



Washington Health Benefit Exchange

2018 Plan Certification

Exchange Board Meeting

September 25, 2017

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2018 Plan Themes

- All counties have 2018 QHP options
- Premiums increasing because of cost trend and federal uncertainty, particularly enforcement of individual mandate
- Deductibles rising
- No PPO plans for 2018 plans; market divided evenly between EPO and HMO plans
- 15 plans cover primary care visits before deductible has been met



Overview of 2018 QHP Submissions

- 41 individual QHPs approved for 2018
 - 38 renewals, 3 new QHPs
- 7 issuers offering 2018 QHPs
- 9 counties have one issuer
 - Chelan, Douglas, Ferry, Grays Harbor, Island, Pend Oreille, San Juan, Skagit, Skamania



2018 QHPs by Metal Level

- Almost half (46%) of QHPs are silver plans
 - 22% are gold, 27% are bronze
- 2 carriers not offering bronze plans in 2018
- 7 counties with no bronze offerings for 2018
 - Chelan, Douglas, Ferry, Lincoln, Pend Oreille, Skamania, Stevens
- 2 carriers offering catastrophic plans



Approved Deductibles for 2018 in the Exchange

	Gold	
	2017	2018
Deductible Range	\$0 - \$1,540	\$0 - \$3,800
Median Deductible	\$1,200	\$1,250

	Silver	
	2017	2018
Deductible Range	\$0 - \$7,150	\$1,750 - \$7,150
Median Deductible	\$3,000	\$4,500

	Bronze	
	2017	2018
Deductible Range	\$5,000 - \$7,150	\$5,000 - \$7,150
Median Deductible	\$6,000	\$6,350



Accounting for Potential Loss of CSR Funding During PY 2018

- OIC has approved two sets of rates for each 2018 QHP – one set assuming CSR payments are funded and a second set to account for potential termination of CSR payments to issuers
- Secondary rates load the cost of CSR payments onto premiums of silver plans offered inside the Exchange
- Rates for gold, bronze, and catastrophic plans are not affected



Implications of Loss of CSR Funding in 2018

- OIC has indicated that the second set of rates will go into effect with the termination of CSR payments to issuers
- Will significantly increase premiums for unsubsidized enrollees in silver plans
- Tax credits will increase as premiums increase for subsidized enrollees
- Impact on subsidized population will vary because subsidies are based on individuals' income, not premiums



Approved 2018 Silver Plan Rates

Carrier	2017 Approved Rate	2018 Approved Rate (CSRs Funded CSRs Unfunded)	Percent Increase Of 2018 Rate over 2017 Rate (CSRs Funded CSRs Unfunded)
BridgeSpan*	\$327	\$387 \$492	18% 50%
Coordinated Care Corp.	\$230	\$299 \$328	30% 42%
Kaiser Foundation Health Plan of WA	\$276	\$328 \$404	19% 47%
Kaiser Foundation Health Plan of the NW*	\$324	\$369 \$435	14% 34%
LifeWise Health Plan of WA*	\$333	\$395 \$451	19% 36%
Molina Healthcare of WA	\$253	\$345 \$385	37% 52%
Premera Blue Cross	\$406	\$481 \$529	18% 30%

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.



Approved 2018 Silver Plan Rates

Carrier	2018 Approved Rate – CSRs Continue to be Funded	2018 Approved Rate – Federal CSR Funding Ceases	Percent Increase – 2018 CSR Rate to 2018 No CSRs Rate
BridgeSpan*	\$387	\$492	27%
Coordinated Care Corp.	\$299	\$328	10%
Kaiser Foundation Health Plan of WA	\$328	\$404	23%
Kaiser Foundation Health Plan of the NW*	\$369	\$435	18%
LifeWise Health Plan of WA*	\$395	\$451	14%
Molina Healthcare of WA	\$345	\$385	12%
Premera Blue Cross	\$481	\$529	10%

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.

Next Steps for Plan Certification and Open Enrollment

- Exchange Board certifying OIC-approved plans and rates today
- OIC has approved use of lower set of rates for open enrollment
 - Preparing for shift, if OIC approves use of second set of rates (due to federal action)
- Consumers receive renewal letters by November 1
- Outreach to customers to encourage them to shop, compare, get in person help if needed



Contingency Planning for Loss of CSR Funding

- Exchange is developing operational plans to adjust rates, if necessary
- Exchange would recalculate tax credits for all subsidized consumers
- All consumers would receive a communication
- Exchange would work closely with Navigators and brokers to provide support and clarification
- Exchange is considering offering a special enrollment period



Cross-Mapping

- Exchange will re-enroll consumers into their current plan if it is being renewed
 - ~150,000 enrollees
- OIC develops methodology for cross-mapping across carriers
 - ~30,000 QHP enrollees' carrier not offering in their county next year
 - OIC draft cross-mapping plan prioritizes keeping consumers enrolled in the same metal level plan with the same network type (PPO, EPO, HMO, etc.)
 - If multiple plans available, maps to lowest cost plan



Dental Offerings for 2018

- 6 QDPs approved for 2018
- Statewide coverage
- 2 Family Plans
 - Delta Dental, Dentegra
 - 1 Low/1 High
- 4 Pediatric-only Plans
 - Delta Dental, Kaiser NW, LifeWise, Premera
 - 2 Low/2 High

High= Actuarial Value of at least 85%

Low= Actuarial Value of at least 70%



Renewal Timeline

- Board certifies plans today
- Renewing consumers will receive a letter by Nov. 1 about their 2018 health and dental coverage options
 - May have the same, similar, or pre-selected plan option for 2018
 - Outreach to consumers to encourage them to shop, compare, get help in person if needed
- Open enrollment begins Nov. 1





washington
healthplanfinder

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Appendix



Percent Increase to Lowest Priced Plan Offering by Metal Level*

	Average Percent Increase Across All Counties	Range of Percent Increase Across All Counties
Gold	25%	4% – 49%
Silver*	24%	-5% – 51%
Bronze	32%	14% – 60%
Lowest cost plan**	40%	16% – 62%

*Uses silver rates based on continued CSR funding

**Silver is lowest cost plan in 21 counties; bronze is lowest cost plan in 18 counties



Coverage Area Changes Inside Exchange

- Kaiser of WA and Kaiser NW made no changes
- Coordinated Care added 2 counties to its service area
 - Columbia and Kittitas Counties
- County exits
 - Premera/LifeWise exited 3 counties
 - Molina exited 6 counties but added Klickitat
 - Regence and CHPW exited Exchange coverage
 - BridgeSpan exited 12 counties and offering in Klickitat only

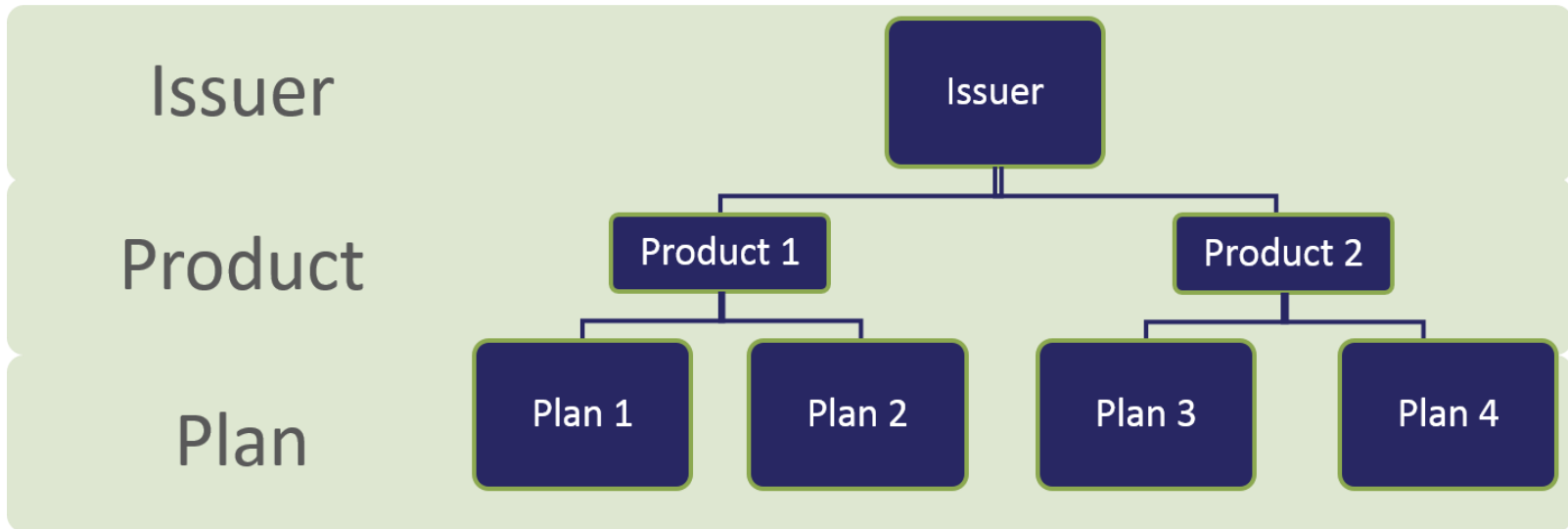


Approved Individual QHPs

Carrier	Gold	Silver	Bronze	Catastrophic
Coordinated Care	1	9	0	0
BridgeSpan	1	1	1	0
Kaiser NW	2	2	3	1
Kaiser of WA	1	2	3	1
Lifewise	1	2	1	0
Molina	1	1	0	0
Premera	2	2	3	0
Total	9	19	11	2



Terminology



- *The Board certifies **plans***
- ***Products** are a suite of plans*
- *Consumers know **issuers** and **plans***



OIC QHP and QDP* Approval Criteria

Issuer

1. Be licensed and good standing *
2. Comply with market rules (e.g., offer at gold and silver level)
3. Comply with non-discrimination rules*

Product

4. Meet network adequacy requirements*
5. Use the national standard enrollment form
6. Use hospital patient safety contracts
7. If offered, integrate Direct Primary Care Medical Home into QHP

Plan

8. Comply with essential health benefits*, limits on cost sharing*, metal levels
9. Comply with service area standards for a QHP (e.g., county, zip code) and submit rates for a plan year*



WAHBE QHP and QDP* Certification Criteria

Issuer

1. Pay assessed user fees*
2. Comply with risk adjustment program (monitored by OIC)
3. Achieve accreditation with a national organization

Product

4. Meet marketing requirements*
5. Provide a health care provider directory*
6. Implement a quality improvement strategy (applies beginning in open enrollment for 2017 plan year)
7. Submit health plan data*
8. Participate in quality measures (applies beginning in open enrollment for 2017 plan year)

Plan

9. Submit and post justifications for premium increases
10. Submit health plan benefits, cost-sharing, and premium rates data to display on web pages for consumer shopping*

