



## Understanding Washington’s Qualified Health Plan Population

Each year, *Washington Healthplanfinder* (HPF) conducts an open enrollment period that enables people to enroll in health plans offered on the Exchange. During this time, individuals (and families) can either sign up for initial Qualified Health Plan coverage (QHP) or renew their existing coverage, for the next calendar year.

Between Oct. 1, 2013 and Oct. 31, 2015, the Exchange has seen about 275,000 (201,000 families), total unduplicated count of customers who obtained a QHP coverage through HPF. These consumers are referred to as enrollees, individuals who have made at least one payment during the coverage year.

QHP enrollees, based on the modified adjusted gross income of the household, can receive two types of federal financial assistance: 1) Premium subsidies in the form of health insurance premium tax credit (HIPTC) which can be claimed upfront to lower premium cost or later at the time of filing their taxes and 2) Cost-Sharing Reductions (CSRs) which lowers maximum-out-of-pocket costs. Consumers can get Cost Sharing Reductions (CSRs) if their household income falls below 250% FPL and they select a Silver health plan through HPF. Members of federally recognized tribes or Alaska Native Claims Settlement Act (ANCSA) Corporation shareholders may qualify for additional CSRs.

Between Oct. 1, 2013 and Oct. 31, 2015, 79% (217,000) of the QHP enrollees received HIPTC and 45% (123,000) received CSRs. Table 1 shows how many QHP enrollees received federal subsidies in 2014 and 2015.

Table 1: Number of QHP enrollees by financial assistance by year

Enrollment Year	QHP Enrollees*	QHP Enrollees without HIPTC	QHP enrollees with HIPTC	QHP enrollees who received CSR**
2014	182,000	35,000	147,000	74,000
2015	199,000	41,000	158,000	86,000

\*some of QHP enrollees were enrolled in both 2014 and 2015, so the sum of QHP enrollees is higher than the unduplicated count

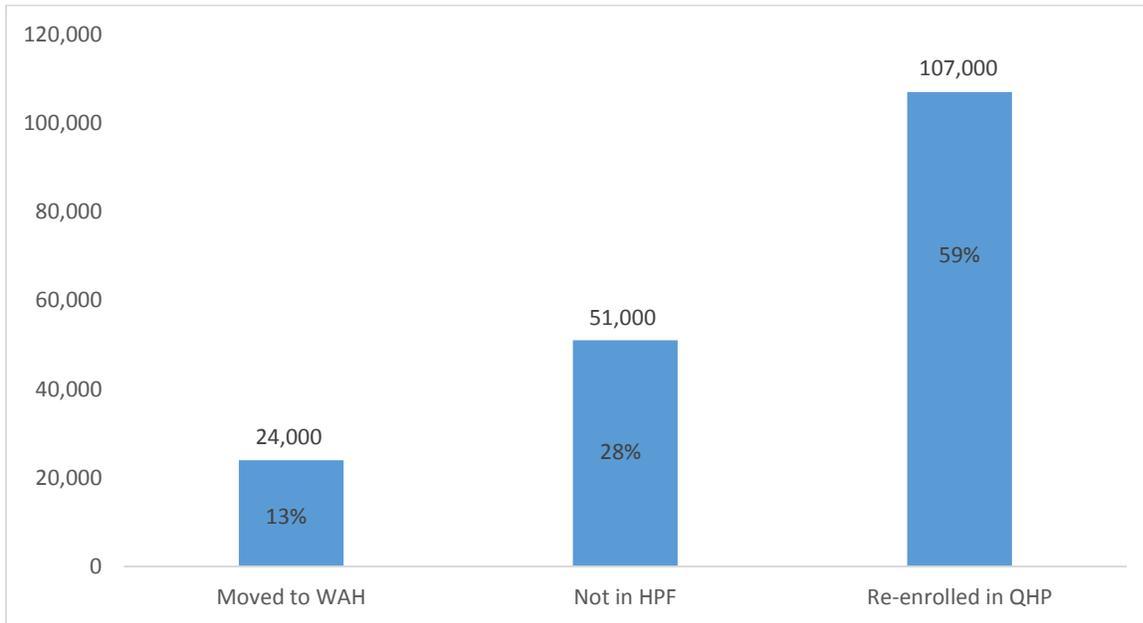
\*\*QHP enrollees who received CSRs can also receive HIPTC

### Movement of 2014 QHP enrollees

A total of 182,000 Washington residents enrolled in a QHP in 2014. Of these, 59% re-enrolled in 2015. Due to change in income, household composition, age or other reasons, 13% enrollees moved to

Washington Apple Health (WAH), which is a Washington Medicaid program. About 28% of 2014 QHP enrollees didn't obtain health coverage through HPF in 2015.

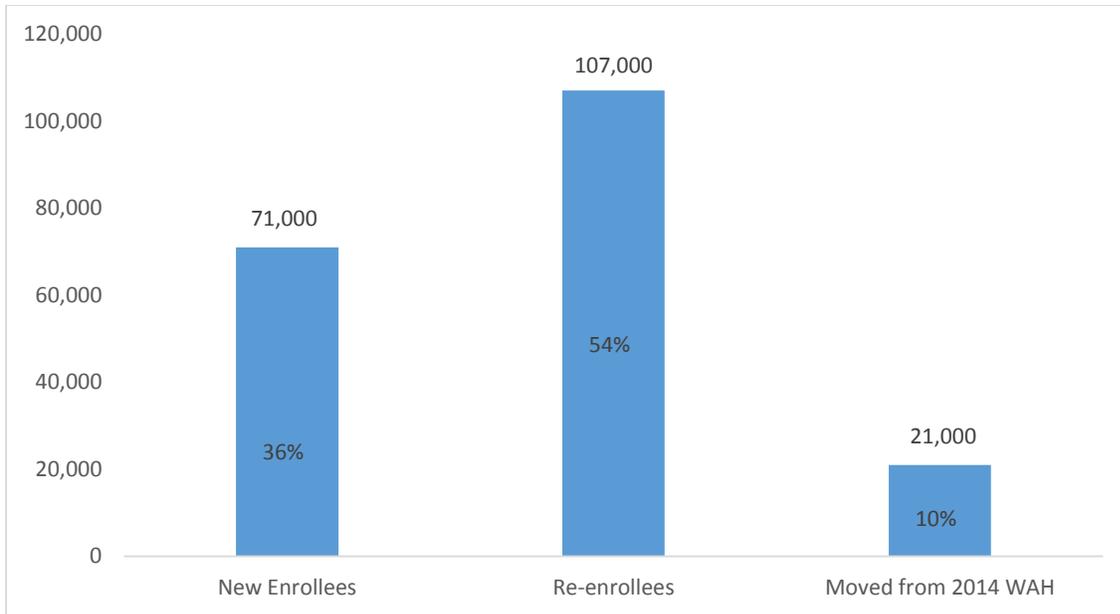
Graph 1: Movement of 2014 QHP Enrollees in 2015



### 2015 QHP Enrollees

The total QHP enrollee count rose from 182,000 to 199,000 from 2015 to 2014. Of the total 2015 enrollees (199,000), 54% were re-enrollees, which means they had QHP coverage at some point in 2014 and also selected a QHP in 2015. About 10% of 2015 QHP enrollees came from 2014 WAH. So in total, 64% of 2015 QHP enrollees were already in HPF and the remaining 36% of the 2015 enrollees were new to HPF.

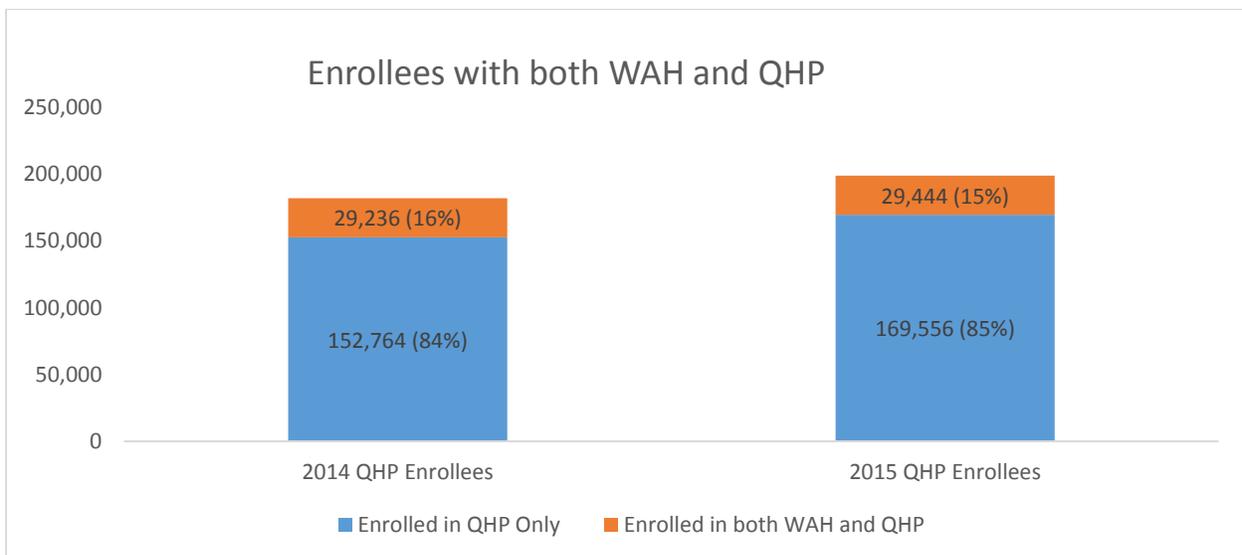
Graph 2: Origin of 2015 QHP Enrollees



### Movement between QHP and Washington Apple Health

Some customers, due to income change or household composition changes throughout the year, can move between QHP and WAH. About 16% of the QHP enrollees were also enrolled in WAH at some point in 2014. Similarly, of the 2015 QHP enrollees, 15% were enrolled in WAH at some point in the year. Graph 3 shows enrollees who moved between QHP and WAH within each year over the ‘QHP only’ enrollees. The number of enrollees moved between QHP and WAH was consistent between the two years.

Graph 3 Movement of Enrollees between QHP and WAH within each year



## **Discussion**

The Exchange, with the help of brokers, Navigators and community partners was successful in reaching 71,000 new consumers and retaining 128,000 of its 2014 customers, in 2015. There were about 28% of the 2014 QHP enrollees who didn't seek coverage in 2015. Subsequent consumer surveys published on WAHBE consumers show variety of reasons for the discontinuity of coverage from one year to the other. Reasons for not continuing coverage included, but were not limited to obtaining coverage through an employer; moving out of state; qualifying Medicare or other reasons related to cost.

To improve retention in 2016, the Exchange focused on improving auto-renew process and over the past two years spent substantial time and effort on Healthplanfinder services, so that Washingtonians can find a health insurance coverage that best meets their needs and budget.