Requested Topics

- SAO Audit Overview & Exchange Response
- Open-Enrollment (OE4)
- 2017 Plan Filings
SAO Audit
SAO Findings

- Exchange costs are reasonable, several steps have been taken to contain costs
  - IT costs are in line with other state-based exchanges
  - Effective staff/salary structure has been implemented
  - Call center costs are favorable compared to other state-based exchanges, additional areas of improvement identified
- Moving to the Federal Exchange is not cost-effective
- The Exchange does not have a working reserve, a capital reserve or a long-term financial plan to manage its self-sustainability and IT investments
- The Exchange has not been fully reimbursed for the cost of the Medicaid services it provides
HBE Next Steps

- An updated cost allocation plan was transmitted to the Health Care Authority to submit to CMS
- The proposed allocation will allocate costs based on enrollment and will include costs for administrative activities
- The HBE is working with the Exchange Board to develop a biennial budget proposal that provides expenditure authority to:
  - Implement essential information technology improvements, including meeting infrastructure needs
  - Reflects improved cost allocation
  - Provides marketing resources to increase enrollment
- The HBE will work with the Legislature to develop a working capital reserve
Upcoming Open-Enrollment (OE4)

Nov. 1, 2016 – Jan. 31, 2017
Key Customer Outreach Objectives

- Improve and coordinate consumer messaging
- Implement Navigator training & provide community-based support
- Successful debut new storefront pilot program
- Engage Lead Orgs, partners and stakeholders in assessing consumer needs
Washington Healthplanfinder Website Refresh

- **New!** Updated design, streamlined consumer information
- Improved correspondences
- Additional health insurance literacy resources
Additional Washington Healthplanfinder Updates

- Family Dental
- “Shopping Cart” functionality
- Improved self-service options
- Improved carrier handoffs
Monthly Key Consumer Messages

Consumer Education/Health Insurance Literacy

Shopping Tips/Know your plan

Important dates

Coverage information
New Enrollment Storefront Pilot

- Full service, in-person enrollment assistance site
- Pop-up site or existing business location
- High visibility, high consumer traffic location
  - Two or three pilot sites, depending on cost

- Target locations
  - Tacoma
  - Everett
  - Vancouver
  - Spokane
  - Yakima

- Broker – Navigator partnership
- Consumer education component

Washington Healthplanfinder Enrollment Center
Targeted Navigator Outreach Initiatives

- Increase outreach for rural and underserved populations
  - Newspaper/radio
  - Providers
  - Large employers (migrant farm workers)

- Implement smaller, targeted outreach events
  - Target a specific population group and/or market segment
  - Collaborate with a popular local business in a neighborhood
  - Hold an event to raise awareness and drive enrollment
2017 Plan Filing
2017 Proposed Exchange Plan Filing Summary

- 9 issuers submitted QHPs
  - Had 11 issuers in 2016 – United Healthcare and Health Alliance NW not offering in 2017
  - One carrier filed for SHOP

- 98 proposed QHPs
  - 138 QHPs in 2016
  - No multi-state plans for 2017
2017 Proposed Dental Plan Summary

- First year for family dental coverage through Exchange
  - 6 carriers filed
  - 8 family plans filed from 3 carriers
  - 7 pediatric-only plans filed from 3 carriers
## Proposed 2017 Plan Rates

<table>
<thead>
<tr>
<th>Carrier</th>
<th>2015 Approved Rate</th>
<th>2016 Approved Rate</th>
<th>2017 Proposed Rate</th>
</tr>
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<tbody>
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<td>Molina Healthcare of WA</td>
<td>$277</td>
<td>$234</td>
<td>$256</td>
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<tr>
<td>Kaiser Foundation Health Plan of the NW*</td>
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<tr>
<td>BridgeSpan Health Company</td>
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<td>Community Health Plan of WA*</td>
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<tr>
<td>Regence BlueShield</td>
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</tbody>
</table>

Rates reflect the preliminary rate requested of the lowest-priced Silver plan for a 40 year old non-smoking King County resident in the individual Exchange.
*Indicates carrier that is not offering plans in King County; plan rates reflect lowest silver premium in other rating area.
Questions?