

# **State Premium Assistance Program**

# **Development of Procedural & Eligibility Requirements**

#### **Background**

The 2021 Washington State Legislature enacted <u>Engrossed Second Substitute Senate Bill 5377</u> which, among other provisions, directed the Exchange to establish a state premium assistance program for Washington residents. The Legislature included in <u>Engrossed Substitute Senate Bill 5092</u> (2021 Operating Budget), \$50 Million in annual state funding for the Exchange to implement the premium assistance program for plan year 2023, for individuals with income up to 250 percent of the federal poverty level.

#### **Premium Assistance Eligibility**

Individuals will be eligible for start premium assistance if they:

- o Are a Washington Resident
- o Earn up to 250% FPL
- o Enroll a Silver or Gold Cascade or Cascade Select Plan
- o Apply for and accept all APTC they are eligible for
- o Are ineligible for minimum essential coverage through Medicaid or Medicare
- o Meet other eligibility criteria as established by the Exchange

### **WAHBE Requirements:**

- Establish procedural requirements for eligibility, continued participation, and facilitating issuer payments
- Determine any eligibility criteria in addition to requirements in legislation
- Develop a process for appeals
- Prior to finalizing a premium assistance policy:
  - o Accept comment on draft assistance amounts, eligibility criteria, and procedural requirements
  - o No earlier than 20 days after publishing a draft policy, hold a public hearing

#### **Issuer Requirements:**

- Accept payments for enrollee premiums under the premium assistance program
- Clearly communicate premium assistance amounts to enrollees as part of the invoicing
- Accept and process enrollment and payment data transferred by WAHBE in a timely manner

## Premium Assistance Policy Development - Draft Timeline

