Joint Select Committee on Health Care Oversight

Update on Exchange Special Enrollment Period

Pam MacEwan, CEO, Washington Health Benefit Exchange

September 16, 2021
Responding to the COVID-19 Public Health Emergency

• The Exchange was the **first in the country** to open a Public Health Emergency (PHE) Special Enrollment Period (SEP) in March 2020.

• An **additional SEP was opened** from Feb. 15, 2021, through Aug. 15, 2021, for the American Rescue Plan Act (ARPA) passed March 2021.

• Among first states to **bring all savings under ARPA** to consumers, including those reporting unemployment income in 2021.

• In addition, the Exchange **automatically applied new ARPA savings** to existing eligible enrollees and provided outreach to newly eligible Washingtonians.
Responding to the COVID-19 Public Health Emergency

Record Numbers of Washingtonians Signed Up for Health Care Coverage During 2021 Special Enrollment Period (February 15 - August 15)

• More than 57,000 Washingtonians signed up for health care coverage between February 15 and August 15 on the state’s insurance marketplace, Washington Healthplanfinder.

• Of them, 46,000 were new customers.
Surge in Sign-Ups From Increased ARPA Savings

• More than 36,000 Washingtonians signed up for health coverage during SEP.

• This included 28,000 new consumers
  o A 117% increase over 2020
  o A 160% increase over 2019

• 78% of all consumers now qualify for federal subsidies
  o Up from 66% of enrollees pre-ARPA
Washington Healthplanfinder Consumers Saving on Premiums

- Nearly half of consumers **pay less than $100 per month on premiums**
- More than 34,000 consumers now receive health coverage **for $1 per month or less**
- 23,000 families previously ineligible for federal savings saw monthly premiums **drop by nearly $200 per month on average**
- Subsidized consumers over 54 are receiving the largest subsidies, on average paying $130/month and **receiving $600/month**
Consumers Selecting Higher Levels of Coverage

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
- Silver, 64045, 38%
- Bronze, 82499, 49%
- Gold, 20854, 12%
- Catastrophic, 1361, 1%

Plan Selections by Metal Level, New QHP Customers Post-ARPA May 6-Aug. 15, 2021
- Silver, 13691, 49%
- Bronze, 10516, 37%
- Gold, 3640, 13%
- Catastrophic, 180, 1%
Growing Interest in Cascade Care with New Consumers

- Since APRA implementation, 44% of new consumers selected a Cascade Care plan
- Cascade Care customers make up 22% of all QHP selections
Additional Information: Special Enrollment Period & ARPA Impacts

- Handout: Distributed with District Level sign-ups and savings information

- Press Release: Record Numbers of Washingtonians Sign Up for Health Care Coverage During 2021 Special Enrollment Period

- Online Report: PHE Special Enrollment & ARPA Implementation Feb 15- Aug 15
Current & Upcoming Exchange Activity

• Implementation of Legislative Deliverables from 2021 Session
  ✓ Fall 2021 – $0 premiums for Cascade Care Silver plans for employees of licensed childcare facilities up to 300% FPL (funded through 2022)
  ✓ Fall 2022 – partial state premium subsidy begins in 2023 for QHP consumers up to 250% FPL who enroll in silver or gold Cascade Care plans
  ✓ Fall 2023 – coverage solution begins by 2024 for people without federally recognized immigration status

• Open Enrollment (OE9) Begins Nov. 1
  ✓ ARPA savings will continue to be available during the next annual open enrollment period which begins November 1, 2021

• Ongoing Federal activity
  ✓ Monitoring federal reconciliation bill (possible ARPA subsidy extension)
  ✓ Possible extension of Federal Public Health Emergency
Questions?

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Appendix
American Rescue Plan Act – Passed in March 2021

ARPA provides enhanced and extended federal subsidies for QHP enrollees

• Higher Advanced Premium Tax Credits (APTC) = Lower premiums for those who enroll in Exchange coverage through Washington Healthplanfinder
  o Reduces the share of income consumers are expected to contribute towards premium

• Expands APTC for those currently receiving subsidies and extends APTC to those over 400% who have not been receiving subsidies

• People who report getting Unemployment Insurance benefits for at least 1 week in 2021 will receive maximum available federal premium and cost-sharing assistance, regardless of projected or actual annual income (2021 only)

• People who would typically owe money to IRS when they file their 2020 taxes for an APTC overpayment in 2020 are receiving payment forgiveness from IRS (2021 only)
Average Net Premium for Customers Receiving Subsidies Post-ARPA by FPL

- **139-150%**
  - Average Subsidized Premium per Person: $25
  - Average Subsidy Received per Person: $454

- **151-200%**
  - Average Subsidized Premium per Person: $36
  - Average Subsidy Received per Person: $442

- **201-250%**
  - Average Subsidized Premium per Person: $61
  - Average Subsidy Received per Person: $418

- **251-300%**
  - Average Subsidized Premium per Person: $92
  - Average Subsidy Received per Person: $386

- **301-400%**
  - Average Subsidized Premium per Person: $138
  - Average Subsidy Received per Person: $353

- **401-500%**
  - Average Subsidized Premium per Person: $190
  - Average Subsidy Received per Person: $334

- **501-600%**
  - Average Subsidized Premium per Person: $247
  - Average Subsidy Received per Person: $314

- **OVER 600%**
  - Average Subsidized Premium per Person: $332
  - Average Subsidy Received per Person: $234

Legend:
- **Orange** Average Subsidized Premium per Person
- **Green** Average Subsidy Received per Person