

# WASHINGTON HEALTH BENEFIT EXCHANGE

WAhealthplanfinder.org

## Public Health Emergency Special Enrollment and American Rescue Plan Act Implementation

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July 21, 2021

In response to the COVID-19 pandemic, Washington Health Benefit Exchange (Exchange) opened a Public Health Emergency (PHE) Special Enrollment Period (SEP) for customers on February 15 extending to August 15, 2021. The American Rescue Plan (ARPA) passed in March 2021. Within two months, the Exchange was among the first in the country to implement all the new savings available under ARPA—including extra help to those reporting unemployment income (updates made in Washington Healthplanfinder on May 6, 2021).

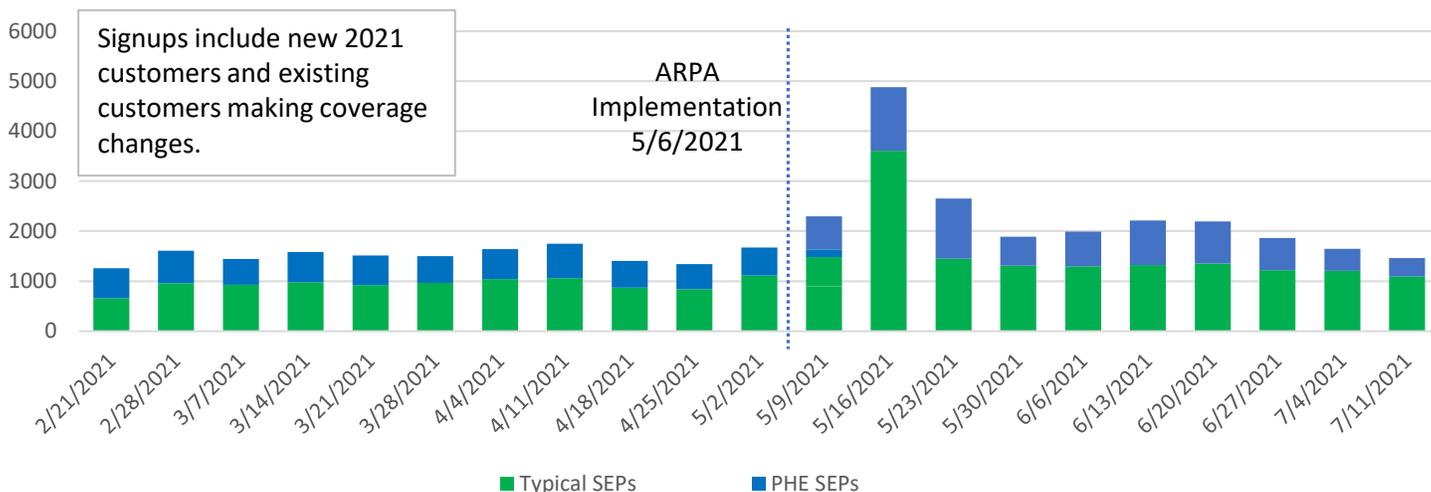
## Signups During Public Health Emergency SEP (from 2/15 to 7/11)

- 40,000 total Qualified Health Plan (QHP) customers currently signed up.
- 14,000 using the PHE SEP.

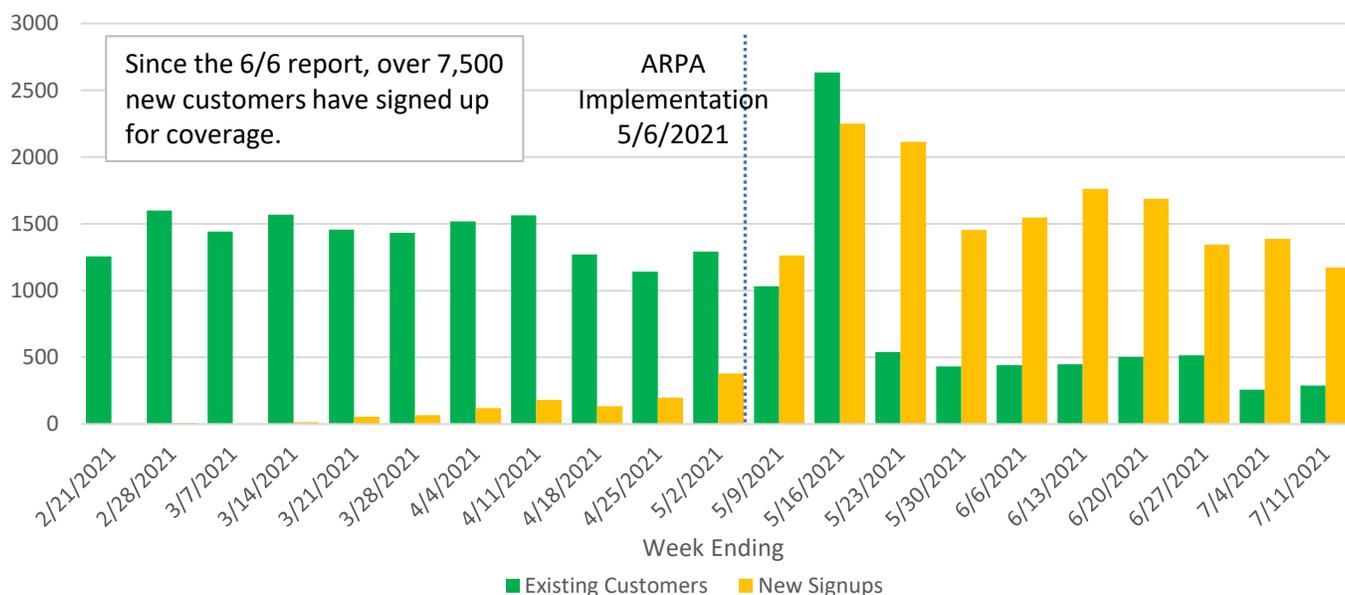
## Signups Post-ARPA Implementation (from 5/6 to 7/11)

- 22,000 QHP customers currently signed up, 7,500 using the PHE SEP.
- 15,500 are new QHP customers.
- 79% (12K) of new QHP customers are subsidized.

PHE and Typical SEP Sign-ups for QHP Customers from 2/15 - 7/11/2021



SEPs for New 2021 vs Existing QHP Customers from 2/15 - 7/11/2021

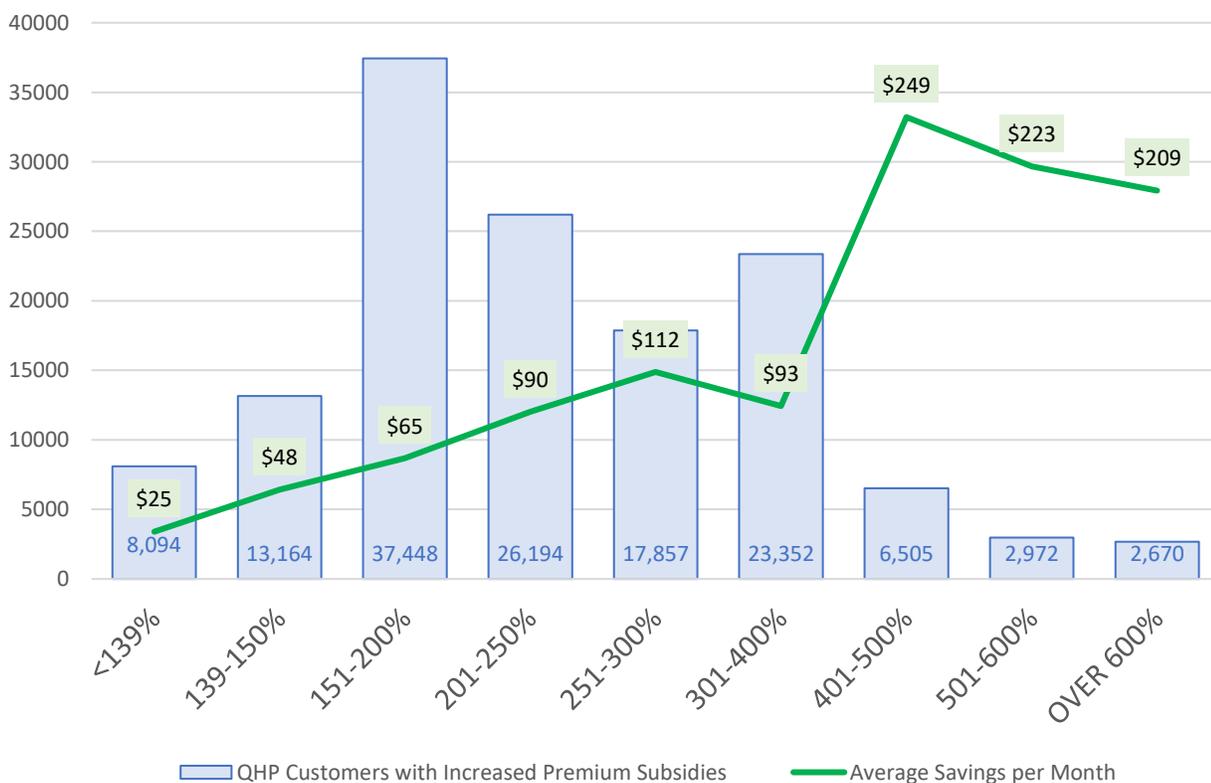


## ARPA Implementation: Subsidy Recalculation

The Exchange automatically extended new ARPA savings to 138,000 existing, eligible customers after May 6, which lowered their premiums starting in June. On average, this reduced premium costs by \$90 per month per person.

- Customers reporting unemployment income during the year received higher savings averaging \$124/month (~17,000 customers).
- Those over 400% Federal Poverty Level (FPL), previously not eligible for subsidies, received over \$200/month on average (~23,000 customers).

QHP Customers with Subsidy Increases as of ARPA Implementation, Average Increase per FPL Band



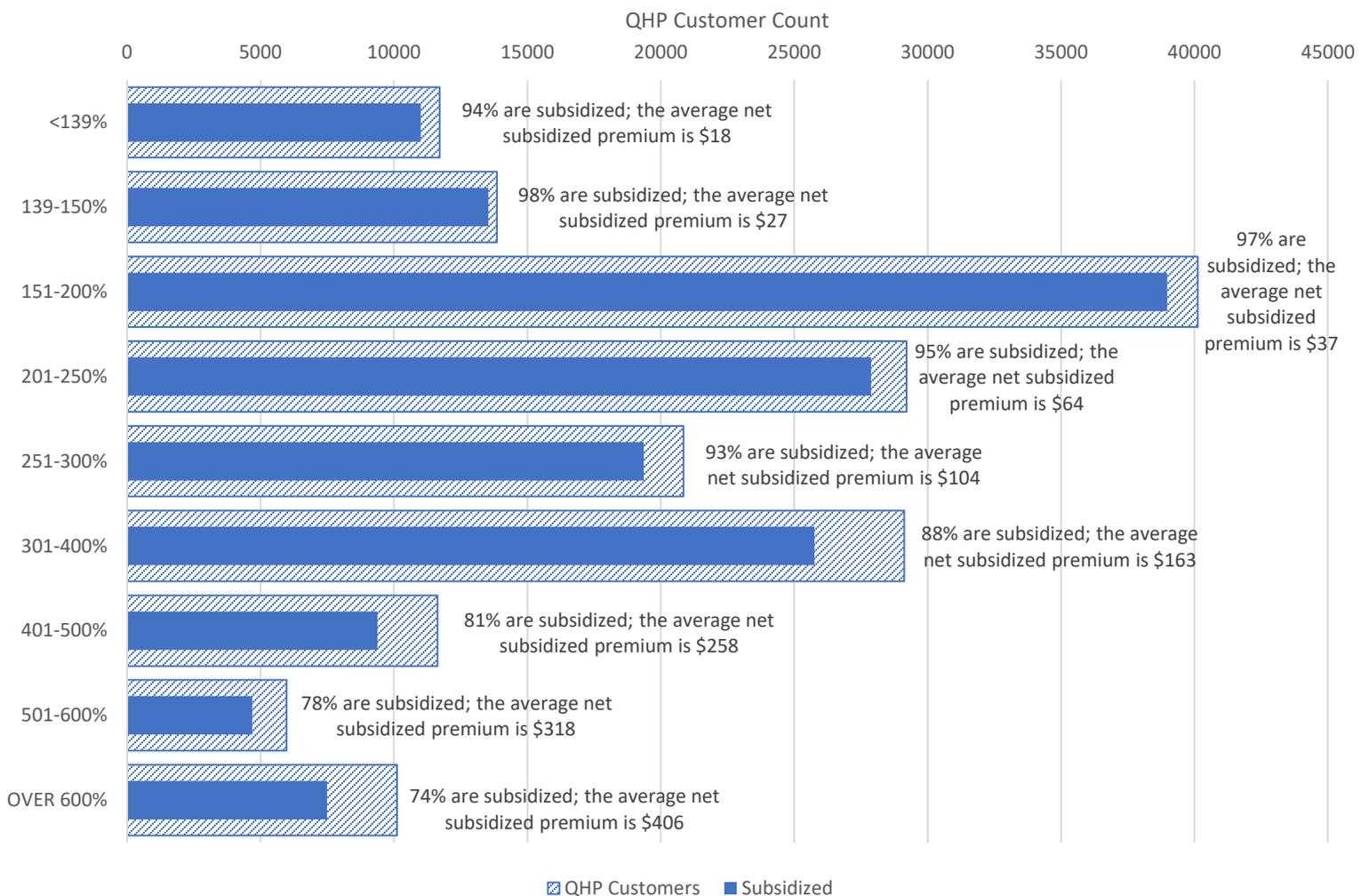
Note: Average premium savings analysis excludes Exchange customers who have not reported income. Customers who have not reported their income need to update their *Washington Healthplanfinder* account with income information to be eligible for the additional ARPA savings.

## Post-ARPA Implementation: Premium Savings

The total number of QHP customers receiving federal premium subsidies has increased from 66% to 74% (158,000).

- On average, post-ARPA, subsidized QHP customers up to 200% FPL are paying less than \$40/month.
- 33,000 subsidized QHP customers are receiving health coverage for <\$2/month.

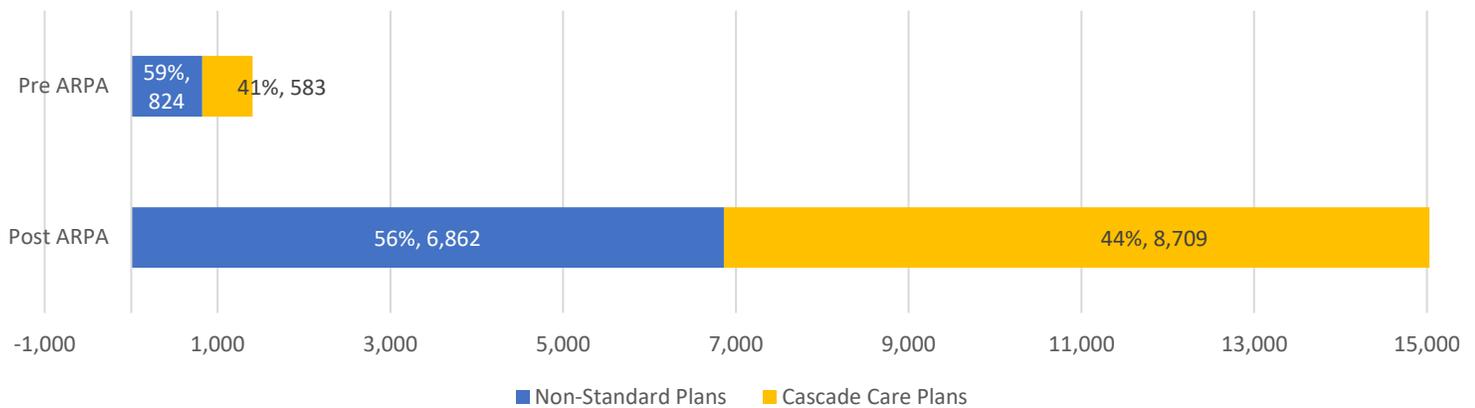
QHP Customers by FPL & Subsidy Status, with Premium Subsidy Impact  
7/11/2021



## Post-ARPA Implementation: Cascade Care

- Post-ARPA, customers continue to have strong interest in Cascade Care plans.
- Since the 6/6 report, over 5,300 new customers have selected a Cascade Care plan, bringing the total to 8,700.

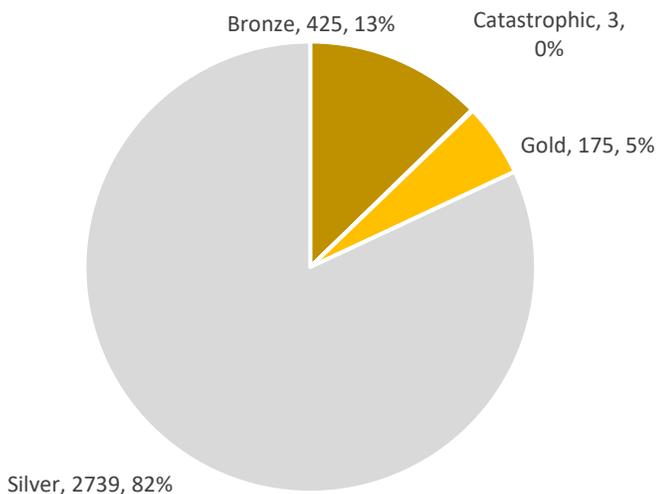
PHE SEP Cascade Care vs Non-Standard Plan Selections 2/15 - 7/11/2021



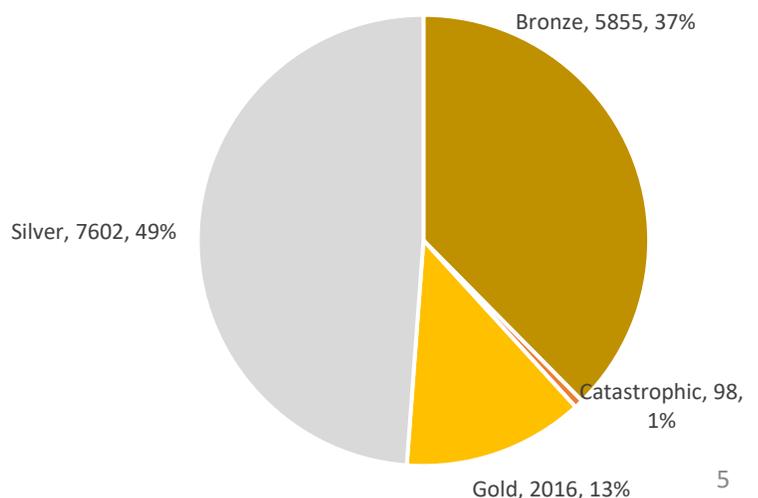
## Post-ARPA Implementation: Plan Selection and Switching

- Post-ARPA 40% of all QHP customers are in silver plans, compared to 38% pre-ARPA.
- Among those switching plans post-ARPA, 82% are choosing Silver. 69% are upgrading from Bronze level coverage?
- Among new QHP customers post-ARPA, 49% are choosing silver.

Plan Selections by Metal Level, QHP Customers Changing Plans Post-ARPA as of 7/11/2021



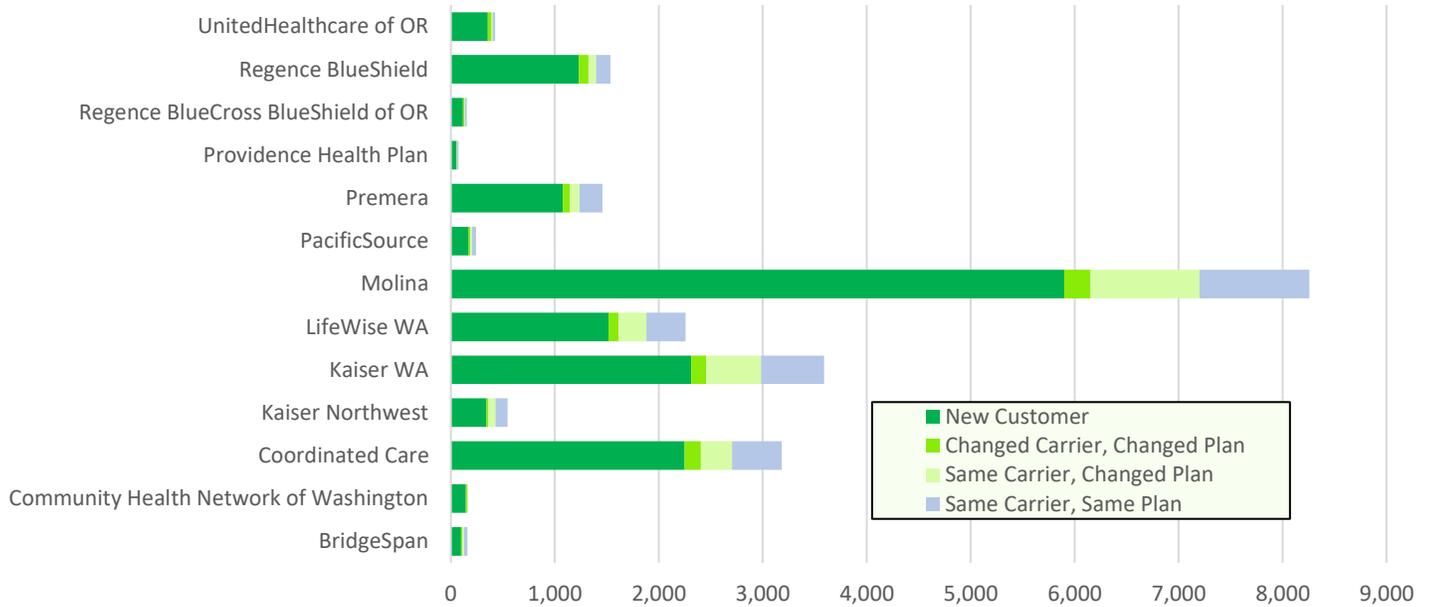
Plan Selections by Metal Level, New QHP Customers Post-ARPA as of 7/11/2021



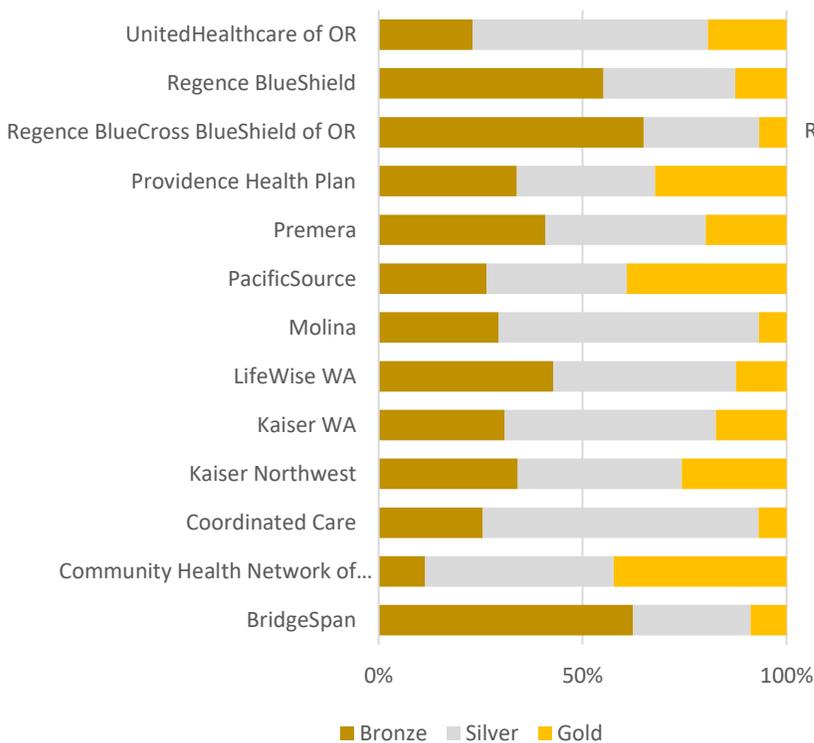
# Post-ARPA Implementation: Plan Selection and Switching by Carrier

- The number of people changing plans post-ARPA remains low (<3,500).
- Most who change, upgrade their coverage (73%) and stay with the same carrier (72%).
- Among new customers post-ARPA (15,500), Molina continues to be the carrier with the most plan selections.

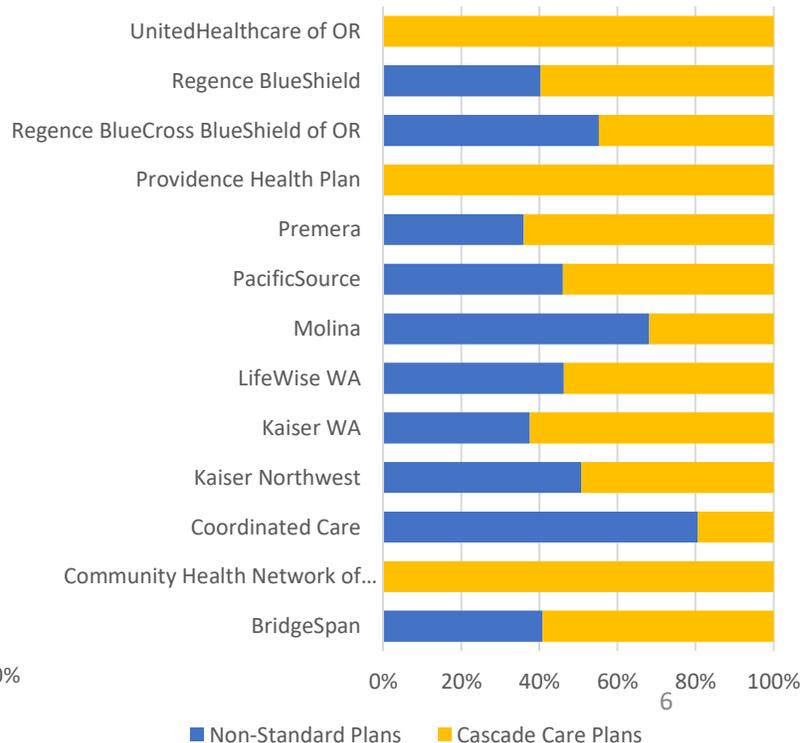
Plan Choice Post-ARPA by Carrier, 5/6 – 7/11/2021



Metal Choice Post-ARPA by Carrier, 5/6 - 7/11



Cascade Care Choice Post-ARPA, 5/6 – 7/11

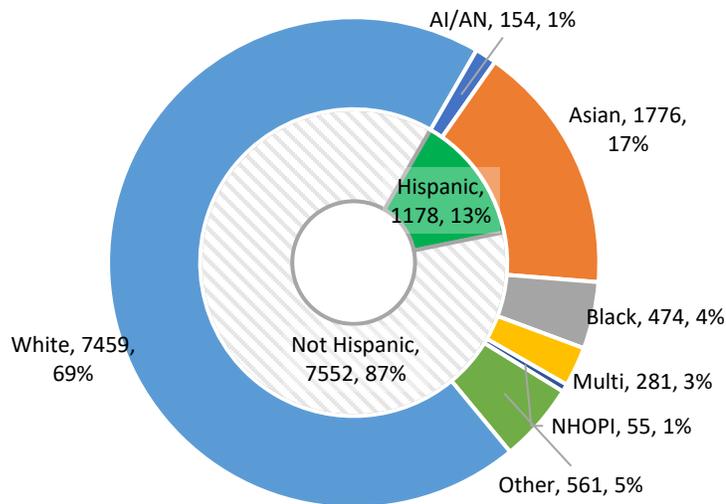


# Post-ARPA Implementation: Customer Demographics

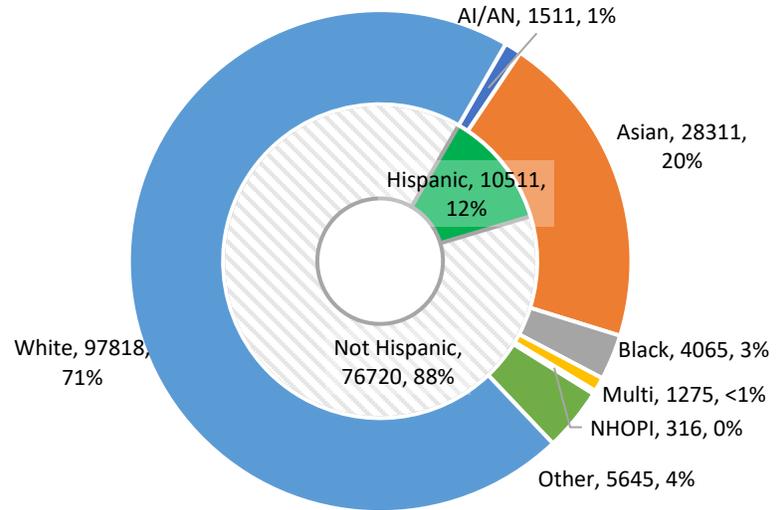
Among new customers post-ARPA compared to overall QHP enrollment:

- Black and Multi-Race enrollments percentages have increased.
- Percent of enrollments among 18-34-year-olds has increased by over 10 percentage points, while enrollments among 55-64-year-olds decreased.

New Customers by Race/Ethnicity Post-ARPA, 5/6 - 7/11/2021



Overall Enrollment by Race/Ethnicity as of 7/11/2021



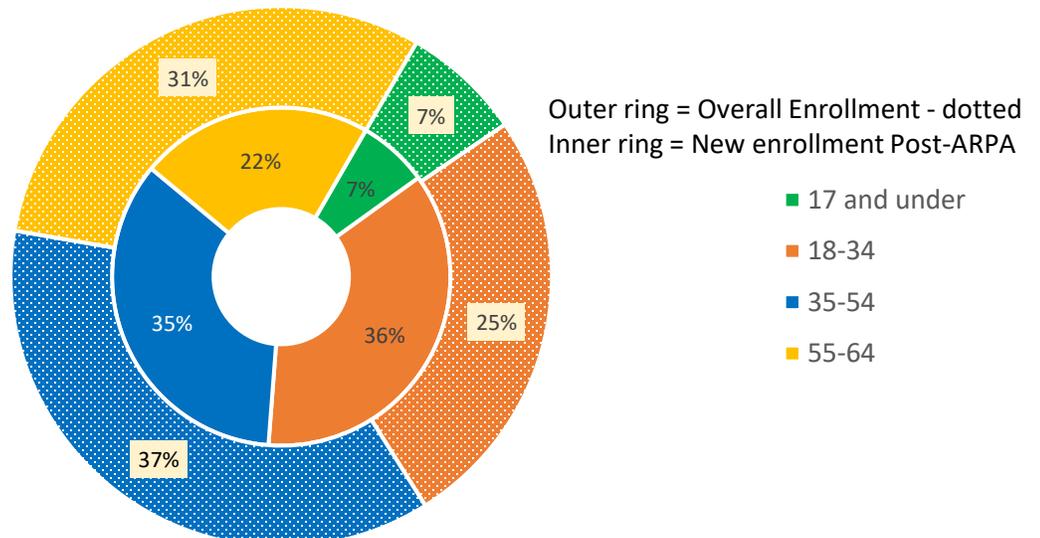
Hispanic Ethnicity and Race are collected separately, so are shown as different categories. Customers who did not report a race are excluded from the outer ring, and those who did not report an ethnicity are excluded from inner ring.

Race not reported: 4,811, 28% of 15,571 new customers  
 Hispanic not reported: 6,841, 43% of 15,571

Hispanic Ethnicity and Race are collected separately, so are shown as different categories. Customers who did not report a race are excluded from the outer ring, and those who did not report an ethnicity are excluded from inner ring.

Race not reported: 76,061, 35% of 215,002 enrollment  
 Hispanic not reported, 127,771, 59% of 215,002

Enrollment by Age, as of 7/11/2021  
 Overall Enrollment compared to New Customers Post-ARPA



**Additional Premium Savings for QHP Customers Post-ARPA, by County  
(as of 7/11/2021)**

Overall QHP Customers				QHP Customers with Increased Savings Post ARPA					
County	Number	Post ARPA Average Net Premium (per person)	Post ARPA % of Customers with < \$2 Premium	Number	Percent of County Customers	Average Net Premium (per person)	Average Monthly Increased Subsidy (per person)	Highest Monthly ARPA Subsidy (per person)	
ADAMS	312	\$139	16%	223	71%	\$83	\$85	\$558	
ASOTIN	398	\$168	22%	311	78%	\$111	\$92	\$604	
BENTON	3,626	\$191	11%	2,275	63%	\$109	\$92	\$1,173	
CHELAN	2,474	\$180	18%	1,707	69%	\$100	\$104	\$975	
CLALLAM	2,635	\$191	33%	1,809	69%	\$74	\$102	\$1,674	
CLARK	13,819	\$156	29%	9,948	72%	\$89	\$85	\$1,105	
COLUMBIA	83	\$204	16%	57	69%	\$125	\$87	\$327	
COWLITZ	2,424	\$143	32%	1,850	76%	\$69	\$81	\$1,221	
DOUGLAS	957	\$196	14%	626	65%	\$103	\$97	\$675	
FERRY	181	\$199	19%	120	66%	\$94	\$93	\$569	
FRANKLIN	1,147	\$177	10%	784	68%	\$100	\$89	\$643	
GARFIELD	61	\$238	18%	35	57%	\$121	\$68	\$193	
GRANT	1,630	\$195	17%	1,104	68%	\$86	\$89	\$665	
GRAYS HARBOR	1,774	\$162	41%	1,296	73%	\$65	\$83	\$840	
ISLAND	2,750	\$182	11%	1,935	70%	\$77	\$92	\$781	
JEFFERSON	1,548	\$267	11%	987	64%	\$135	\$109	\$737	
KING	82,370	\$229	10%	43,758	53%	\$91	\$90	\$1,677	
KITSAP	6,861	\$270	9%	3,983	58%	\$143	\$95	\$1,022	
KITTITAS	1,184	\$208	11%	789	67%	\$112	\$89	\$668	
KLICKITAT	931	\$178	25%	650	70%	\$93	\$95	\$1,386	
LEWIS	1,453	\$207	10%	1,025	71%	\$131	\$93	\$577	
LINCOLN	346	\$209	10%	228	66%	\$124	\$93	\$660	
MASON	1,425	\$185	22%	1,036	73%	\$100	\$95	\$905	
OKANOGAN	1,264	\$176	23%	890	70%	\$84	\$88	\$896	
PACIFIC	725	\$152	41%	539	74%	\$58	\$83	\$1,014	
PEND OREILLE	397	\$165	18%	276	70%	\$97	\$92	\$720	
PIERCE	19,281	\$189	20%	12,053	63%	\$91	\$93	\$1,477	
SAN JUAN	1,699	\$223	27%	1,073	63%	\$78	\$102	\$1,136	
SKAGIT	3,627	\$159	12%	2,597	72%	\$68	\$89	\$1,062	
SKAMANIA	404	\$189	29%	286	71%	\$91	\$97	\$1,003	
SNOHOMISH	21,852	\$192	19%	13,324	61%	\$95	\$91	\$1,358	
SPOKANE	12,807	\$185	13%	8,054	63%	\$99	\$91	\$1,643	
STEVENS	1,198	\$190	12%	817	68%	\$109	\$92	\$755	
THURSTON	6,652	\$197	18%	4,190	63%	\$97	\$91	\$893	
WAHIAKUM	106	\$151	38%	79	75%	\$44	\$68	\$644	
WALLA WALLA	1,187	\$187	15%	801	67%	\$104	\$85	\$521	
WHATCOM	9,468	\$150	15%	6,661	70%	\$67	\$85	\$1,396	
WHITMAN	872	\$186	15%	588	67%	\$104	\$82	\$530	
YAKIMA	3,074	\$153	15%	2,107	69%	\$84	\$85	\$630	
<b>Grand Total</b>	<b>215,002</b>	<b>\$202</b>	<b>15%</b>	<b>32,899</b>	<b>15%</b>	<b>\$92</b>	<b>\$90</b>	<b>\$1,677</b>	

## Additional Information

### Data Sources:

- *Healthplanfinder* Database: As of 5/6/2021 and 7/11/2021
- Spring 2020 Open Enrollment report 2020  
[https://www.wahbexchange.org/wp-content/uploads/2020/07/HBE\\_EN\\_200730\\_2020\\_Spring\\_Enrollment\\_Report\\_updated2.xlsx](https://www.wahbexchange.org/wp-content/uploads/2020/07/HBE_EN_200730_2020_Spring_Enrollment_Report_updated2.xlsx)
- Spring 2021 Open Enrollment Report (forthcoming)

### Upcoming Reports:

- The Exchange will be providing regular updates on SEP enrollment post-ARPA implementation
  - Updates for June, and July are posted online at: [Enrollment Reports & Data | Washington Health Benefit Exchange \(wahbexchange.org\)](https://www.wahbexchange.org/enrollment-reports-data)
  - The next update will be available in mid-August

### Contact Information:

- If you have any questions about the information in this report, please contact: Joan Altman ([joan.altman@wahbexchange.org](mailto:joan.altman@wahbexchange.org)) and Margaret Dennis ([margaret.dennis@wahbexchange.org](mailto:margaret.dennis@wahbexchange.org))