Overview of Exchange
2021 Legislative Priorities

Last Updated: November 12, 2020
Overview

• 2020 Interim Activity
  • COVID Response
  • Preparing for OE in Pandemic
  • Legislative Deliverables

• 2021 Legislative Priorities
  • Reaching the Uninsured
  • Advancing Health Equity
  • Improving Affordability
  • Improving and Leveraging Washington Healthplanfinder
2020 Interim Activity
COVID Impact on Uninsured Rate

• 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
  • 100,000+ new Medicaid enrollees
  • Individual market relied on by those separated from 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 (from 10% to 40%)

• 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
Exchange COVID Response: Special Enrollment Period for Uninsured

- 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 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)
Ongoing Outreach to Uninsured

• Ongoing SEPs are available to those losing coverage, experiencing a change in income, or having another qualifying event
• The Exchange extended the typical 60-day enrollment deadline for those losing coverage during the pandemic
Focus on Newly Unemployed

• 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
Cracking Down on Copy-Cat Websites

- Wahealthplanfinder.org, the state’s official website, is used by one in four Washingtonians to obtain health coverage
- Working with Consumer Protection Division of the Attorney General’s Office & OIC
- Recently secured court order
Open-Enrollment 8
Nov. 1-Jan. 15
Open-Enrollment (OE8) in a Pandemic

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

Cascade Care: New Plans!
Robust Assister Network
• 800+ Navigators & CACs
• 90+ Tribal Assisters
• 1700+ Certified Producers
• 11 Enrollment Centers

Nov. 1, 2020 – Jan. 15, 2021
Launch of Cascade Care

- Removing barriers to seeking care
- New Cascade Care plans provide more value
  - Cascade plans
  - Cascade Select plans
- Meaningful deductible decreases ($1000 less on average)
- More access to first dollar services and co-pays (including primary care visits, mental health services, and generic drugs)
2021 Carrier Participation on Exchange
Additional Areas of Legislative Activity

COVID Response
• Emergency rulemaking
• Federal activity/ongoing uncertainty
• Public health financing
• Reopening economy

Affordability
• Sponsorship program
• State subsidies
• Childcare workers

Legislative Reports
• Annual Strategic Plan Update (Sept. 30)
• State premium subsidy study (Nov. 15)
• Individual mandate study (Dec. 15)

Legislative Work Groups
• Universal Health Care Workgroup
• SBHC Work Group
2021 Legislative Priorities & Budget Request
Areas of Focus: Overview

• Reaching the Uninsured
• Advancing Health Equity
• Affordability & Access
• Improving Washington Healthplanfinder
Biennial Budget Request: Overview

• **Aligns Resources to Strategic Goals:** Directs resources to the highest needs and build capacity for the future

• **No General Fund State Increase:** Recognizes the state budget challenge, this budget requests no increase in General Fund State and includes a 15% reduction to GF-S.

• **No Increase to the Carrier Assessment:** The Exchange can sustain the requested expenditure authority through existing revenues without the need to increase the Carrier Assessment

• **Balances to available revenues:** The budget request balances to available revenues is each of the next four years

• **Leverages Federal Funding:** Takes advantage of federal matching funding to build responsive, sustainable, and modern systems to support consumers
Exchange Financing

- The Exchange is statutorily required to be self-sustaining.
- 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

- SFY2018: $59,043,000
- SFY2019: $65,069,000
- SFY2020: $57,967,000
- SFY2021: $63,172,000
- SFY2022: $7,250,000 + $58,360,000 = $65,610,000
- SFY2023: $7,214,000 + $58,246,000 = $65,460,000
- SFY2024: $4,538,000 + $58,360,000 = $62,898,000
- SFY2025: $4,538,000 + $58,246,000 = $62,784,000

Legend:
- **Current Funding**
- **Decision Packages**
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
  • Legislative mandate to submit bill language with state premium subsidy implementation plan
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

• The Exchange is an active participant in the HHS IT Coalition (DCYF, DOH, DSHS, HBE, HCA), which is exploring collaborative opportunities to leverage resources and improve the customer experience

• Budget:
  • Request to modularize *Healthplanfinder* to minimize dependencies on legacy systems, and benefit state programs that use, and want to further leverage, our platform
  • Request for security program resources in response to increased cyber-attacks
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.
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) will be available at: https://www.wahbexchange.org/about-the-exchange/what-is-the-exchange/legislation/.
Questions?

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Help spread the word: follow the Exchange on social media and share our content

- Twitter: @WAPlanFinder
- Facebook.com/WAHealthPlanFinder
- Instagram: @WAPlanFinder
Appendix
GOAL
Take care of Washingtonians by offering coverage to the uninsured, keeping current enrollees enrolled, and extending current enrollments.

- Opened a limited-time, 60-day from March 10 – May 8, 2020, special enrollment period for uninsured Washingtonians to enroll in an Exchange plan through Washington Healthplanfinder.

- Launched a state-wide public service announcement (PSA) campaign, COVID-19 health coverage FAQ webpage, and handouts that respond to questions regarding coverage options based on job and income reduction scenarios.

- Outreach actively reached out to best serve Washingtonians, including providing assistor network with resources, updated and translated materials, and partnering with outside organizations to inform customers of the special enrollment period.

- Stopped the termination of individuals with conditional eligibility who are enrolled with Qualified Health Plans.

- Worked closely with the Washington Department of Health, Office of the Insurance Commissioner, Department of Social and Health Services (DSHS), and Health Care Authority (HCA) to inform of various waiver efforts and emergency rulemaking to help customers.

- Collaborated with HCA and DSHS on income reporting guidance in response to the federal stimulus bill and encouraged individuals to report a loss of income or if they received unemployment compensation.

- Safely transitioned the Exchange staff and the majority of the Customer Support Center staff to remote work.
The Exchange runs *Washington Healthplanfinder*, which 1 in 4 Washingtonians use to...

1. Sign up for free or low-cost coverage through Washington Apple Health

OR

2. Purchase a qualified health plan & qualified dental plan
Access federal financial assistance to help make coverage more affordable

**HEALTH PLANS AVAILABLE ON WASHINGTON HEALTHPLANFINDER**

*Washington Healthplanfinder* is the powered by the *Washington Health Benefit Exchange.*
Where do I sign up?

- Official website: [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org) (beware of look-alike sites!)
- Mobile App: WAPlanfinder– Apple or Google App Store
When can I sign up for coverage through *Washington Healthplanfinder*?

- **Washington Apple Health** (Medicaid) is available year round

- **Qualified health plan & Qualified dental plan** coverage is available:
  1. During Fall “open-enrollment” period (Nov. 1-Jan 15, 2020 for 2021 Coverage)
  2. Outside of open enrollment if you experience a “**qualifying event**” (such as loss of employer coverage; change in household income; change in household size) – **typically have 60 days from qualifying event to sign up**
  3. During other designated special enrollment periods (SEPs) based on exceptional circumstances
What plans being offered on Exchange 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

• Standard plans are available to consumers in all counties

• Strong interest from carriers in Public Option
  • 5 carriers submitted public option plans; plans submitted in 19 counties

• 2021 Plan Certification packet and the 2021 Premium Scenario packet
<table>
<thead>
<tr>
<th>3 Different Types of Health Plans in the Exchange in 2021</th>
<th>Non-Standard Plans</th>
<th>Cascade Plans</th>
<th>Cascade Select Plans</th>
</tr>
</thead>
<tbody>
<tr>
<td>Eligible for federal tax subsidies; must meet federal actuarial value requirements for metal levels; must meet Office of Insurance Commissioner requirements, Qualified Health Plan criteria, and include Essential Health Benefits.</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Allows consumers to easily compare plans based on premium, network, quality, and customer service</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Uses a plan design with more services offered before the deductible and more services that have a co-pay for transparency</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Carriers required to offer to participate in the Exchange</td>
<td>✓</td>
<td></td>
<td>✓</td>
</tr>
<tr>
<td>Provider reimbursement caps at 160% of Medicare, and subject to a floor on reimbursement for primary care services &amp; rural hospitals</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Required to incorporate Bree Collaborative &amp; Health Technology Assessment program recommendations</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
<tr>
<td>Requires carriers to offer a bronze plan</td>
<td>✓</td>
<td>✓</td>
<td>✓</td>
</tr>
</tbody>
</table>
Enrollment assistance is available statewide!

- Virtual or in-person enrollment assistance is available at no cost
  - **Navigators** located in communities across the state are ready to assist with the enrollment process and provide support updating applications year-round.

- **Certified insurance brokers** are available to assist with enrollment and provide guidance on sorting through which plans may be best for you or your family.

- **11 Enrollment Centers** located throughout the state are staffed by brokers and navigators, ready to provide enrollment assistance and support.

To connect with an assister, visit [Wahealthplanfinder.org](http://Wahealthplanfinder.org) and click “Get Virtual Help.” From here, you can search for a navigator or broker in your community.
Navigator Organizations by County

**CHOICE Regional Health Network**
Phone: 1-360-539-7576
Email: navigator@crhn.org

**Public Health — Seattle & King County**
Phone: 1-800-756-5437
Email: CHAP@kingcounty.gov

**Better Health Together**
Phone: 1-509-381-5566
Phone: 1-509-444-8200
Email: vivian@BetterHealthTogether.org

**Confluence Health/ Wenatchee Valley Hospital**
Phone: 1-509-433-3383
Email: SM_CH_Lead_Org@ConfluenceHealth.org

**Tri-Cities Community Health**
Phone: 1-509-543-1952
Email: EnrollmentHBE@mytcch.org

**Peninsula Community Health Services**
Phone: 1-360-377-3776
Email: eligibility@pchsweb.org

**SeaMar Community Health Clinics**
Phone: 1-855-289-4503
Email: seamaripa@seamarchc.org

**Yakima Neighborhood Health Services**
Phone: 1-509-853-2377
Email: navigators@ynhs.org

Help is also available through the *Washington Healthplanfinder* Customer Support Center:
1-855-923-4633; TTY: 855-627-9604
Language assistance is provided at no cost
Exchange Board Equity Statement

*Equity* is a fundamental pillar to the society we seek to build. The process of advancing toward equity will be disruptive and demands vigilance, dismantling deeply entrenched systems of privilege and oppression. We must focus our efforts on people and places where needs are greatest, especially communities of color, *and go beyond* remedying a particular inequity to address all determinants of health.

Our goal is that all Washingtonians have full and equal access to opportunities, power and resources to achieve their full potential.