



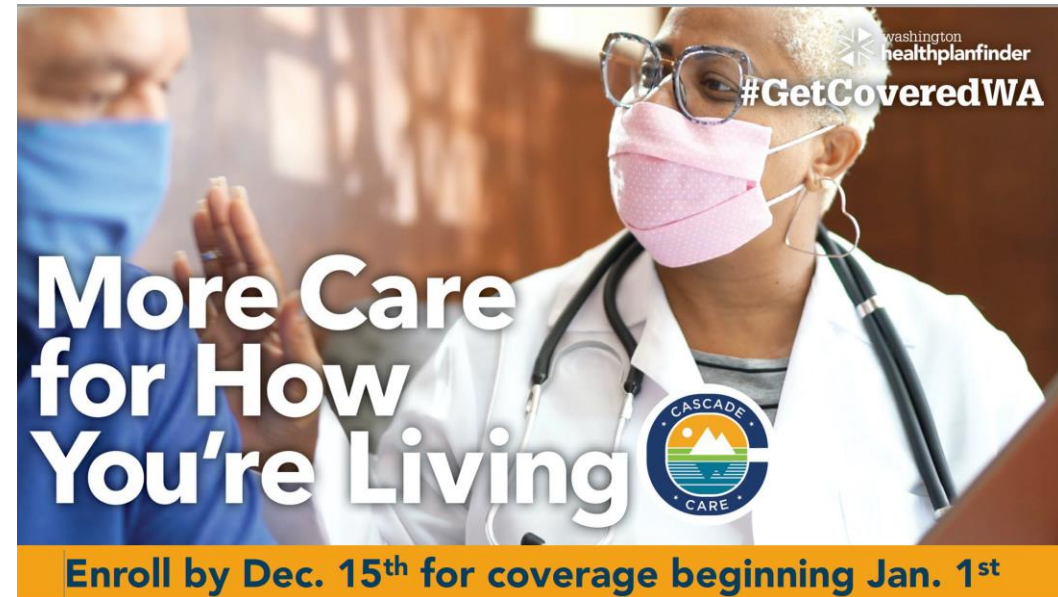
# Housekeeping

Joan Altman, She/Her  
Director of Government Affairs and Strategic  
Partnerships

Health Equity TAC Meeting  
December 3, 2020

# 2020 Interim Activity

- COVID Response
- Cascade Care Implementation
- Open-Enrollment
- Legislative Deliverables
- Addressing Ongoing Challenges (affordability, federal activity, health disparities)



# COVID Response

- Access to health insurance is a critical part of pandemic response (access to testing and care) and a key determinant of health
- Washington Healthplanfinder connects individuals and families to Washington Apple Health, and individual market coverage - relied on by those losing their job; working for themselves or an employer that doesn't offer coverage; seasonally employed; and not yet eligible for Medicare.
- Uninsured rate has increased, particularly among the newly unemployed
- Black, Indigenous, People of Color are being disproportionately impacted: minority owned businesses and minority employment is highest in industries most directly impacted by COVID-19
- Washington Healthplanfinder technology benefitting the state; responding to changed regulations and emergency orders and sharing technical expertise with DOH and others to support pandemic response efforts

# COVID Response

- Washington's Exchange was the first in the country to open a Special Enrollment Period (SEP) for the uninsured in response to the pandemic
- Community-led engagement and targeted outreach and marketing helped 22,000 customers sign up for coverage over two-months; most customers new to the Exchange
- Pandemic Signups Differed from Open Enrollment (OE7)
  - Most were new to the Exchange (75% vs 19% in OE7)
  - More were under 35 years old (37% vs 29% in OE7)
  - More were racially diverse (26% Black, Indigenous, People of Color, vs 16% in OE7)



# Supporting the Newly Unemployed

- Extended typical 60-day sign-up period for those losing coverage during pandemic
- Supporting employers and employees impacted by layoffs (e.g., Port of Seattle, Boeing, Washington Childcare Centers Association)
  - Working directly with HR departments
  - Providing tailored materials and resources
  - Connecting impacted employees with assisters
- Connecting with Employment Security Department
  - Message to customers: Filing for unemployment benefits? Visit the Exchange to stay covered.
  - Collaborating on communications to shared customers
  - Created a website for those losing employer sponsored insurance
  - Coordinating with regional Rapid Response teams



# Conducting Open-Enrollment (OE8) in a Pandemic

- New ways to connect with assisters
- In-person help still available (social distancing; masks; revamping physical spaces)
- Virtual, outdoor, and drive-thru outreach and enrollment assistance being provided

Nov. 1, 2020 – Jan. 15, 2021

Cascade Care: More Options!

Robust Assister Network

- 750+ Navigators & CACs
- 90+ Tribal Assisters
- 1500+ Certified Producers
- 11 Enrollment Centers

# Overview of 2021 Exchange Health Plans

- Average rate decrease in 2021
- 13 carriers offering on the Exchange
  - Community Health Network of Washington, Regence, and UnitedHealthcare new for 2021
- All counties have carrier choice: 2+ options in all counties
  - 8 counties with one carrier in 2020
- A total of 115 QHPs for 2021
  - In King, Pierce, and Thurston Counties, consumers will have 69-73 plan options
  - In 2020, 43 QHPs statewide and most plans offered in a county is 35
- New standard plans are available to consumers in all counties
- 5 carriers offering new public option plans available in 19 counties



# New 2021 Cascade Care Offerings

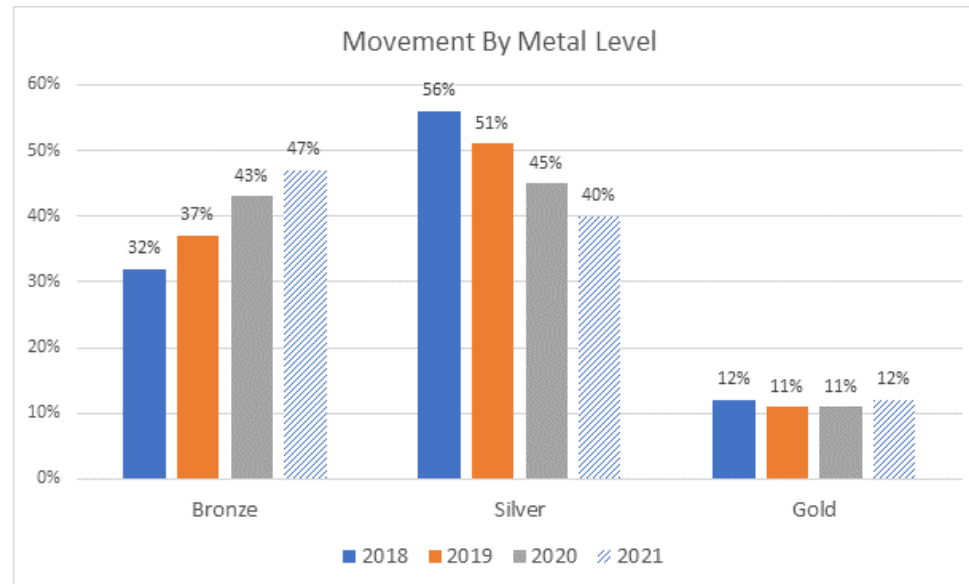
- Provide more value
  - *Cascade*: standard plans
  - *Cascade Select*: public option plans
- Meaningfully reduce deductibles (\$1000 less on average)
- Provide more access to first dollar services and co-pays (including primary care visits, mental health services, and generic drugs).





# Preliminary 2021 Enrollment Numbers

- Total sign-ups: 193,000 (up from 185k last year)
- New sign ups: 11,500 (slightly down from 13k last year)
- Among new, 40% selecting Cascade Care plans
- Continued shift to bronze plans, consistent with prior years



# Work to Address Ongoing Challenges

- **Affordability**
  - State premium subsidy
  - Sponsorship program
- **Federal activity**
  - Public health emergency duration
  - Income reporting & federal stimulus payments
  - Tax reconciliation
  - Federal transition
- **Structural inequities & social determinants of health**

# Legislative Deliverables

- ✓ Annual Strategic Plan (Sept. 30)
- ✓ State Subsidy Implementation Plan (Nov. 15)
- Individual Mandate Report (Dec. 15)
- Annual Financial Report (Jan. 1)

# **2021 Legislative Priorities & Budget Request**



# Areas of Focus: Overview

- Reaching the Uninsured
- Advancing Health Equity
- Improving Affordability
- Improving Washington Healthplanfinder

# Areas of Focus:

## Reaching the Uninsured & Advancing Health Equity

- Recession is adversely affecting our communities of color and the most vulnerable
- The Exchange has partnered with community-based organizations, employers, and associations to help those disproportionately impacted, including essential workers and the newly unemployed.
- **Budget:**
  - New business and worker outreach program to support employers and impacted workers
  - Year-round outreach to customers experiencing changes in income and employment throughout the plan year
  - Enhanced data analysis to gain greater insight into the uninsured, especially the newly uninsured, as markets conditions change
- **Bill:**
  - To facilitate outreach to the newly and seasonally unemployed, the Exchange needs statutory authority to receive unemployment data from ESD like other state health agencies

# Areas of Focus: Affordability & Access

- Removing affordability barriers to seeking medical care is critical during a pandemic, and a cornerstone of addressing persistent health disparities
- The Exchange has heard from consumers that plan offerings do not fit their budget
- **Budget:**
  - Request to increase sponsorship program capacity, to improve the ability of private and public payors to provide financial help to Exchange customers. and improve the customer experience for sponsored enrollees.
- **Bill:**
  - Legislative interest in continuing to address affordability, including through Cascade Care and state premium subsidy



# Areas of Focus:

## Improving *Washington Healthplanfinder*

- Improving long-term capabilities of Healthplanfinder to serve consumers with greater flexibility and ease will especially help new and highest need consumers
- **Budget:**
  - Request to modularize Healthplanfinder to minimize dependencies on legacy systems, respond faster and more effectively to regulatory and programmatic changes that impact consumers, and benefit state programs that use, and/or want to further leverage, our platform
  - Request for added security program resources in response to increased cyber-attacks

# 2021-23 Biennium: Policy Level

- **Sponsorship Program Improvements:** Increases sponsorship program capacity, enabling more businesses and organizations to provide third-party payments that make health insurance coverage more affordable. Also improves the customer experience for sponsored enrollees.
- **Modernizing Healthplanfinder:** Modularizes underlying system, so unique needs of sub-populations can be more readily addressed, and regulatory and policy changes impacting the insurance market can be more quickly and effectively implemented. Minimizes dependencies on legacy systems/code, to the benefit of state programs that leverage this platform.
- **Business and Worker Outreach Program:** Creates a focused team to support businesses and employees and connect them to affordable health coverage options.
- **Enhanced Data Analysis to Inform Outreach:** Establishes a more robust capacity for analysis of consumer data to gain timelier customer insights, improve customer communications, and more effectively serve uninsured and BIPOC families and communities.
- **Plan Year Outreach:** Allows for more efficient and effective outreach to individuals and families experiencing ongoing changes in income and employment, enabling them to enroll during the plan year.
- **Enhancing Security:** Enhances security program by adding staff resources, in response to increasing malicious cyber activity.
- **15% GF-State (GF-S) Reduction:** Proposes a net zero fund adjustment in the 2021-23 and 2023-25 Biennia to reduce GF-S appropriation and offset with increased Health Benefit Account funding. Annually, the Exchange receives \$5M in GF-S and \$25M in federal Medicaid funding as reimbursement for performing Medicaid-related activities.

# Additional Information

- Decision packages have been approved by the Exchange Board and submitted to the Governor
- Detailed Information about the Exchange's Biennial and Supplemental Decision Packages is available at: <https://www.wahbexchange.org/about-the-exchange/what-is-the-exchange/budget-finance/> .
- Information about Exchange 2021 legislative priorities (slides and recorded webinar) are available at: <https://www.wahbexchange.org/about-the-exchange/what-is-the-exchange/legislation/>.

# Questions?

Joan Altman, Director of Government Affairs & Strategic Partnerships

- [joan.altman@wahbexchange.org](mailto:joan.altman@wahbexchange.org)
- 360.688.7774

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# Appendix



# Legislative Report: State Subsidy Implementation Plan

- Legislature required HBE, in consultation with HCA and OIC, to develop and submit a plan for implementing premium subsidies through Exchange for individuals up to 500% FPL
- Affordability goal: limit participant premium spend to no more than 10% of income
- Includes: assessment of the impact of subsidies on the uninsured rate; assessment of providing cost-sharing reductions; financing analysis; implementing legislation
- Cover memo and comprehensive report available online at:  
<https://www.wahbexchange.org/about-the-exchange/reports-data/presentations-reports/>

# Illustrative State Premium Subsidy Scenarios:

## \$200M; \$150M; \$100M Annually

- A \$200M annual state-based premium subsidy program would result in 24,000 currently uninsured getting coverage, and would help nearly 180,000 customers stay covered by reducing their premiums
- Tying a state premium subsidy to Cascade care plans could strengthen public option and further lower customer costs (deductibles and cost-sharing)

Subsidy Scenario	Individuals Receiving State Premium Assistance	New HBE Enrollees - Total	New HBE Enrollees - Uninsured	Monthly PMPM State Subsidy	Additional APTC Assistance	Percent of Individuals Under 500% FPL Eligible to Pay 10% or Less of Income on Premium	Morbidity Impact on Premiums
<b>\$200M State Appropriation</b>	179,766	26,305	23,792	<b>\$135/mo</b>	\$91,469,000	93%	-2.5%
<b>\$150M State Appropriation</b>	173,820	20,360	18,684	<b>\$90/mo</b>	\$78,359,000	92%	-2.0%
<b>\$100M State Appropriation</b>	168,698	15,233	14,153	<b>\$58/mo</b>	\$64,396,000	92%	-1.5%



# Exchange Sponsorship Program

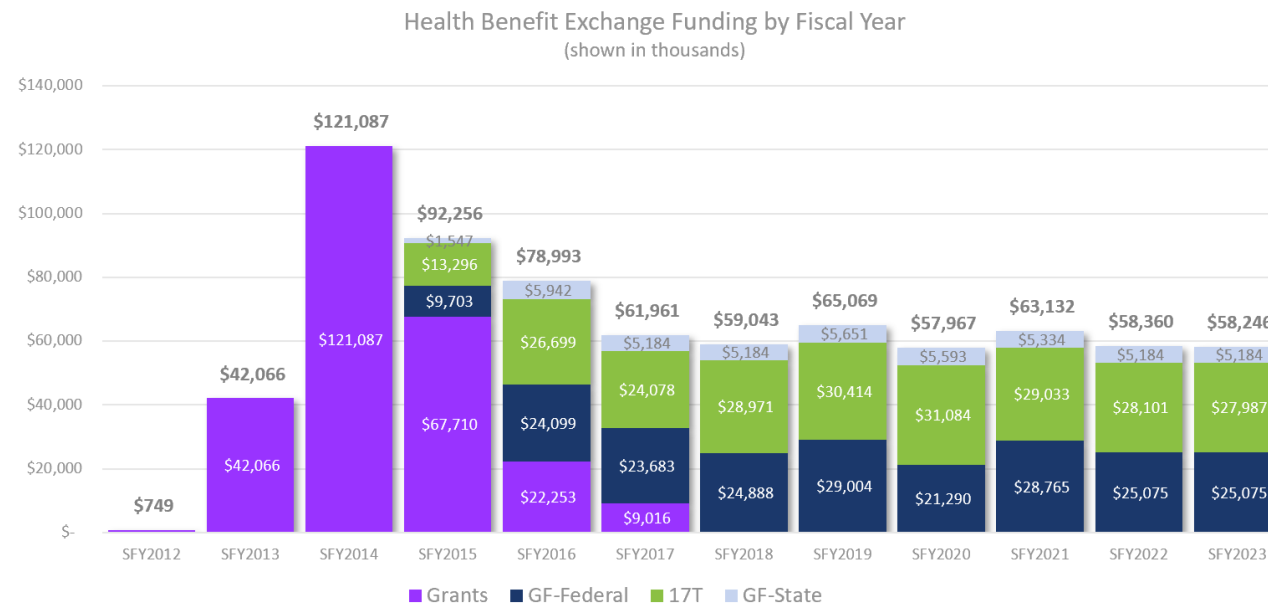
- The Exchange currently runs a sponsorship program, which enables public and private third-party payors (the state, non-profits, tribes, foundations, etc.) to provide support for premiums and/or out-of-pocket costs to individuals enrolled in qualified health plans through Washington Healthplanfinder
- Currently 16 sponsors cover 3,500 enrollees
- Sponsors include:
  - Tribes (12 participating tribes and tribal communities)
  - Washington State (for HCA's COFA program)
  - Federal Government (via Ryan White funding for the EHIP program)
  - Health systems (for the two Project Access programs)
- The sponsor provides funding to reduce enrollee costs; sponsored enrollees sign-up with help from assister; designated as sponsored in Healthplanfinder; sponsor information sent to carriers; HBE facilitates payment from sponsor to carriers

# Sponsorship Program & Pandemic Response

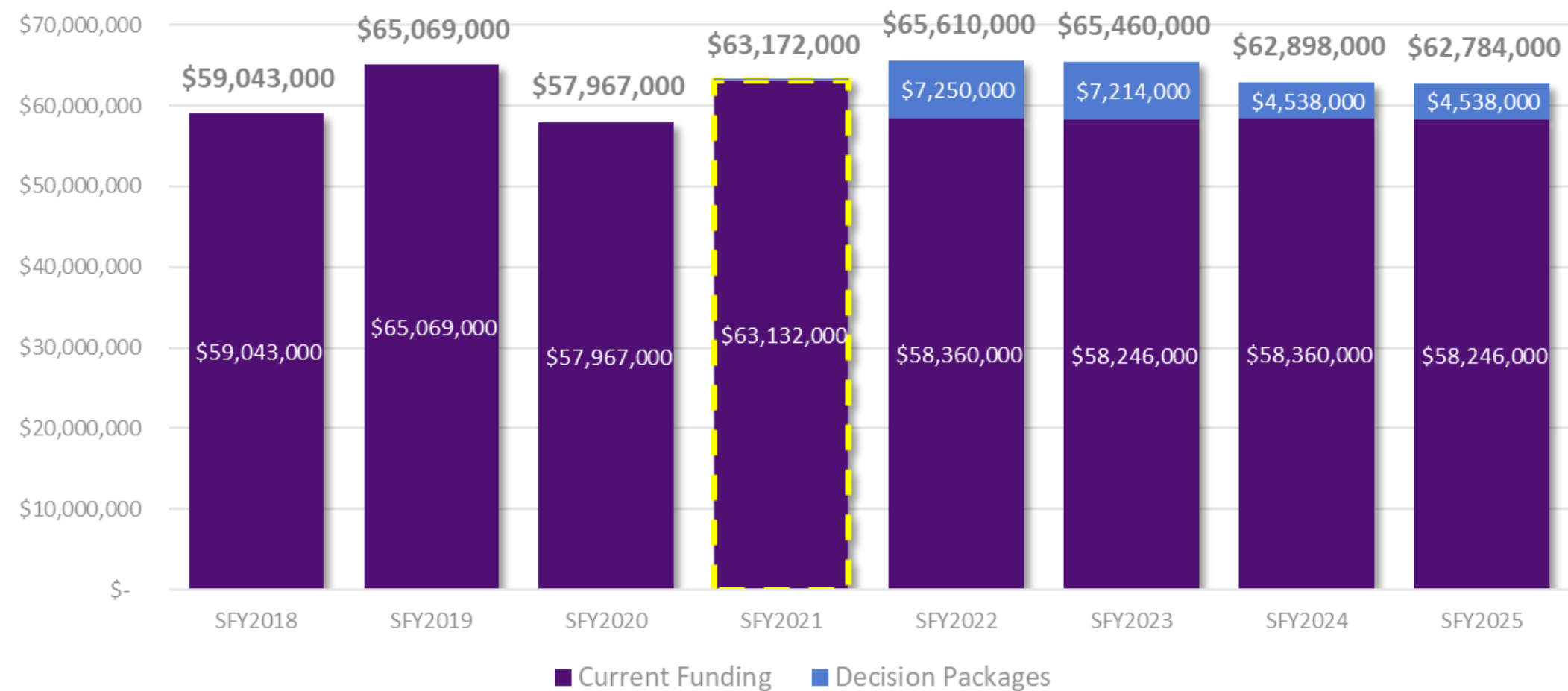
- Heightened interest in sponsorship program – provides an immediate opportunity for interested individuals and entities to make health coverage more affordable for Washingtonians during the COVID-19 pandemic and aftermath
- Program could be leveraged to provide immediate help to priority populations
- Program enhancements planned to:
  - Accommodate increased volume
  - Streamline program management
  - Provide bridge to potential state subsidy program/s

# Exchange Financing

- The Health Benefit Exchange Account is funded by the portion of the insurance premium tax receipts of plans sold on the Exchange (2% Premium Tax), and a per member per month assessment on health and dental plans (Carrier Assessment)
  - No Increase to the Carrier Assessment:
- The Exchange is also reimbursed for administrative services provided for Medicaid enrollees
  - Request leverages federal funding; no new GF-S



# Budget Request Overview



# 2021-23 Biennium: Maintenance Level

The Exchange Maintenance-level packages are necessary precursors to the Policy Level requests

- **Healthplanfinder M&O Increase:** Continue the current Health Benefit Exchange level of operation for the Healthplanfinder eligibility and enrollment service
- **Restore customer and system improvements delayed while responding to COVID-19:** Address backlog of upgrades and enhancements to Healthplanfinder in FY2022 and FY2023 that were created by major Exchange efforts to respond to the COVID pandemic and continuing build-out of the infrastructure for Cascade Care