HEALTH COVERAGE ENROLLMENT REPORT

MARCH 2016
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The 2016 Washington Health Benefit Exchange Enrollment Report in an excel spreadsheet with additional data is also available online at: http://www.wahbexchange.org/about-the-exchange/exchange-reports-data/enrollment-reports-data/

Qualified Health Plans (QHP) data, May 2016;
Author: WAHBE/Seema Gupta, Data Source: Washington Healthplanfinder as of May 16, 2016

Author: HCA/BIS/Thuy Ha; Data Source: ProviderOne ODS Data Warehouse as of April 21, 2016
* Washington Apple Health is comprised of Medicaid MAGI (1,476,573) and CHIP (45,769) enrollees.

**QHP - Non-Subsidized**: Includes individuals who selected a qualified health plan that either did not qualify for a tax credit or did not apply for financial help. Non-Subsidized also includes individuals who did not select tax credits.

**QHP - Subsidized**: Includes individuals who have selected a qualified health plan (QHP) and eligible for a tax credit to lower their monthly premiums. Subsidized: exclude people who selected zero APTC.

**Subsidized/Non-Subsidized by Month**

<table>
<thead>
<tr>
<th>Month</th>
<th>Non-Subsidized</th>
<th>Subsidized</th>
<th>Total</th>
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<td>145,871</td>
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<td>145,871</td>
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<tr>
<td>1/1/16</td>
<td>147,637</td>
<td></td>
<td>147,637</td>
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<tr>
<td>2/1/16</td>
<td>160,914</td>
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<td>160,914</td>
</tr>
<tr>
<td>3/1/16</td>
<td>169,182</td>
<td></td>
<td>169,182</td>
</tr>
</tbody>
</table>

**Total Enrollees**

**March Enrollees**

- QHPs Total: 169,182 (10%)
- WA Apple Health Total: 1,522,342 (90%)

**March QHP Enrollees**

- Non-Subsidized Total: 51,746 (31%)
- Subsidized Total: 117,436 (69%)
Distribution of QHP Enrollees

By Metal Level

- **Silver** Total: 95,199 (56%)
- **Bronze** Total: 58,610 (35%)
- **Gold** Total: 13,932 (8%)
- **Catastrophic** Total: 1,441 (1%)

By Percent of Federal Poverty Level (FPL)

- **<100%** Total: 6,265 (4%)
- **100%-138%** Total: 3,157 (2%)
- **139%-150%** Total: 12,816 (8%)
- **151%-200%** Total: 45,445 (27%)
- **201%-250%** Total: 29,547 (17%)
- **251%-300%** Total: 19,316 (11%)
- **301%-400%** Total: 22,791 (13%)
- **401%-500%** Total: 16,184 (10%)
- **>400%** Total: 13,661 (8%)
- **No APTC** Total: 1,441 (1%)

Note: Distribution is of March 2016 QHP Enrollees.

- **Bronze Plans** cover 60% of the cost of essential health benefits, while the patient pays 40%.
- **Silver Plans** cover 70%, while the patient pays 30%.
- **Gold Plans** cover 80%, while the patient pays 20%.
- **Catastrophic Plans** are type of health care plan only available through Washington Healthplanfinder for certain populations, such as individuals under age 30. This type of plan generally offers the least coverage. Tax credits and cost sharing reductions cannot be used to purchase a catastrophic plan.

Enrollees by FPL/Metal Level

<table>
<thead>
<tr>
<th>Total</th>
<th>Gold</th>
<th>Silver</th>
<th>Bronze</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td></td>
</tr>
<tr>
<td>&lt;100%</td>
<td>6,265</td>
<td>216</td>
<td>5,167</td>
</tr>
<tr>
<td>100%-138%</td>
<td>3,157</td>
<td>57</td>
<td>2,690</td>
</tr>
<tr>
<td>139%-150%</td>
<td>12,816</td>
<td>220</td>
<td>10,793</td>
</tr>
<tr>
<td>151%-200%</td>
<td>45,445</td>
<td>1,213</td>
<td>35,072</td>
</tr>
<tr>
<td>201%-250%</td>
<td>29,547</td>
<td>2,288</td>
<td>16,758</td>
</tr>
<tr>
<td>251%-300%</td>
<td>19,316</td>
<td>1,862</td>
<td>7,059</td>
</tr>
<tr>
<td>301%-400%</td>
<td>22,791</td>
<td>2,448</td>
<td>7,768</td>
</tr>
<tr>
<td>&gt;400%</td>
<td>16,184</td>
<td>2,613</td>
<td>5,465</td>
</tr>
<tr>
<td>No APTC*</td>
<td>13,661</td>
<td>3,075</td>
<td>4,427</td>
</tr>
</tbody>
</table>

*Chose not to apply for tax credit.

Chart does not include Catastrophic, which totals 1,441.
Renewals

QHP Renewals

Dec. 2015
QHP Enrollees:
Total: 145,852

Renewals:
Total: 117,267 (80%)

Did not renew:
Total: 28,585 (20%)

Note: 2016 effectuated coverage started before May 2016.

Renewals by FPL

<table>
<thead>
<tr>
<th>Category</th>
<th>2016</th>
<th>2015</th>
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<tr>
<td>&lt;100%</td>
<td>1,303</td>
<td>1,467</td>
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<tr>
<td>100%-138%</td>
<td>221,47</td>
<td>231,80</td>
</tr>
<tr>
<td>139%-150%</td>
<td>1,287</td>
<td>1,699</td>
</tr>
<tr>
<td>151%-200%</td>
<td>12,401</td>
<td>13,596</td>
</tr>
<tr>
<td>201%-250%</td>
<td>21,811</td>
<td>21,960</td>
</tr>
<tr>
<td>251%-300%</td>
<td>14,529</td>
<td>13,564</td>
</tr>
<tr>
<td>301%-400%</td>
<td>10,596</td>
<td>17,155</td>
</tr>
<tr>
<td>&gt;400%</td>
<td>3,684</td>
<td>7,227</td>
</tr>
<tr>
<td>No APTC</td>
<td>11,465</td>
<td>18,804</td>
</tr>
</tbody>
</table>

Movement of Renewals by Metal Levels

Bronze

2015 Enrollee: 42,243
Remained With Metal Total: 36,891 (87%)
2016 Renewals Total: 43,603

Silver

2015 Enrollee: 64,586
Remained With Metal Total: 57,182 (89%)
2016 Renewals Total: 64,117

GOLD

2015 Enrollee: 9,313
Remained With Metal Total: 7,060 (76%)
2016 Renewals Total: 8,915

Renewal Movement by Carrier

<table>
<thead>
<tr>
<th>Carrier</th>
<th>2015 Enrollees</th>
<th>Continued coverage with carrier (retention rate %)</th>
<th>2016 Renewals (Growth%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premera</td>
<td>27,905 (4%)</td>
<td>(81%)</td>
<td>Total: 27,905 (4%)</td>
</tr>
<tr>
<td>Coordinated Care</td>
<td>22,530 (0%)</td>
<td>(86%)</td>
<td>Total: 22,530 (0%)</td>
</tr>
<tr>
<td>Premera MSP</td>
<td>20,081 (22%)</td>
<td>(93%)</td>
<td>Total: 20,081 (22%)</td>
</tr>
<tr>
<td>Group Health</td>
<td>15,043 (-24%)</td>
<td>(96%)</td>
<td>Total: 15,043 (-24%)</td>
</tr>
<tr>
<td>LifeWise</td>
<td>10,461 (218%)</td>
<td>(93%)</td>
<td>Total: 10,461 (218%)</td>
</tr>
<tr>
<td>BridgeSpan</td>
<td>10,291 (-9%)</td>
<td>(55%)</td>
<td>Total: 10,291 (-9%)</td>
</tr>
<tr>
<td>Molina</td>
<td>5,183 (-37%)</td>
<td>(93%)</td>
<td>Total: 5,183 (-37%)</td>
</tr>
<tr>
<td>Kaiser NW</td>
<td>33,949 (70%)</td>
<td>(99%)</td>
<td>Total: 33,949 (70%)</td>
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<tr>
<td>CHPW</td>
<td>51 (-94%)</td>
<td>(5%)</td>
<td>Total: 51 (-94%)</td>
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</table>
**Disenrollment**

**2015 Disenrollment**

- **Total:** 42,467
  - **Voluntary**
    - Total: 19,031 (45%)
  - **Non-Payment**
    - Total: 23,436 (55%)

**Disenrollment by Metal Level**

- **Total:** 42,467
  - **Gold**
    - Total: 3,310 (7%)
  - **Catastrophic**
    - Total: 491 (1%)
  - **Platinum**
    - Total: 250 (1%)
  - **Bronze**
    - Total: 17,059 (40%)
  - **Silver**
    - Total: 21,537 (51%)

**Disenrollment by FPL/Metal Level**

Notes: Includes 2015 enrollees whose coverage ended before Dec. 2015. Excludes enrollees who moved to Medicaid (7,489) or reported other changes impacting their eligibility.

*Chose not to apply for tax credit.*

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[Graph and data as presented in the document]
Enrollees by County

QHP by County

Washington Apple Health by County

Top 10

KING.................................57,340
SNOHOMISH......................17,017
PIERCE............................15,014
CLARK...............................11,313
SPOKANE.........................11,197
WHATCOM.......................7,307
THURSTON.......................5,374
KITSAP..........................5,328
YAKIMA.........................3,719
SKAGIT.........................3,282

Washington Apple Health enrollees consist of Medicaid MAGI (1,476,573) and CHIP (45,769). A total of 709 Washington Apple Health enrollees listed "Other" under county, while 266 enrollees listed "Border" under county.
QHP Enrollee Data

**Age**

- **Total**: 169,182 primary-language
- **<18**: 8,252
- **Infant <1**: 356 (4%)
- **Toddler 1-5**: 2,022 (24%)
- **School Age 6-12**: 2,934 (36%)
- **Adolescent 13-18**: 2,940 (36%)
- **>65+**: 2,311 (1%)
- **55-64**: 55,930 (33%)
- **45-54**: 34,611 (20%)
- **35-44**: 28,108 (17%)
- **26-34**: 28,184 (17%)
- **18-25**: 12,342 (7%)
- **<18**: 7,696 (5%)

**Race/Ethnicity**

- **Total**: 169,182 primary-language
- **White**: 97,787 (58%)
- **Not Provided**: 41,302 (24%)
- **Asian**: 17,180 (10%)
- **African American**: 3,141 (2%)
- **Other**: 5,300 (3%)
- **Pacific Islander**: 3,070 (2%)
- **American Indian**: 1,124 (1%)
- **Alaska Native**: 125 (0.1%)
- **Hawaiian**: 153 (0.1%)

*9,741 marked “Hispanic” with their ethnicity, while 110,537 did not declare.

**Gender**

- **Total**: 169,182 primary-language
- **Female**: 91,968 (54%)
- **Male**: 77,214 (46%)

**Language**

- **Total**: 169,182 primary-language
- **English**: 161,687 (95%)
- **Spanish**: 2,929 (2%)
- **Chinese**: 1,516 (1%)
- **Other**: 2,050 (1%)

**U.S. Citizenship**

- **Total**: 169,182 primary-language
- **Citizen**: 147,345 (87%)
- **Lawfully Present**: 21,837 (13%)

Note: Additional FPL data available online.
**WA Apple Health Data**

**Age**

- <18: Total 739,220 (49%)
- 18-25: Total 196,237 (13%)
- 26-34: Total 221,287 (14%)
- >65+: Total 307
- 35-44: Total 151,960 (10%)
- 55-64: Total 90,356 (6%)

- Under 19: Total 307

**Race/Ethnicity**

- Not Provided: Total 1,656
- Alaska Native: Total 3,841
- American Indian: Total 45,137 (3%)
- Asian: Total 70,280 (5%)
- African American: Total 114,889 (8%)
- Other: Total 234,145 (15%)
- Pacific Islander: Total 41,188 (3%)
- White: Total 865,351 (57%)

*332,980 marked “Hispanic” with their ethnicity, while 266,534 did not declare.*

**Medicaid Plan Selection**

- Coordinated Care: Total 17,524 (9%)
- Amerigroup Washington Inc: Total 19,576 (10%)
- United HealthCare: Total 37,439 (19%)
- CHPW: Total 36,975 (19%)
- Molina: Total 85,885 (43%)

**Washington Apple Health Enrollees by FPL**

<table>
<thead>
<tr>
<th>FPL</th>
<th>CHIP</th>
<th>MAGI</th>
<th>Total</th>
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<td>&lt;100%</td>
<td>4,501</td>
<td>1,104,813</td>
<td>1,109,314</td>
</tr>
<tr>
<td>100-138%</td>
<td>692</td>
<td>244,910</td>
<td>245,602</td>
</tr>
<tr>
<td>139-150%</td>
<td>154</td>
<td>29,253</td>
<td>29,407</td>
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<tr>
<td>151-200%</td>
<td>285</td>
<td>78,893</td>
<td>79,178</td>
</tr>
<tr>
<td>201-250%</td>
<td>21,429</td>
<td>15,010</td>
<td>36,439</td>
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<tr>
<td>251-300%</td>
<td>15,482</td>
<td>2,097</td>
<td>17,579</td>
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<tr>
<td>301-400%</td>
<td>2,985</td>
<td>1,100</td>
<td>4,085</td>
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<tr>
<td>&gt;400%</td>
<td>241</td>
<td>497</td>
<td>738</td>
</tr>
<tr>
<td>Total</td>
<td>45,769</td>
<td>1,476,573</td>
<td>1,522,342</td>
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</tbody>
</table>

Note: Numbers are cumulative as of March 2016.
March 2016 QHP Enrollees by Carriers

- Regence Blue Shield: 2,022 (1%)
- Premera MSP: 16,958 (10%)
- Premera: 37,104 (22%)
- CHPW: 22,544 (13%)
- Molina: 13,173 (8%)
- LifeWise: 60 (0.03%)
- BridgeSpan: 5,690 (3%)
- Coordinated Care: 32,535 (19%)
- United HealthCare: 2,978 (2%)
- Health Alliance NW: 9
- Group Health: 29,272 (17%)
- Kaiser Northwest: 6,822 (4%)
- Total: 169,182

SEP (Special Enrollment Period)

There are special circumstances that trigger a special enrollment period for an individual or family outside of open enrollment. These exceptions include, but are not limited to, change in income; marriage status, death, birth or adoption; loss of health coverage; and change of residence. Washington Apple Health, Native Americans, Alaskan Americans and SHOP employees can enroll any time of the year.

March 2016 SEP:

- Birth: 516 (4%)
- Income Change: 389 (3%)
- Other: 1,071 (8%)
- Loss of Health Coverage: 10,545 (82%)
- Change of Residence: 414 (3%)
- Total: 12,935

Churn

QHP - WA APPLE HEALTH

April 1, 2015 - March 1, 2016
Avg. Monthly Churn Percentage: 1.03%
Avg. Monthly Churn Total: 1,571
Highest Month Churn Percentage: Dec. 1, 2015 - 3.13%
Highest Month Churn Total: Dec. 1, 2015 - 4,698

QHP – Medicaid: Enrollees who were enrolled in a QHP in a given month and the next month they are enrolled in Medicaid. Percentage is calculated by dividing the total number of enrollees who moved to Medicaid by the total number of QHP enrollees the previous month.

WA APPLE HEALTH - QHP

April 1, 2015 - March 1, 2016
Avg. Monthly Churn Percentage: 0.09%
Avg. Monthly Churn Total: 1,333
Highest Month Churn Percentage: Jan. 1, 2016 - 0.27%
Highest Month Churn Total: Jan. 1, 2016 - 4,049

Medicaid – QHP: Enrollees who were enrolled in Medicaid in a given month and the next month they are enrolled in QHP. Percentage is calculated by dividing the total number of enrollees who moved to QHP by the total number of Medicaid enrollees the previous month.
Additional Data

**Assisted Enrollees**

<table>
<thead>
<tr>
<th>Assisted QHP Enrollees</th>
<th>Assisted WA Apple Health Enrollees</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Broker</strong></td>
<td><strong>Broker</strong></td>
</tr>
<tr>
<td>Total: 31,963 (16%)</td>
<td>Total: 29,851</td>
</tr>
<tr>
<td><strong>Navigator</strong></td>
<td><strong>Navigator</strong></td>
</tr>
<tr>
<td>Total: 16,783 (8%)</td>
<td>Total: 275,171</td>
</tr>
</tbody>
</table>

**Families**

In the month of March 2016

- **Families Enrolled**
  - Total: 123,508
- **Mixed Families**
  - Total: 22,870 (19%)

**Premiums and Financial Assistance - March 2016**

- **Total QHP premiums**
  - Total: $63,867,768
- **APTC Total**
  - Total: $28,071,752

**Average monthly premium per person**

- **Without FA**
  - Total: $377.49/month
- **With FA**
  - Total: $211.57/month

**Cost-sharing reductions (CSR)**

- **CSR for March 2016**
  - Total: $5,386,564
- **Enrollees receiving CSR**
  - Total: 70,098

*Only eligible with Silver plan enrollment
FA - Financial Assistance
APTC - Advanced Premium Tax Credits
SHOP Enrollment

Enrollments

Employers
Total: 174

Employees
Total: 606

Dependents
Total: 164

Employer by County

Employer by Metal Level

TOTAL: 174

Bronze
Total: 20 (11%)

Silver
Total: 76 (44%)

Gold
Total: 78 (45%)

Employees and Dependents by Metal Level

Total 164 606 770
Gold 94 301 395
Silver 68 257 325
Bronze 2 48 50

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