Washington Health Benefit Exchange

HCW Work Session

June 19, 2017

Ron Sims, Exchange Board Chair
Pam MacEwan, Exchange CEO
Board Chair Comments

- 1 in 4 residents use *Washington Healthplanfinder* to obtain health and dental coverage
- Two-thirds of the individual market enrollments are through *Washington Healthplanfinder*
- Bipartisan Exchange Board is very concerned about individual market stability
- Will be addressing topics of concern at this week’s Board retreat
- Committed to working with the Insurance Commissioner on solutions to present to Legislators
Themes of 2018 Exchange Health Plan Filings

- Filings reflect the uncertainty at the federal level – no decision on CSRs and enforcement of mandate
- Carriers reacting to the market and cost trend
- While carriers have filed, plans still in flux
- HMO models offered by traditional Medicaid MCOs are more dominant
- Exchange will likely have a greater portion of the individual insurance market
- Significantly fewer choices of carriers in many counties; several with one or no choices
Summary of 2018 Exchange Health Plan Filings

- Exchange Individual Market
  - 6 issuers filed plans
    - These issuers provide coverage for 93% of current QHP customers
    - Had 9 issuers in 2017
      - BridgeSpan, Regence Blue Shield and CHPW not offering Exchange plans in 2018
  - 39 proposed QHPs
    - 98 QHPs in 2017
  - Currently 2 bare counties for 2018: Grays Harbor and Klickitat
    - Grays Harbor (1480 enrollees; 79% subsidized)
    - Klickitat (624 enrollees; 81% subsidized)
  - 8 counties with one issuer
    - Chelan, Douglas, Ferry, Island, Pend Oreille, San Juan, Skagit, Skamania

- SHOP - No issuers offering plans for 2018
Coverage Area Changes Inside Exchange

- BridgeSpan/Regence and CHPW left the Exchange market
- Kaiser of WA and Kaiser NW made no changes
- Coordinated Care added 2 counties to its service area
  - Columbia and Kittitas Counties
- Three carriers reduced their service areas
  - Premera/LifeWise exited 4 counties and Molina exited 6 counties
Number of QHP Issuers by County

2018

2017
Coverage Area Changes Outside Exchange

- 11 counties with no carrier offerings off the Exchange
  - 9 of these have coverage on Exchange only
    - Clallam, Ferry, Jefferson, Lincoln, Pacific, Pend Oreille, Skamania, Stevens, Wahkiakum
  - 2 counties with no inside or outside Exchange issuer

- BridgeSpan/Regence withdrew from entire I-5 corridor
  - Remaining only in southeastern Washington, outside Exchange
Proposed Changes to Network Type in Exchange

- No issuers offering PPO plans in Exchange for 2018
  - In 2017, BridgeSpan/Regence and CHPW offered PPOs

- 3 issuers offering HMO plans
  - 20 plans

- 3 issuers offering EPO plans
  - 19 plans
# Proposed Individual QHP Submissions by Metal Level

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<th>Carrier</th>
<th>Gold</th>
<th>Silver</th>
<th>Bronze</th>
<th>Catastrophic</th>
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2018 Exchange QHPs - Metal Level Overview

6 QHP Issuers | 39 QHPs

Gold
80% AV
- 6 Issuers
- 8 Plans

Silver
70% AV
CSR available
- 6 Issuers
- 19 Plans

Bronze
60% AV
- 4 Issuers
- 10 Plans

Catastrophic
Only through the Exchange
Under age 30 or hardship
No tax credits
- 2 Issuers
- 2 Plans
2018 Proposed Dental Market Summary

▪ 6 Issuers
  ▪ Statewide coverage with generally same issuers, plans, and service area as 2017

▪ 6 Family Plans
  ▪ Delta Dental, Dental Health Services, Dentegra
  ▪ 3 Low
  ▪ 3 High

▪ 7 Pediatric-only Plans
  ▪ 4 Low
  ▪ 3 High

High= Plan Value of at least 85%
Low= Plan Value of at least 70%
Addressing 2018 Plan Issues

- Working with OIC on addressing bare counties
- Cost-sharing reduction (CSR) uncertainty continues
- Working with customers in discontinued plans to ensure seamless Exchange coverage
- Ongoing consumer communication in a changing federal environment
Market Stability in 2019 and Beyond

- Working with OIC on developing risk stabilization program with goals of: stabilizing market, sustain affordability, and provide access in rural areas

- Looking at options, such as reinsurance, high-risk pool, state as a purchaser, geographical rating areas, etc.

- Objective to encourage greater county participation

- Intention to pair with 1332 waiver (ACA waiver) to leverage federal funding for the program

- Targeting 2019 start date