



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

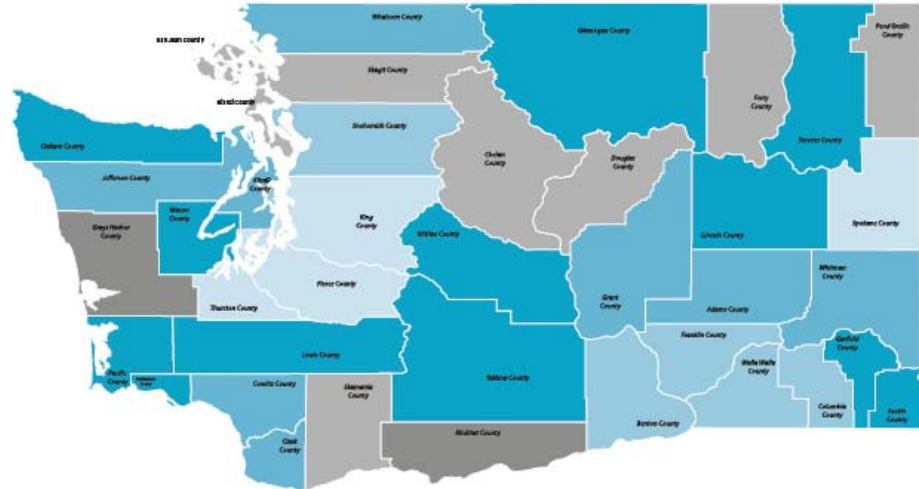
Coverage Area Changes Inside Exchange

- 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



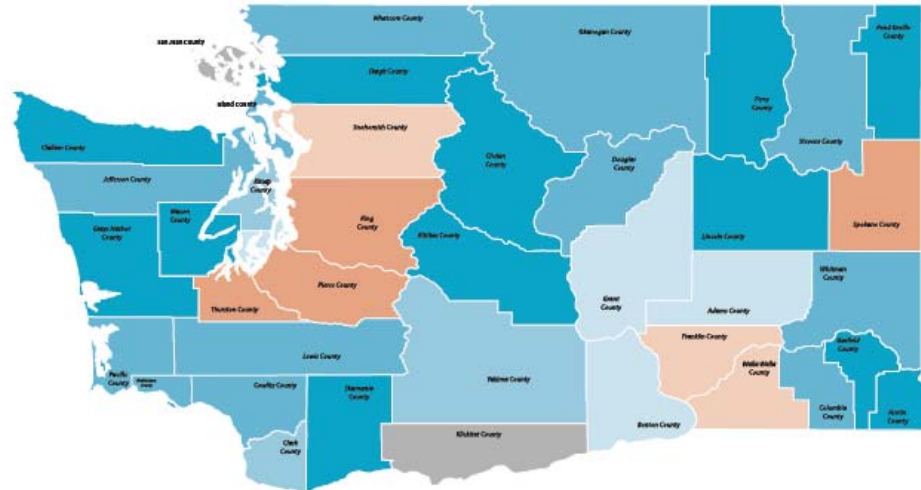
Number of QHP Issuers by County

2018



0 1 2 3 4 5

2017



1 2 3 4 5 6 7



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

Carrier	Gold	Silver	Bronze	Catastrophic
Coordinated Care	1	9	0	0
Kaiser NW	2	2	3	1
Kaiser of WA	1	3	3	1
Lifewise	1	2	1	0
Molina	1	1	0	0
Premera	2	2	3	0
Total	8	19	10	2



2018 Exchange QHPs - Metal Level Overview

6 QHP Issuers | 39 QHPs

Gold

80% AV

- 6 Issuers
- 8 Plans

Silver

70% AV

CSRs 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





washington
healthplanfinder

click. compare. covered.

