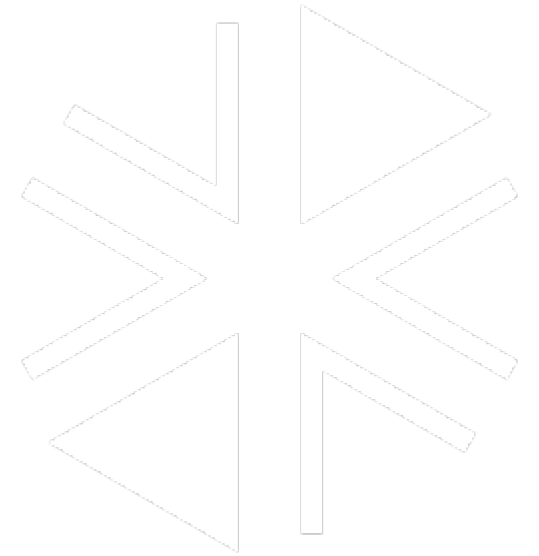




2022 Plan Certification

Special Exchange Board Meeting
September 22, 2021



Welcome and Introductions



Themes of 2022 Exchange filings

- Twelve (12) health carriers have been approved to offer on the Exchange for 2022
 - Providence Health Plan currently offers on the Exchange but will no longer offer coverage in 2021
- The average rate change for Exchange plans is 4.64%
 - Rate changes vary widely depending on a consumer's plan
- Expansion of public option: Now available in 25 counties
- Standard plan and public option rates are more competitive
- Dental market: 6 carriers approved to offer dental coverage
 - New entrant: PacificSource
 - Dental rates are stable

Exchange rate changes

Average Exchange rate change is 4.64%. Rate changes from plan year 2021 vary across issuers from -6% to 19%

Molina's average rate is an increase of 8%. Their popular Bronze plan has a rate increase of 14%

Major outlier is Premera Blue Cross who has an average rate increase of 19%.

Carrier	Average rate increase/decrease	Range of increase/decrease
Coordinated Care Corporation	2.60%	-1% to 5%
Kaiser Foundation Health Plan of Washington	0.46%	-1% to 2%
Kaiser Foundation Health Plan of the Northwest	1.37%	0% to 2%
Premera Blue Cross	18.77%	14% to 20%
LifeWise Health Plan of Washington	1.07%	1% to 2%
Molina Healthcare of Washington	8.30%	-3% to 14%
PacificSource Health Plans	-5.31%	-6% to -5%
Community Health Network of Washington	-5.93%	-10% to -5%
UnitedHealthcare of Oregon, Inc.	-4.47%	-8% to -2%
BridgeSpan Health Company	2.69%	-4% to 5%
Regence BlueShield	2.62%	1% to 5%
Regence BlueCross BlueShield of Oregon	-0.13%	-1% to 2%

Exchange rate changes: Top ten plans

55% of the Exchange is enrolled in 10 plans (see table).

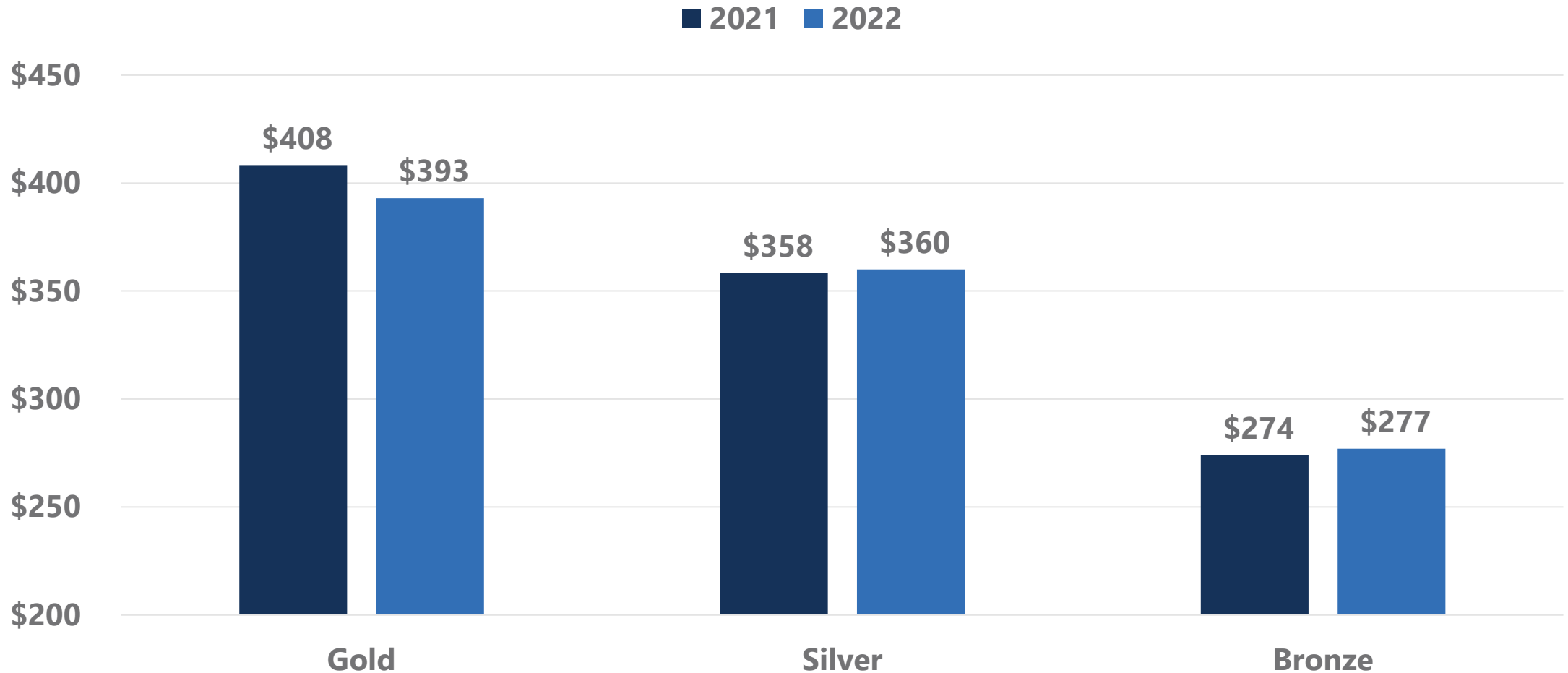
All top 10 plans on the Exchange are non-standard plans.

Rate changes for these plans range from 0%- 20%.

Issuer	Metal	Cascade Care	Plan Name	Rate Change % (over 2021)	Enrollment (as of 05/2021)
Molina Healthcare of Washington	Bronze	Non-standard	Core Care Bronze 1	14%	20,664
Molina Healthcare of Washington	Silver	Non-standard	Constant Care Silver 1	4%	17,678
Kaiser Foundation Health Plan of Washington	Bronze	Non-standard	Flex Bronze - 22	0%	13,904
Coordinated Care Corporation	Silver	Non-standard	Ambetter Balanced Care 4	3%	13,177
LifeWise Health Plan of Washington	Bronze	Non-standard	LifeWise Essential Bronze	1%	10,526
Kaiser Foundation Health Plan of Washington	Bronze	Non-standard	Core Bronze HSA - 22	0%	8,040
Kaiser Foundation Health Plan of Washington	Silver	Non-standard	Flex Silver - 22	1%	7,487
Premera Blue Cross	Bronze	Non-standard	Premera Blue Cross Preferred Bronze EPO 6350	19%	6,486
Premera Blue Cross	Silver	Non-standard	Premera Blue Cross Preferred Silver EPO 4100	20%	4,232
Coordinated Care Corporation	Silver	Non-standard	Ambetter Balanced Care 1	3%	4,582

Lowest cost plans, King County

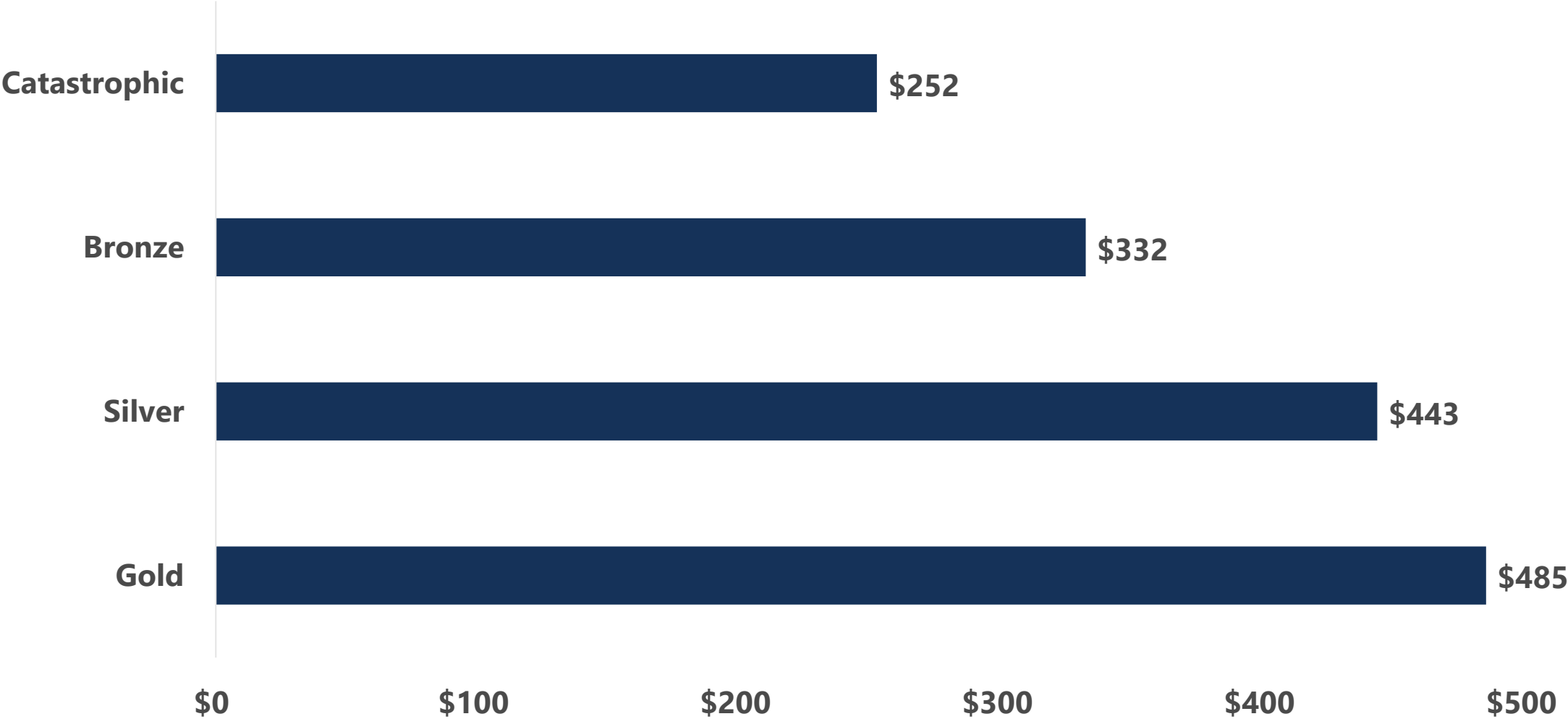
See very similar price points for the lowest cost plans with the largest change in Gold



Rates are for a 40-year-old non-smoker

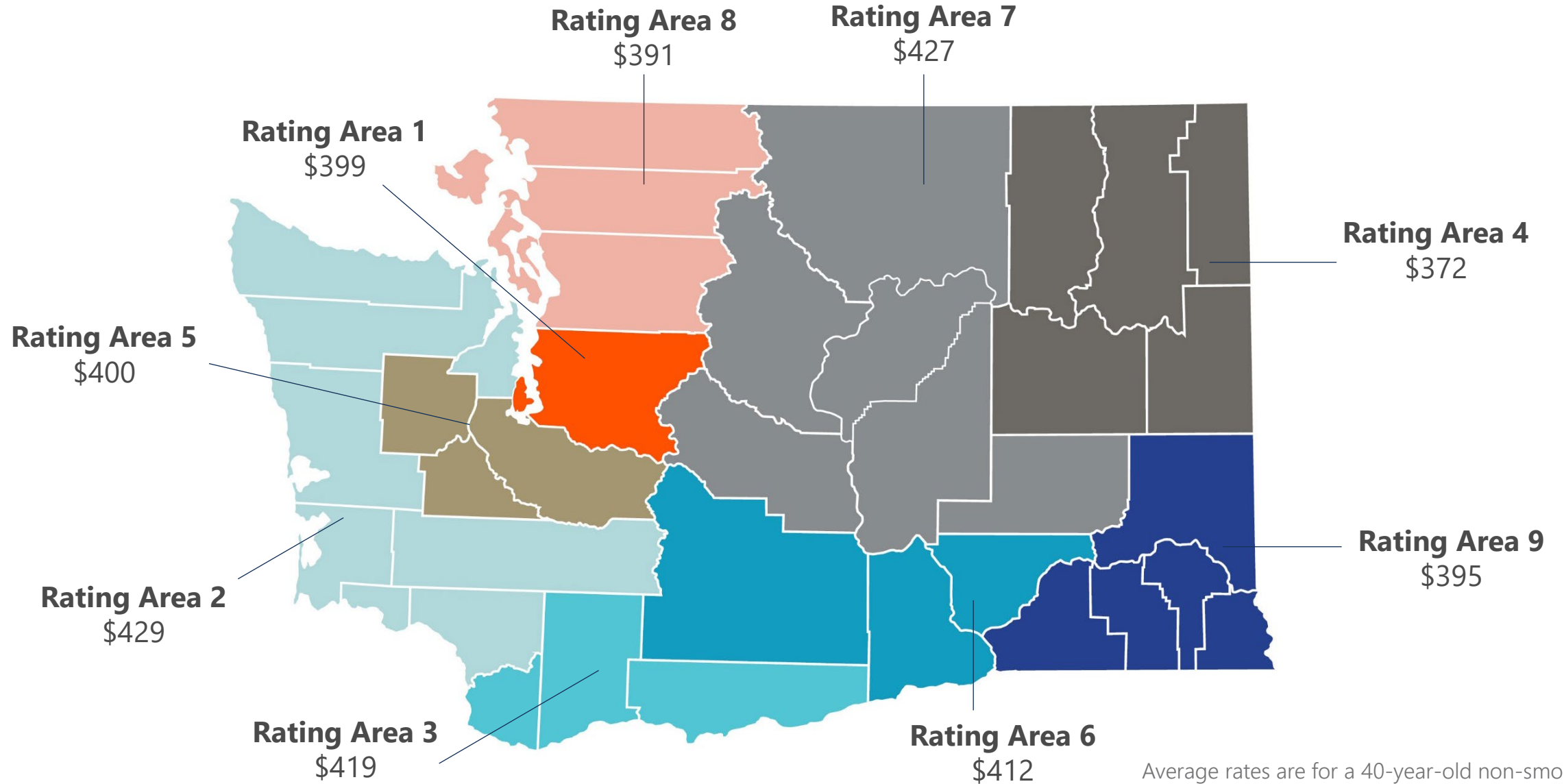
Average rates by metal level

The difference in price between Gold and Silver is much closer than between Silver and Bronze.



Average rates are for a 40-year-old non-smoker

Average rates by rating area



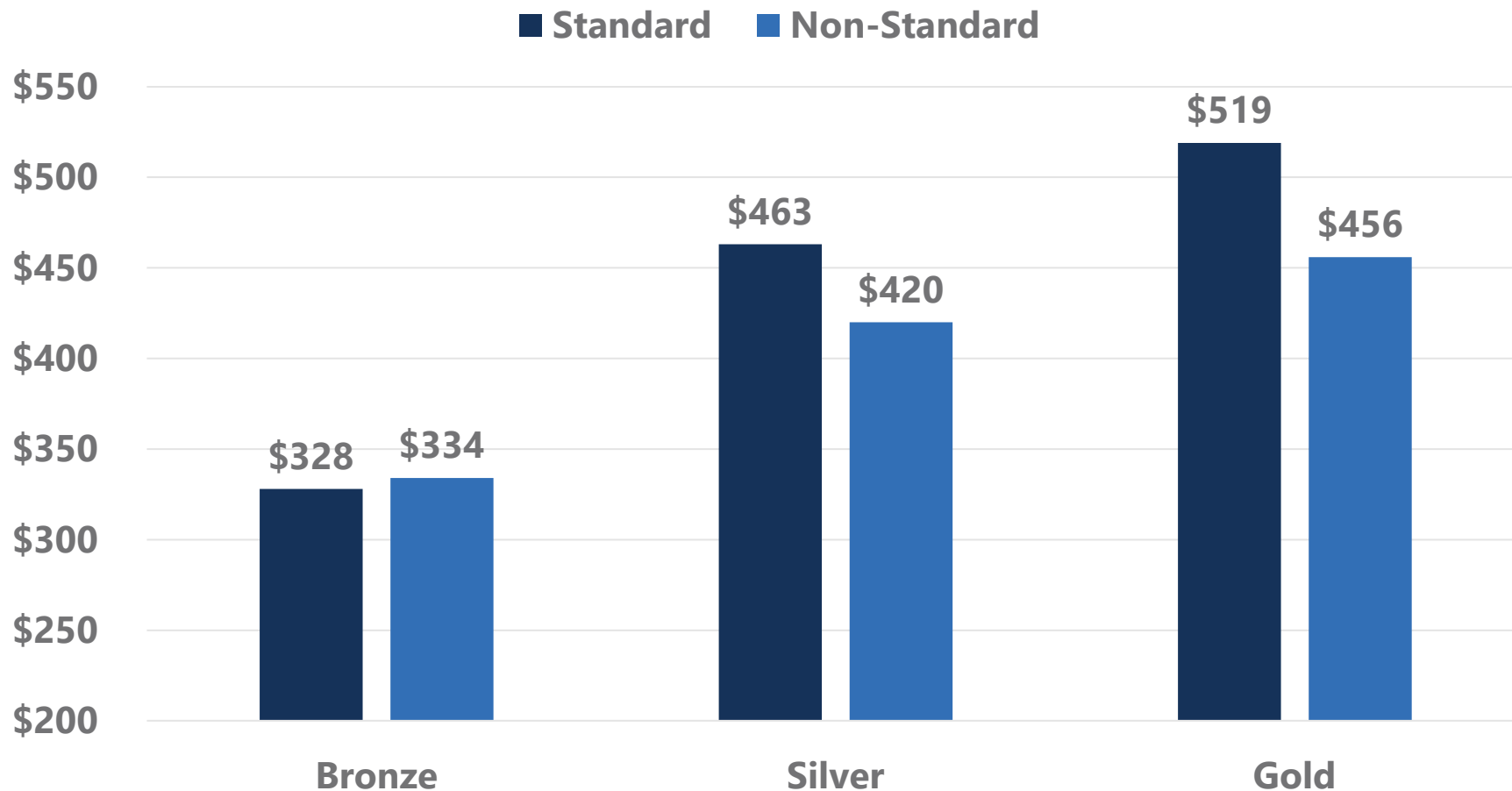
Plan Type Analysis

Public option and standard plan rate increases are lower than non-standard plan increases making these plans more competitive for 2022

Plan Category	Enrollment	Average Rate Change
Non-standard	159,715	5%
Standard	24,791	3%
Public option	1,443	-5%

Standard Plan Rates

- Compared to non-standard plans, standard plan rates are on average:
 - 2% lower at the Bronze level; 9% higher at the Silver level; 12% higher at the Gold level



Averages are based on rates for a 40-year-old non-smoker and are not weighted for 2021 enrollment.

Cascade Care plans: Adding value

- Provide lower deductibles than most plans
- Provide more access to first dollar services and co-pays
- Priced only slightly higher than non-standard plans for the majority of carriers

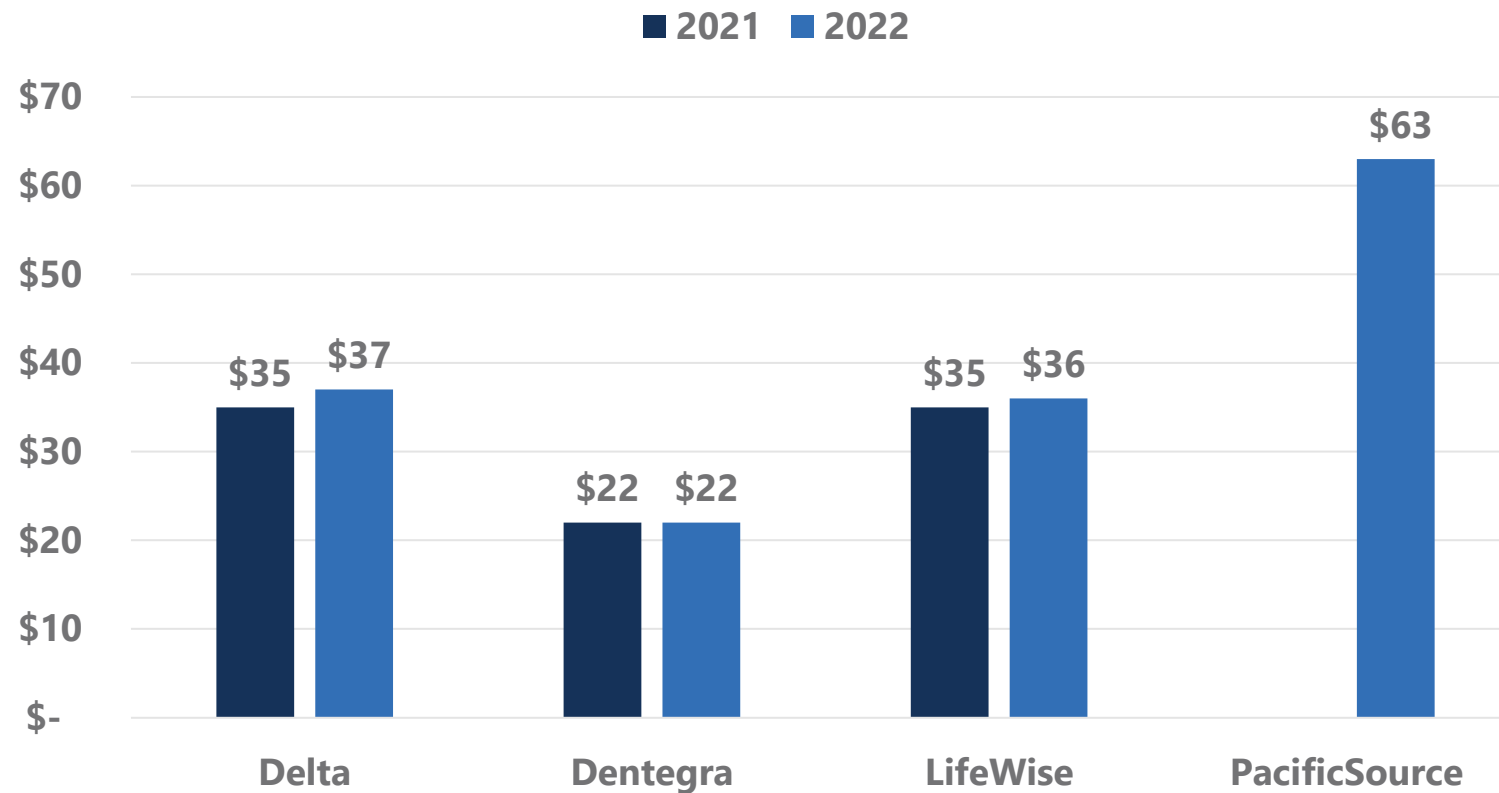
	2022 STANDARD PLAN	2021 MEDIAN NON- STANDARD	2022 MEDIAN NON- STANDARD	RANGE NON- STANDARD
GOLD	\$500	\$1,450	\$1,300	\$0-\$2,500
SILVER	\$2,000	\$3,000	\$3,350	\$800-\$6,900
BRONZE	\$6,000	\$7,200	\$7,500	\$3,000-\$8,700

Public Option Takeaways

- Public option is available in more counties for 2022
 - 25 counties (up from 19 in 2021)
- Three of the five public option carriers expanded their Public Option service area for 2022
 - BridgeSpan expanded from 1 to 4 counties
 - CHNW expanded from 9 to 18 counties
 - Coordinated Care expanded from 1 to 6 counties
- Most carriers lowered their public option rates; rates are more competitive with non-standard rates
 - In King County, public option bronze is only 2% more expensive than the lowest bronze (compared to 34% more expensive in 2021).

2022 Dental offerings

- Family dental carriers (4): Delta Dental, Dentegra, LifeWise, PacificSource
- Pediatric dental carriers (5): Delta Dental, Kaiser Northwest, LifeWise, PacificSource, Premera Blue Cross
- Dental rates remain relatively stable. Adult dental rates:



**Closer Look at 2022
Plans: Plan Certification
and Scenario Packets**



WAHBE QHP and QDP Certification Criteria

Plans presented before the Board meet all WAHBE certification criteria

Issuer

1. Pay assessed user fees*
2. Achieve accreditation with a national organization
3. Use the Exchange enrollment application

Product

4. Meet marketing requirements*
5. Submit provider directory data*
6. Implement a quality improvement strategy
7. Submit health plan data in standard format for presenting health benefit plan options to consumers*
8. Report quality and health performance data

Plan

9. Submit health plan benefit, cost-sharing, and premium rate data to display on web pages for consumer shopping*

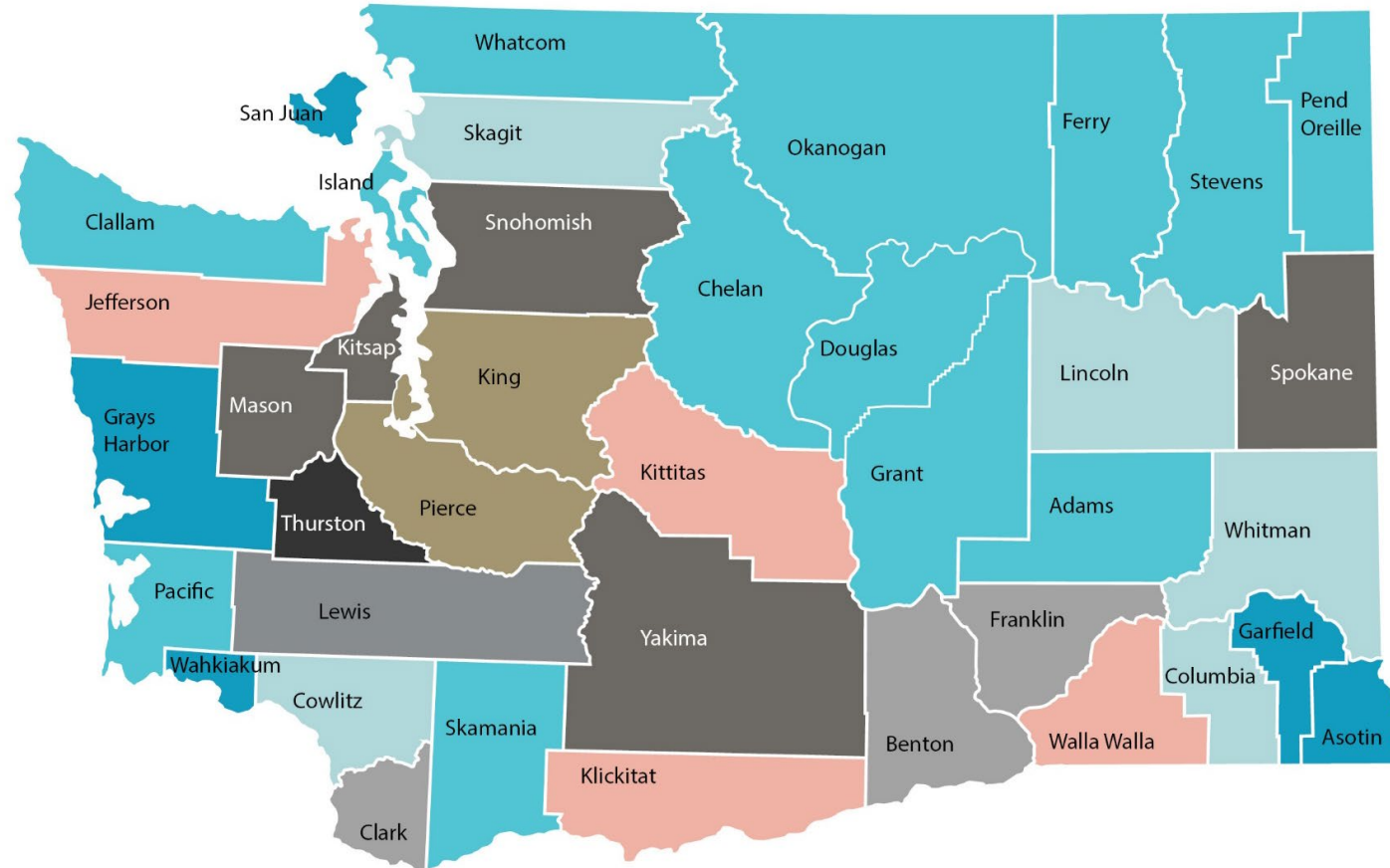
Public Comment



Appendix



Carrier participation on Exchange

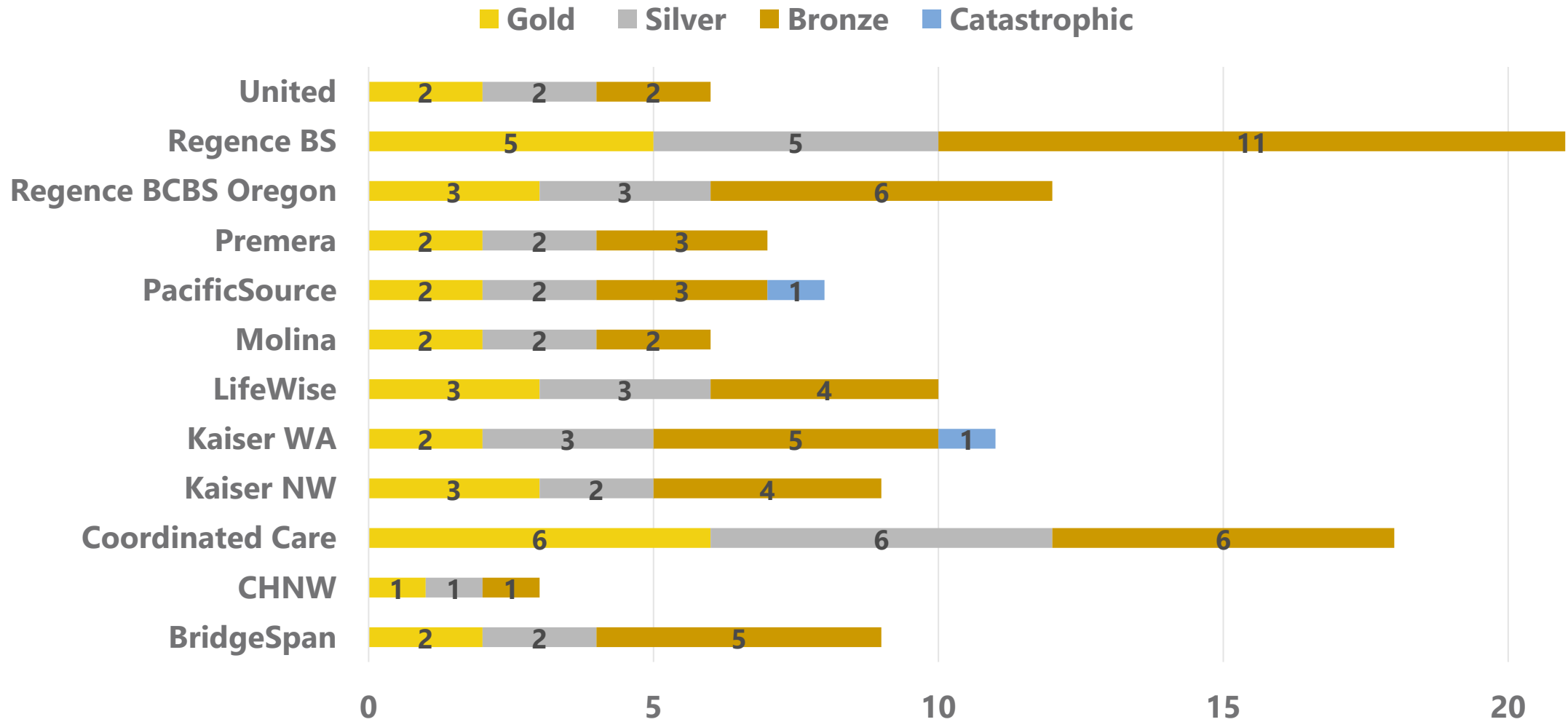


Issuers Per County



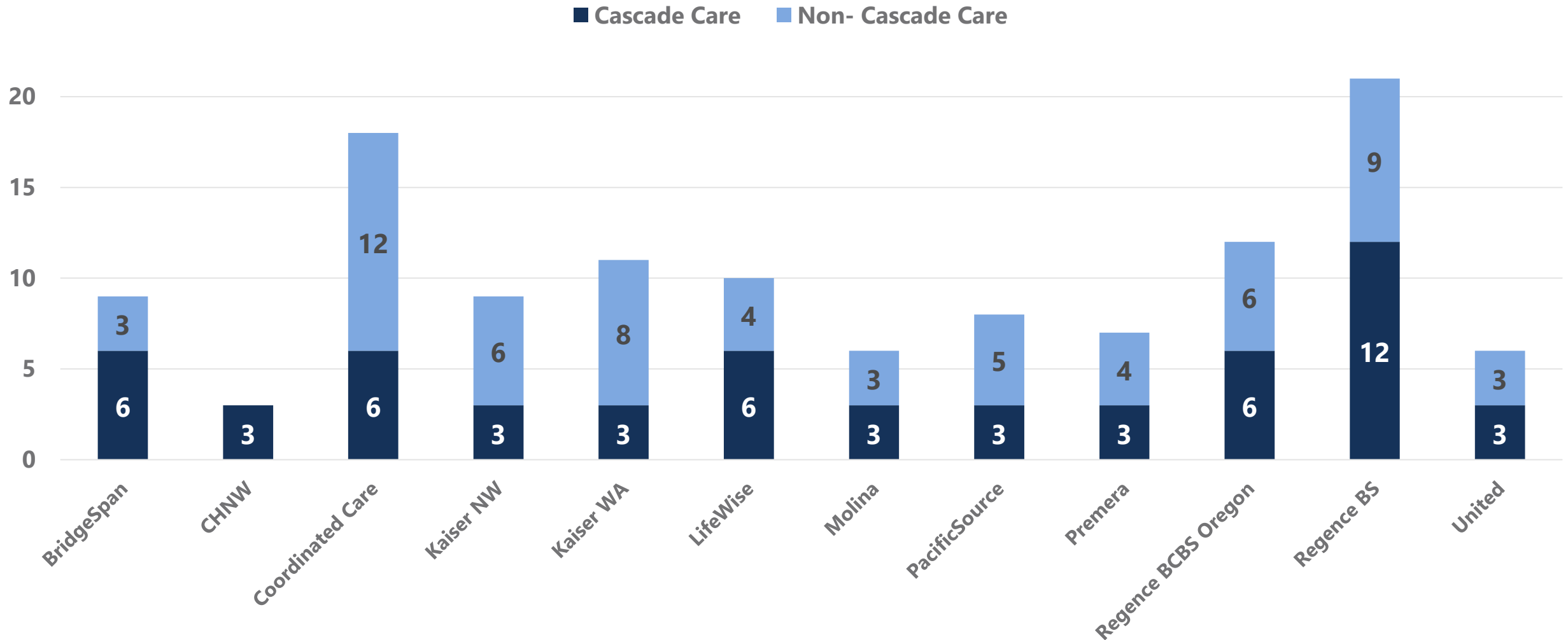
Plan overview

120 health plans are approved and requesting certification. 52 of these plans are Bronze plans.



Plan overview

11 out of 12 carriers are offering both Cascade Care and Non-Cascade Care plans



Rates: Initial to Final Filing

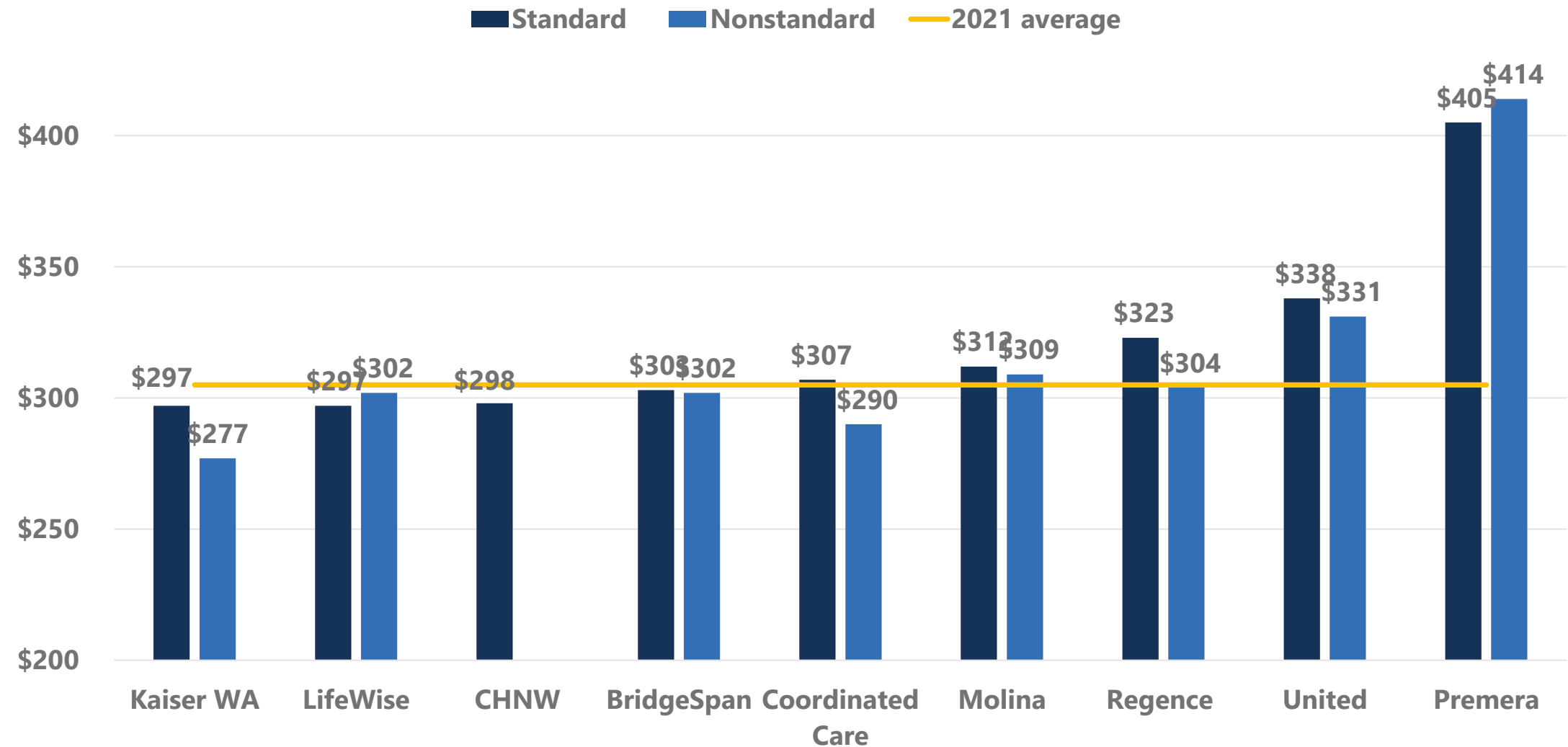
Most QHP carriers had minimal changes to rates during the OIC review process

Two carriers had notable changes to their proposed rates change. Premera Blue Cross rates came down more than 10% and LifeWise rates decreased ~5%.

Carrier	Change in rate (initial vs. final)
Coordinated Care Corporation	1.08%
Kaiser Foundation Health Plan of Washington	-0.09%
Kaiser Foundation Health Plan of the Northwest	0.13%
Premera Blue Cross	-11.10%
LifeWise Health Plan of Washington	-4.80%
Molina Healthcare of Washington	1.11%
PacificSource Health Plans	0.55%
Community Health Network of Washington	-1.79%
UnitedHealthcare of Oregon, Inc.	-0.49%
BridgeSpan Health Company	0.01%
Regence BlueShield	-0.11%
Regence BlueCross BlueShield of Oregon	-0.43%

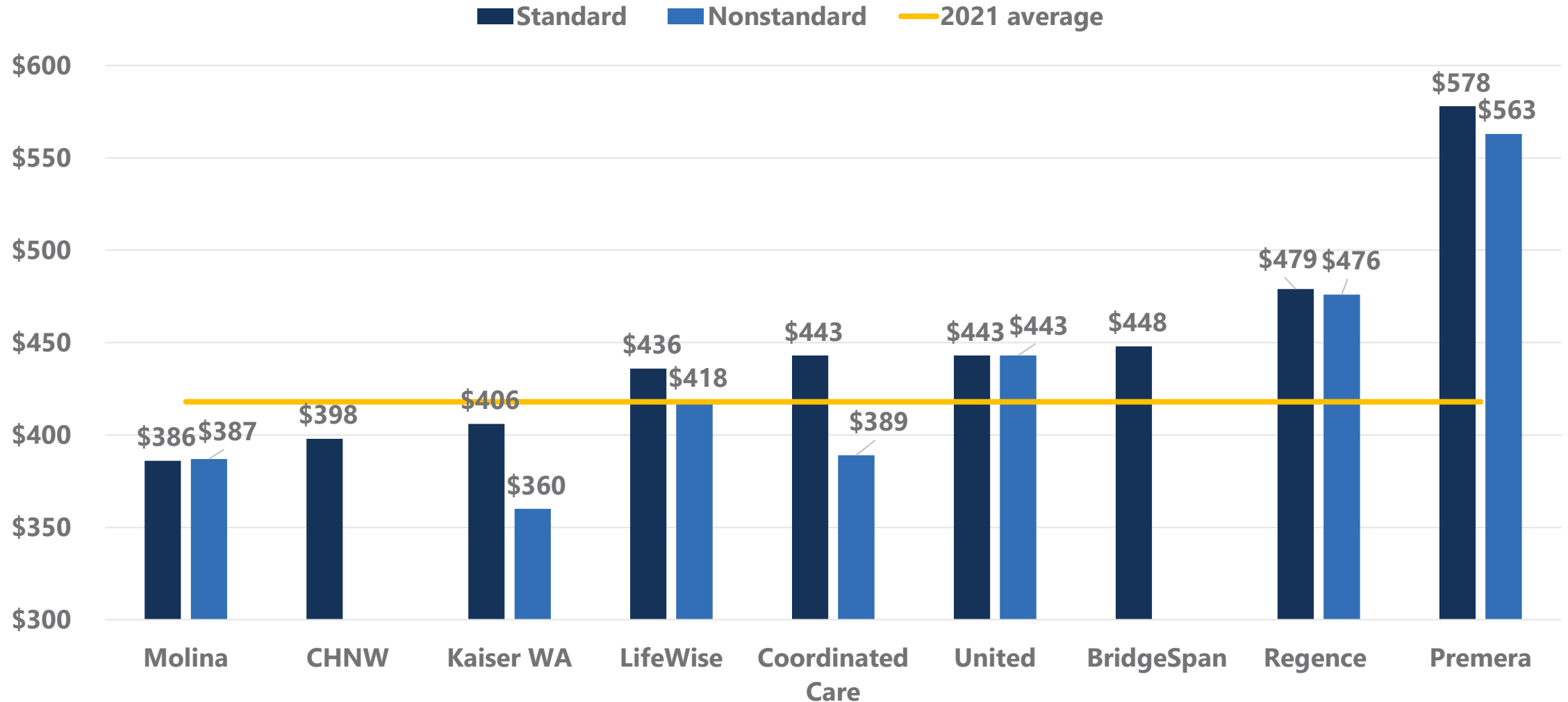
Final bronze rates, King County

Most carrier rates for Bronze are very close to the average 2021 rate

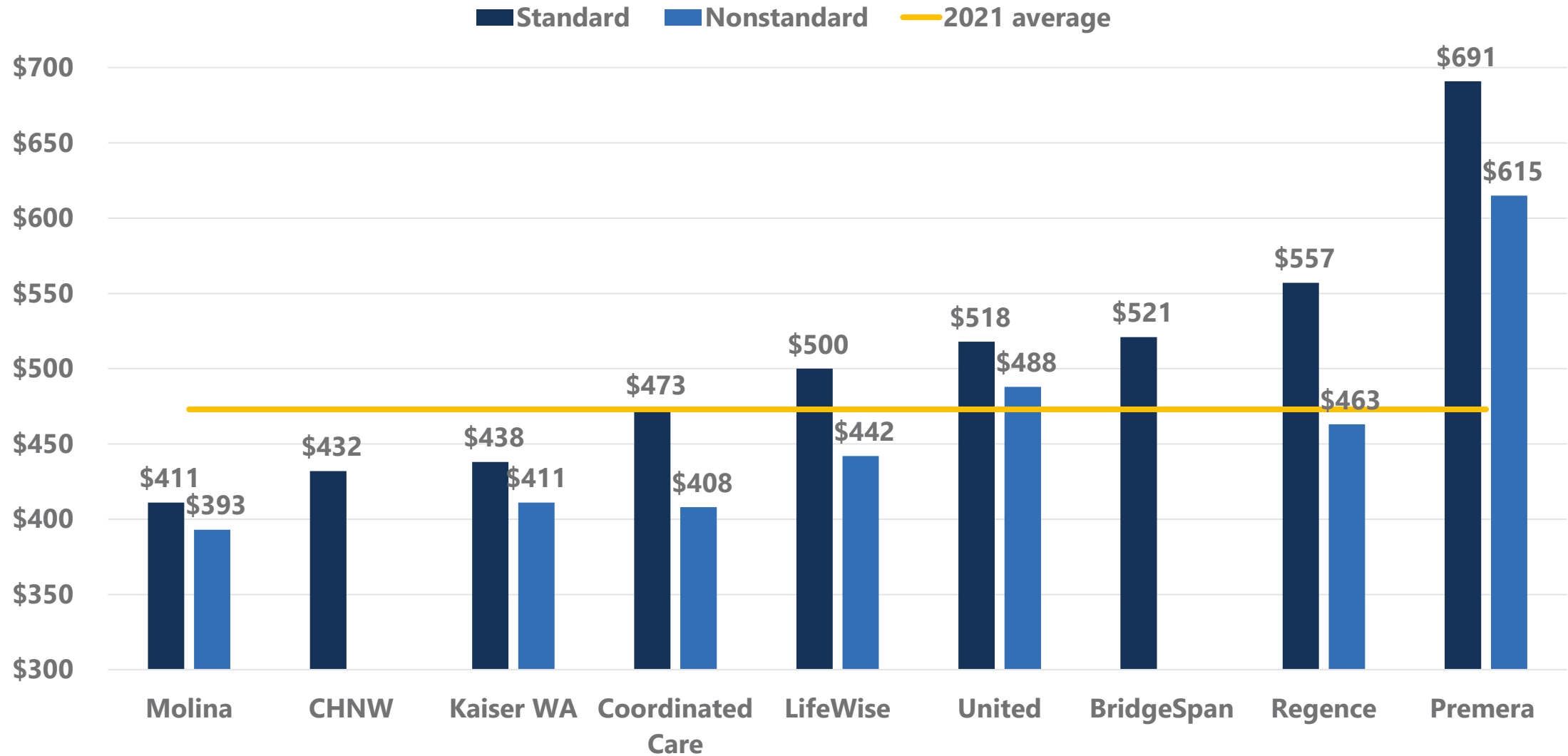


Final silver rates, King County

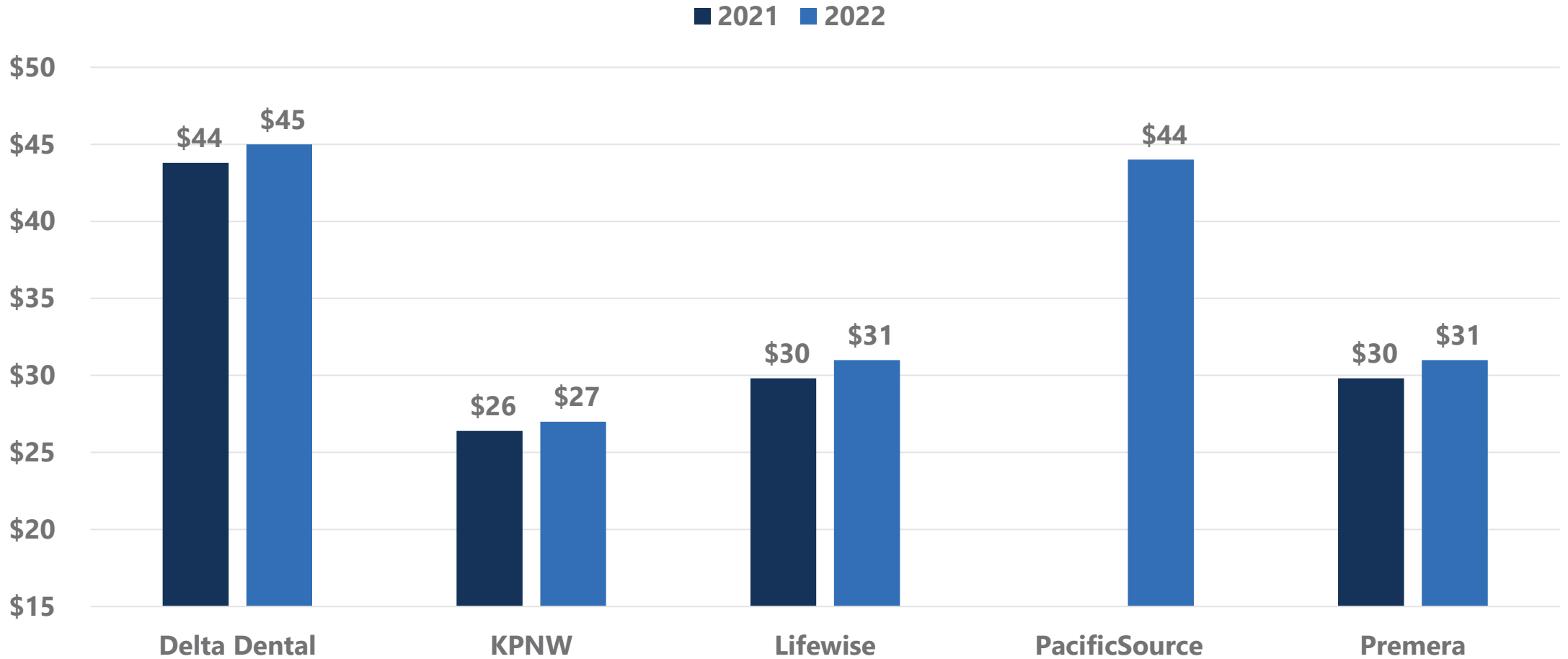
See greater variation in prices across carriers at the Silver level with many carriers above the 2021 average



Final gold rates, King County



2022 Pediatric dental offerings



Notable plan design takeaways

- Cost sharing is consistent for all consumers enrolled into Cascade Care plans
- LifeWise's popular Bronze plan has several changes to cost sharing:
 - Urgent care switched from copay to coinsurance after deductible
 - Increase in generic drug copay
 - Decrease in deductible (\$6,450 to \$6,300)
- Molina's popular Bronze plan changing from \$0 medical/ \$3,000 drug to \$3,000 integrated deductible
- Premera's popular Bronze plan switching from Urgent care copay to coinsurance after deductible
- Regence BlueShield introduced three new network-based plans: UW Medicine Network (King), MultiCare Connected Care Network (Pierce), Eastside Health Network (King)

Public Option Plan Pricing by Carrier

- **CHNW** PO premiums went down from 2021 to 2022
 - PO is lowest priced plan in several counties for 2022
 - 11% below 2021 PO premiums at Bronze; 6% lower at Silver; 5% lower at gold
- **LifeWise** PO plans are LifeWise's lowest-premium plan offering in the counties where offered and priced 7% lower than other non-PO standard plan offerings
 - PO is less expensive than non-standard plans, unlike other PO carriers
- **United** PO premiums vary by county; Slightly below 2021 rates at Bronze and Silver and 3% higher than 2021 at Gold
 - Offering new non-standard plans in 2022; Silver PO plans priced \$1 higher in every county
- **Coordinated Care** PO plans are more expensive than nonstandard but 1% below CC's standard offerings at all metal levels
 - 11% higher than their Silver non-standard plans; 4% higher than their Bronze non-standard plans
- **BridgeSpan** PO plan premiums priced similarly to their non-standard offerings and 7% below their non-PO standard plans
 - Silver PO premiums are still 35% higher than lowest cost silver plans where offered

OIC Certification Criteria

Plans presented before the Board meet all OIC certification criteria

Issuer

1. Be licensed and good standing*
2. Comply with risk adjustment program
3. Comply with market rules (e.g., offer at gold and silver level)
4. Comply with non-discrimination rules*

Product

5. Meet network access requirements*
6. Use hospital patient safety contracts
7. If offered, integrate direct primary care medical home into QHP

Plan

8. Comply with benefit design standards (essential health benefits*, limits on cost sharing*, metal levels)
9. Comply with service area standards for a QHP (e.g., county, zip code) and submit rates for a plan year*
10. Must post justifications for premium increases