare new for 2021
 - All counties have 2+ carrier options (up to 9)
- **Substantial increase in number of plans**
 - In King, Pierce, and Thurston Counties, consumers will have ~80 plan options (compared to high of 35 plans in a county currently)
- **Average proposed rate decrease*: -1.57%**
 - Most Exchange carriers submitted rate decrease or slight increases
 - Overall market decrease: -1.79%



*Averages are for renewing plans only

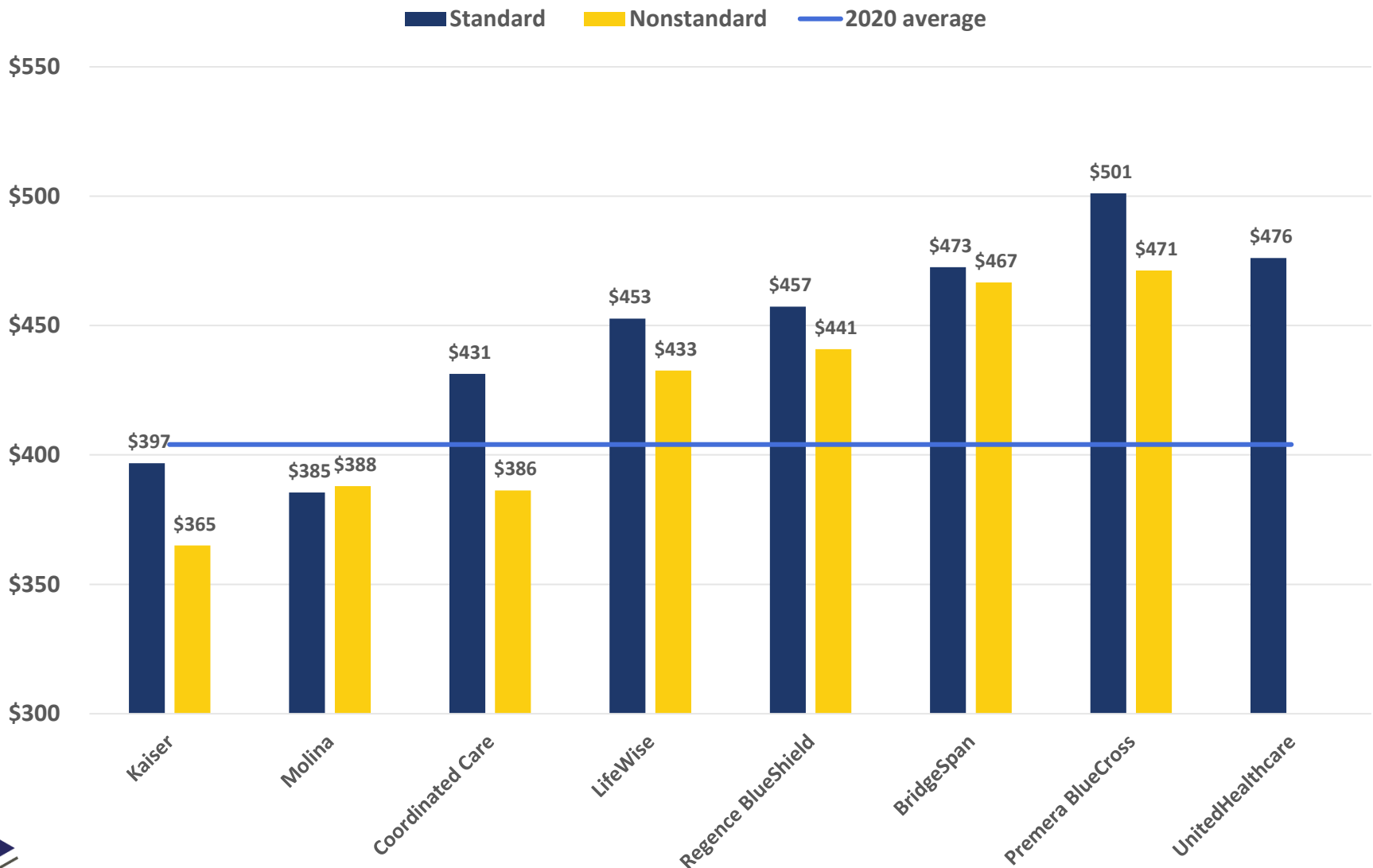
2021 Standard Plans

- Provide meaningful deductible decreases
- Provide more access to first dollar services and co-pays
- Priced only slightly higher than non-standard plans for the majority of carriers
- Lowest premium silver plan in 10 counties is a standard plan

	2021 STANDARD PLAN	2020 MEDIAN	2021 MEDIAN NON-STANDARD	RANGE NON-STANDARD
GOLD	\$500	\$1,200	\$1,450	\$0-\$2,925
SILVER	\$2,000	\$3,750	\$3,000	\$800-\$6,900
BRONZE	\$6,000	\$6,750	\$7,200	\$3,000-\$8,550



Proposed 2021 Silver Rates, King County



Rates for 40-year-old non-smoker

Graph features lowest priced 2021 standard plan and nonstandard plan of carrier; 2020 average is the average of all silver plans in King County

Overview of 2021 Public Option Filings

- Five carriers named as apparently successful bidders by HCA
 - 15 public option plans
 - CHNW and United – new carriers offering only public option plans
- Public option plans offered in 22 counties
 - CHNW (11), United (10), and BridgeSpan, Coordinated Care, and LifeWise (3)
- Average public option plan premiums across all offerings is 5% higher than 2020 average premiums
 - Average public option premiums for each carrier ranged from -3% to +21% compared to 2020 average premium
- HCA beginning contract negotiations with carriers; OIC reviewing all IM filings now and may allow rate changes



Public Option Plan Pricing Varies by Carrier

- **CHNW** PO plans have meaningfully lower premiums compared to 2020 averages
 - PO is lowest priced plan in several counties for 2021
- **LifeWise** PO plans are LifeWise's lowest-premium plan offering
 - PO is less expensive than non-standard plans, unlike other PO carriers
- **United** PO premiums vary; 6% higher on average than 2020 avg. premium
 - Only PO in King County
 - Most expensive bronze, second most expensive silver in King County for 2021
 - Lowest-cost silver in Clallam County; lowest-cost standard silver in Whitman County
- **Coordinated Care** PO plans are their most expensive offering
 - 14% higher than their non-standard plans; 2% higher than their standard plans
- **BridgeSpan** PO plan premiums are 21% higher on average than 2020 average premium
 - 29% higher (\$100+/month more) on average than lowest premium option for 2021



Discussion



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