

WASHINGTON HEALTH BENEFIT EXCHANGE

WAhealthplanfinder.org

Public Health Emergency Special Enrollment and American Rescue Plan Act Implementation

August 31, 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).

Sign-ups During Public Health Emergency SEP (from Feb. 15 to Aug. 15)

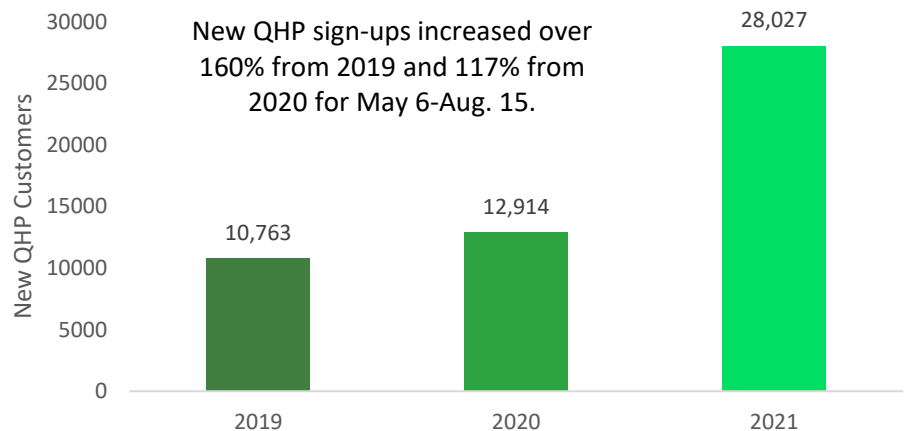
- 57,000 Qualified Health Plan (QHP) customers signed up; 46,000 were new (1600/week new sign-ups).
- Sign-ups overall are 8.5% higher than 2020, 10% higher than 2019.

Sign-ups After ARPA Implementation (from May 6 to Aug. 15)

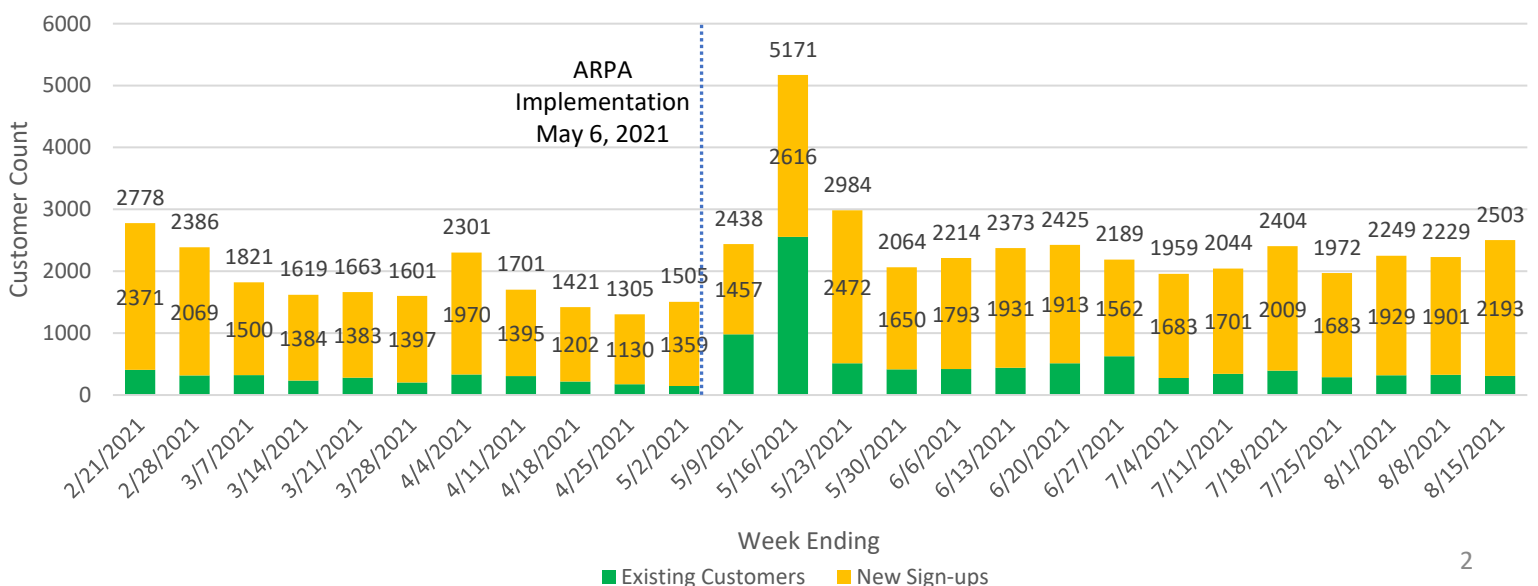
- 36,000 QHP customers signed up; 28,000 were new QHP customers (1900/week new sign-ups).
- 78% (22K) of new QHP customers are subsidized.

New QHP sign-ups increased over 160% from 2019 and 117% from 2020.

ARPA Subsidies Attracted over 100% More New QHP Customers than Previous Years



Sign-up Activity from Feb. 15 to Aug. 15, 2021

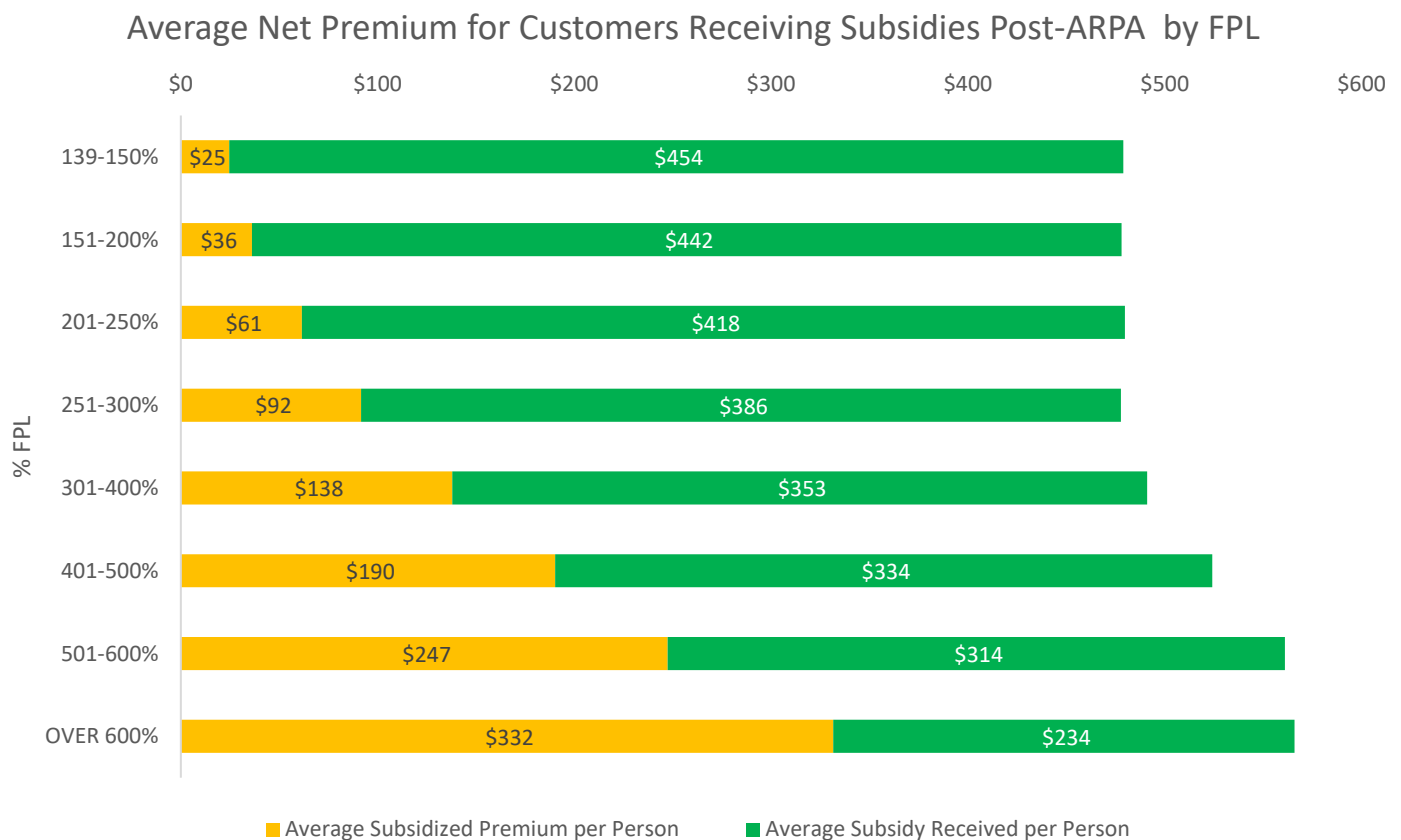


ARPA Implementation: Subsidy Savings

The Exchange automatically extended new ARPA savings to 138,000 existing, eligible customers after May 6, which lowered their premiums starting in June.

As of Aug. 15, 2021, 78% (173,000) of all customers now receive subsidies, up from 61% (130,000) pre-ARPA. Post-ARPA:

- On average, subsidized customers are paying \$100/month and receiving \$400/month in subsidies.
- Subsidized QHP customers over 400% of FPL (23,000) previously not eligible for subsidies, now pay nearly \$200 less per month.



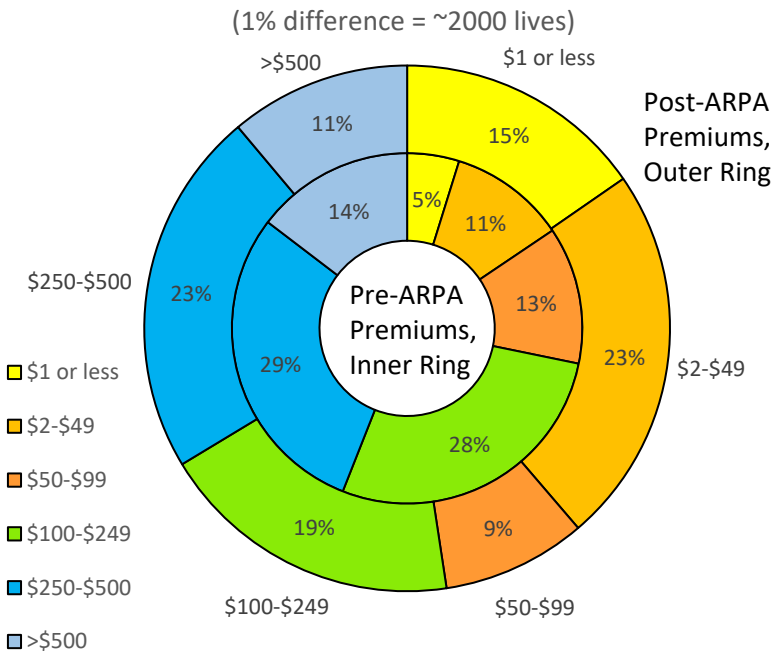
Post-ARPA: Premium Savings

ARPA subsidies significantly decreased customer premiums.

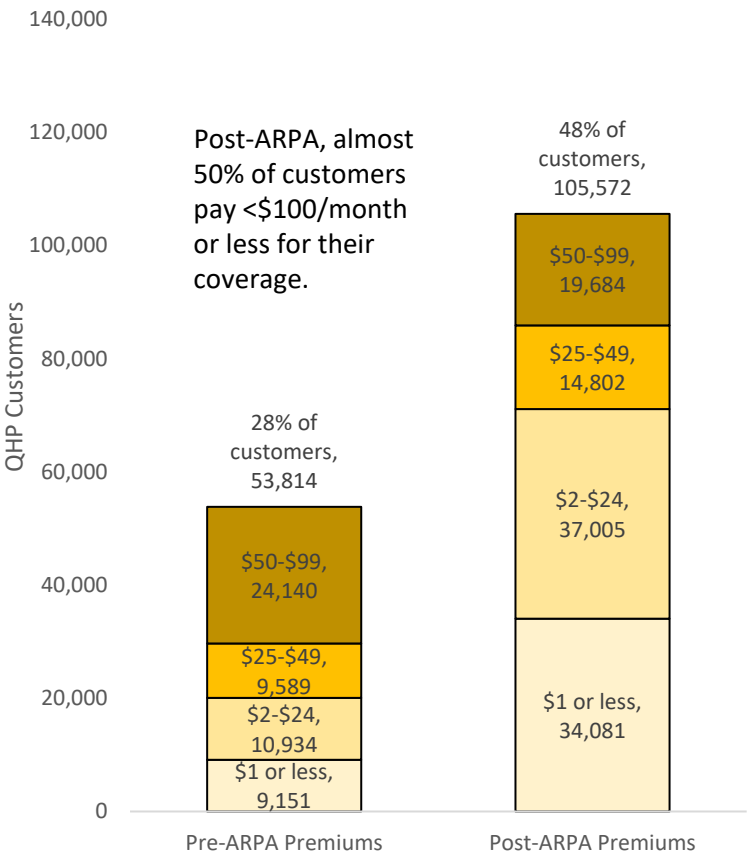
Post-ARPA:

- 15% (34,000) of QHP customers across FPL bands are now paying \$1 or less for their monthly premium (up from only 5% pre-ARPA).
- Nearly half of all QHP customers pay <\$100/month.

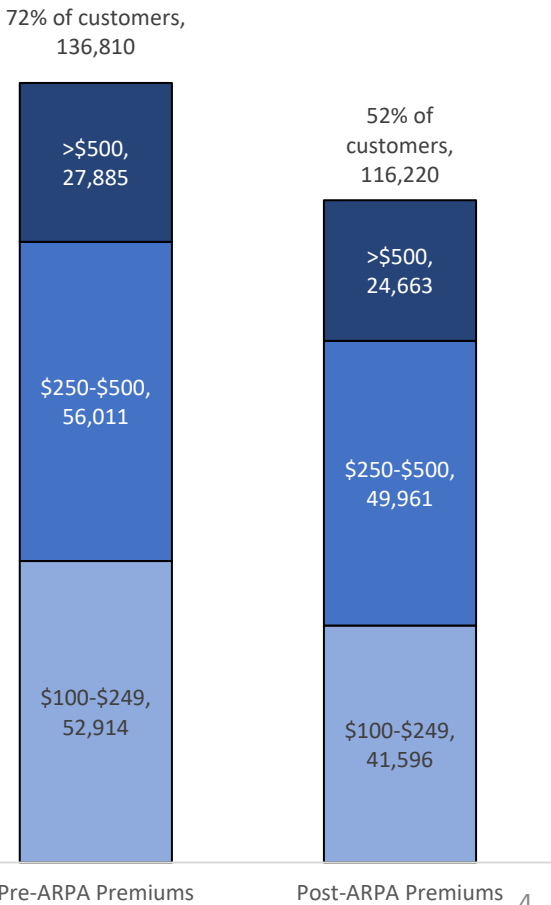
Impact of ARPA Subsidies on Customer Premiums



ARPA Subsidies Almost Doubled the Number of Customers Paying <\$100/month



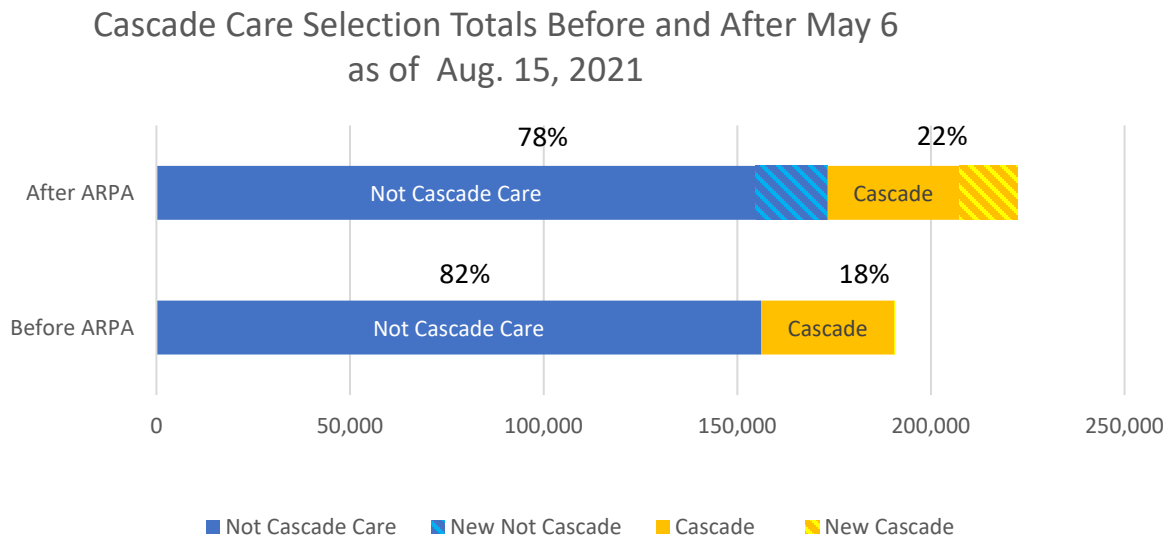
ARPA Subsidies Reduced the Number of Customers Paying Higher Premiums



Post-ARPA Implementation: Cascade Care

Since May 6, 2021, new customers continue to have strong interest in Cascade Care plans.

- 12,000 (44%) of new customers selected a Cascade Care plan.
- Cascade Care customers now make up 22% of all QHP selections (37% growth since OE).



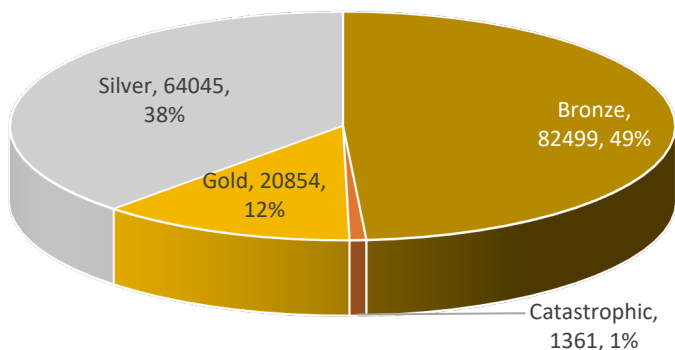
Plan Selection and Switching

After May 6, over 4200 existing customers changed plans.

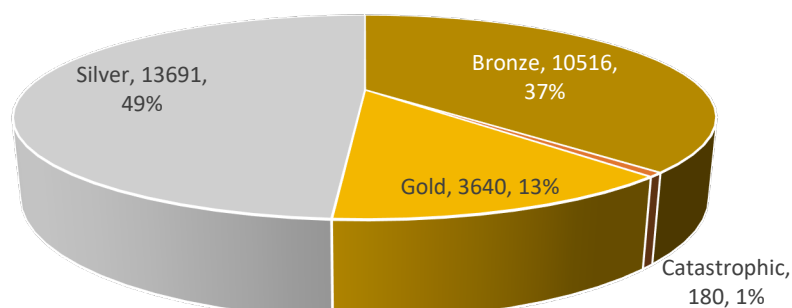
- Of these, 3,000 upgraded to a higher metal level.
- 82% upgraded from a Bronze plan to a Silver or Gold plan.

New customers post-ARPA were more likely to select Silver and Gold plans than during open enrollment.

Plan Selections by Metal Level, QHP Customers After Open Enrollment 2021



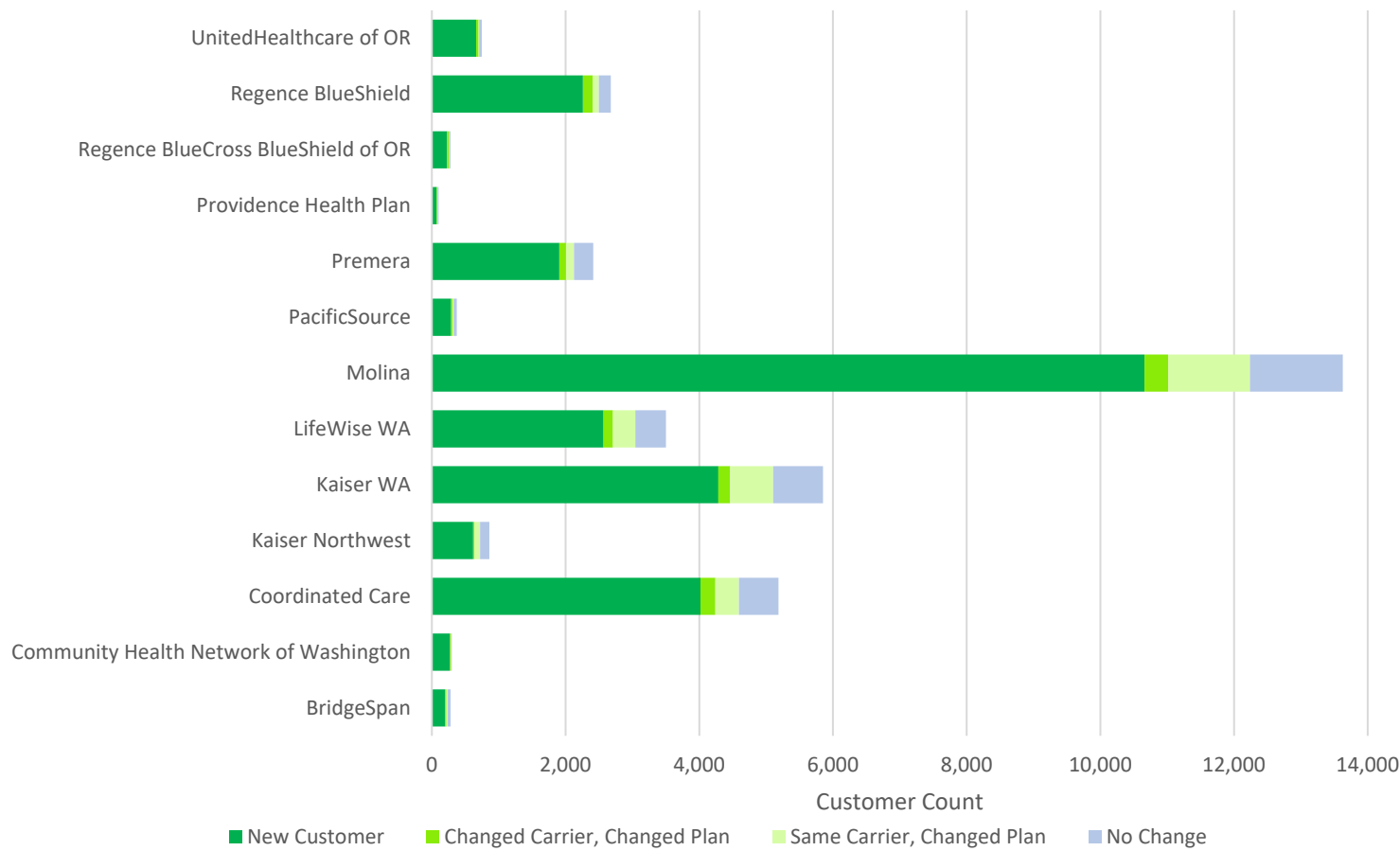
Plan Selections by Metal Level, New QHP Customers Post-ARPA May 6-Aug. 15, 2021



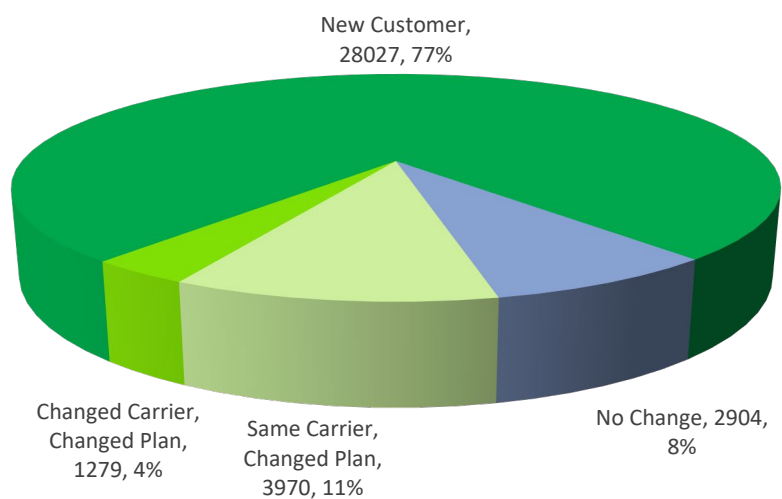
Post-ARPA Implementation: Plan Selection and Switching by Carrier

- Close to 100% of existing customers stayed with their current carrier.
- Among those who changed plans post-ARPA, 75% stayed with the same carrier.

ARPA Sign-ups Post-ARPA by Carrier, May 6 to Aug. 15, 2021



Post ARPA Overall Sign-ups by Carrier
May 6 to Aug. 15, 2021



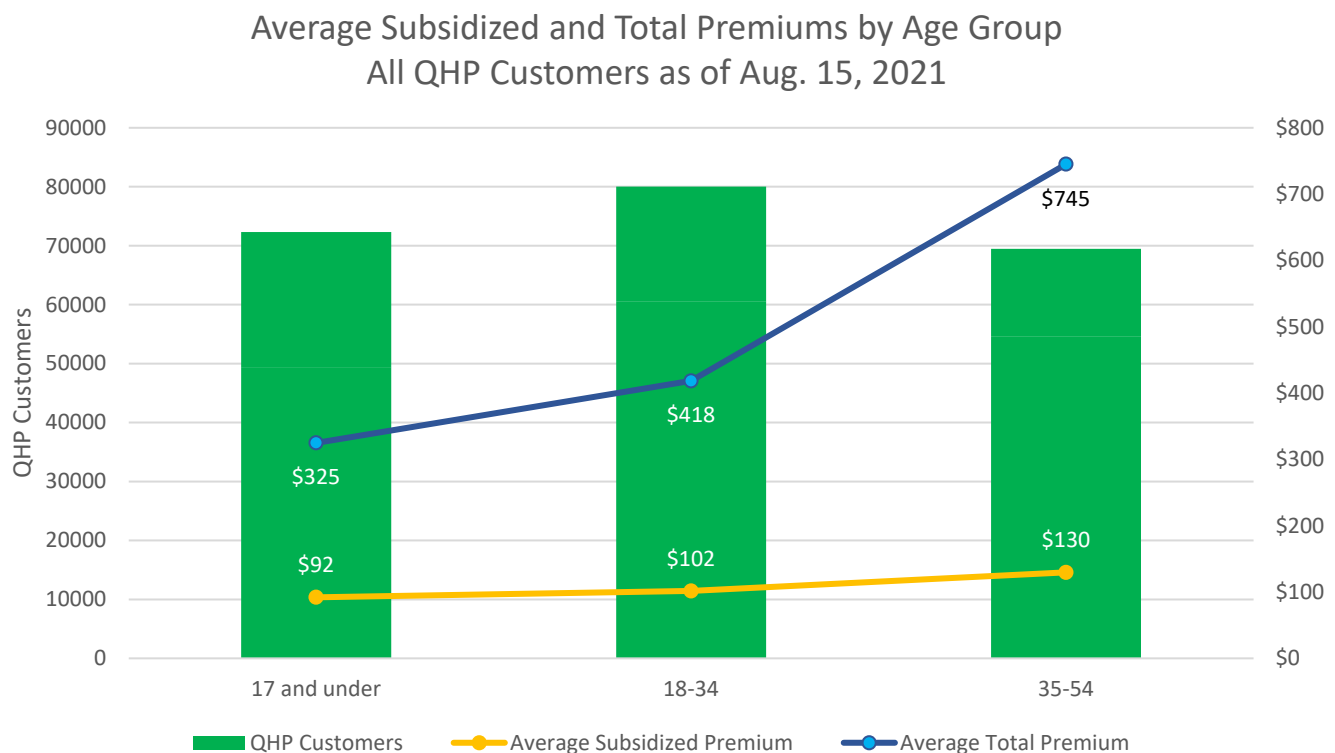
Post-ARPA Implementation: Customer Demographics

Post-ARPA, new customers:

- were more likely to be Black (4% compared to 3% during open enrollment) and/or Hispanic (13% compared to 12% during open enrollment).
- were 10% more likely to be younger (under 35) than during Open Enrollment.

Overall, ARPA enrollment slightly changed overall age demographics, increasing the 18-34 age bracket from 24 to 26%, and decreasing the over 55 age bracket from 32% down to 30%. Other key demographic parameters remained consistent.

Subsidized customers over 54 are receiving the largest subsidies, on average paying \$130/month and receiving \$600/month in subsidies.



**American Rescue Plan Act (ARPA): Additional Premium Savings for Washington Health Benefit Exchange
Customers by County (as of Aug. 15, 2021)**

Overall QHP Customers				QHP Customers, New/Increased Savings Post ARPA				
County	Number	Post ARPA Average Net Premium (per person)	Post ARPA % of Customers with < \$1 Premium	Number	Percent of County Customers	Average Net Premium (per person)	Average Monthly Subsidy Increase (per person)	Highest Monthly ARPA Subsidy (per person)
ADAMS	321	\$137	15%	49	69%	\$118	\$138	\$1,529
ASOTIN	420	\$163	23%	59	74%	\$143	\$55	\$1,594
BENTON	3,739	\$187	12%	626	61%	\$157	\$88	\$1,672
CHELAN	2,558	\$180	17%	389	67%	\$141	\$141	\$2,137
CLALLAM	2,717	\$193	31%	392	67%	\$174	\$130	\$2,159
CLARK	14,467	\$159	29%	2,557	69%	\$150	\$96	\$2,044
COLUMBIA	87	\$204	15%	9	66%	\$173	\$13	\$678
COWLITZ	2,497	\$144	31%	372	74%	\$136	\$83	\$2,072
DOUGLAS	998	\$196	14%	176	63%	\$158	\$163	\$1,739
FERRY	180	\$198	18%	20	67%	\$99	\$274	\$1,109
FRANKLIN	1,223	\$177	10%	220	64%	\$143	\$144	\$1,653
GARFIELD	57	\$230	19%	10	61%	\$314	\$186	\$372
GRANT	1,696	\$190	17%	261	65%	\$127	\$128	\$2,274
GRAYS HARBOR	1,837	\$162	41%	262	71%	\$125	\$58	\$2,384
ISLAND	2,791	\$181	11%	379	69%	\$152	\$119	\$1,966
JEFFERSON	1,577	\$263	11%	179	63%	\$177	\$159	\$1,667
KING	84,522	\$228	10%	12,629	52%	\$165	\$120	\$2,176
KITSAP	7,040	\$268	9%	965	57%	\$195	\$149	\$1,907
KITTITAS	1,224	\$204	11%	141	64%	\$175	\$82	\$1,740
KLICKITAT	956	\$176	25%	133	68%	\$122	\$93	\$2,454
LEWIS	1,504	\$206	11%	261	68%	\$179	\$134	\$1,625
LINCOLN	346	\$216	9%	33	66%	\$164	\$22	\$1,074
MASON	1,484	\$177	23%	235	70%	\$103	\$124	\$1,585
OKANOGAN	1,285	\$171	22%	159	69%	\$105	\$36	\$1,862
PACIFIC	755	\$145	40%	111	71%	\$97	\$129	\$2,316
PEND OREILLE	411	\$159	19%	79	67%	\$107	\$59	\$1,700
PIERCE	20,108	\$186	21%	3,442	60%	\$135	\$105	\$2,252
SAN JUAN	1,720	\$220	26%	165	62%	\$162	\$185	\$2,329
SKAGIT	3,680	\$160	12%	529	71%	\$152	\$142	\$2,243
SKAMANIA	418	\$191	28%	48	68%	\$176	\$26	\$1,596
SNOHOMISH	22,513	\$190	19%	3,632	59%	\$137	\$122	\$1,947
SPOKANE	13,347	\$183	13%	2,200	60%	\$141	\$94	\$1,603
STEVENS	1,227	\$190	11%	179	67%	\$152	\$83	\$1,500
THURSTON	6,926	\$195	18%	1,111	60%	\$135	\$120	\$2,257
WAHIAKUM	109	\$148	36%	15	72%	\$164	-\$8	\$1,521
WALLA WALLA	1,231	\$184	15%	175	65%	\$151	\$4	\$2,267
WHATCOM	9,697	\$151	15%	1,496	69%	\$136	\$120	\$2,079
WHITMAN	912	\$186	15%	137	64%	\$175	\$51	\$1,724
YAKIMA	3,252	\$152	15%	610	65%	\$137	\$112	\$1,623
Grand Total	221,832	\$201	15%	34,445	15%	\$151	\$115	\$2,454

Additional Information

Data Sources:

- *Healthplanfinder* Database: As of May 6, 2021 and Aug. 15, 2021
- *Healthplanfinder* Database: SEP report as of May 2, 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
- Spring 2021 Open Enrollment Report (forthcoming)

Upcoming Reports:

- The Exchange made regular updates on SEP enrollment post-ARPA implementation
 - All prior snapshots are posted online at: [Enrollment Reports & Data | Washington Health Benefit Exchange \(wahbexchange.org\)](https://www.wahbexchange.org/enrollment-reports-and-data)

Contact Information:

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