HEALTH COVERAGE ENROLLMENT REPORT

Open Enrollment 4

Information as of September 2017
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This Enrollment Report in an excel spreadsheet with additional data is also available online at: https://www.wahbexchange.org/about-the-exchange/reports-data/

Qualified Health Plans (QHP) data;
Author: WAHBE/Thuy Ha, Data Source: Washington Healthplanfinder as of September 28, 2017

Washington Apple Health - Medicaid MAGI/CHIP population: MAGI/CHIP Population Characteristics;
Data Source: ProviderOne ODS Data Warehouse as of September 28, 2017
Total Enrollees

September Enrollees

- **QHPs** Total: 177,166 (9%)
  - **WA Apple Health** Total: 1,520,845 (91%)

- **Non-Subsidized** Total: 69,268 (39%)
  - **Subsidized** Total: 107,898 (61%)

*Washington Apple Health data is through Aug. 2017 and is comprised of Medicaid MAGI (1,466,633) and CHIP (54,212) 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 and are eligible for a tax credit to lower their monthly premiums. Subsidized: excludes people who selected zero APTC.

Subsidized/Non-Subsidized by Month
Distribution of QHP Enrollees

By Metal Level

- **Silver**
  - Total: 109,506 (62%)

- **Bronze**
  - Total: 52,588 (30%)

- **Gold**
  - Total: 13,723 (8%)

- **Catastrophic**
  - Total: 1,349 (1%)

**Total**: 177,166

Note: Distribution is of September 2017 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.

By Percent of Federal Poverty Level (FPL)

- **<100%**
  - Total: 7,844 (4%)

- **100%-138%**
  - Total: 3,259 (2%)

- **139%-150%**
  - Total: 12,668 (7%)

- **151%-200%**
  - Total: 40,091 (23%)

- **201%-250%**
  - Total: 25,949 (15%)

- **251%-300%**
  - Total: 17,164 (10%)

- **301%-400%**
  - Total: 21,386 (12%)

- **401%-500%**
  - Total: 17,164 (10%)

- **>500%**
  - Total: 20,535 (11%)

- **No APTC**
  - Total: 28,270 (16%)

**Total**: 177,166

Note: Distribution is of September 2017 QHP Enrollees.

*Chose not to apply for tax credit.

Enrollees by FPL/Metal Level

*Chose not to apply for tax credit.
Disenrollment

2017 Disenrollment

Non-Payment Total: 18,453 (42%)
Voluntary Total: 21,263 (49%)
Other Total: 4,112 (9%)

Washington Health Benefit Exchange
Enrollment Report
OE4

Notes: Excludes enrollees who moved to Medicaid (9,572) or reported other changes impacting their eligibility.

Disenrollment by Metal Level

Gold Total: 3,552 (8%)
Catastrophic Total: 719 (2%)
Bronze Total: 14,829 (34%)
Silver Total: 24,728 (56%)

Disenrollment by FPL/Metal Level

*Chose not to apply for tax credit.
Enrollees by Month

QHP Enrollees

Washington Apple Health Enrollees

Dental Enrollees (Pediatric and Family)
Enrollees by County

QHP by County

Top 10
KING.........................63,407
SNOHOMISH..................17,668
PIERCE.......................15,488
SPOKANE.....................12,427
CLARK.......................11,526
WHATCOM....................7,619
THURSTON...................5,332
KITSAP......................5,290
BENTON.....................3,362
YAKIMA.....................3,362

Washington Apple Health by County

Top 10
KING..........................332,427
PIERCE.......................185,943
SNOHOMISH..................135,598
SPOKANE.....................131,374
CLARK.......................101,083
YAKIMA......................96,775
THURSTON...................54,497
BENTON.....................49,548
WHATCOM...................45,498
KITSAP......................43,402

*Washington Apple Health enrollees consist of Medicaid MAGI (1,466,633) and CHIP (54,212). A total of 1,000 Washington Apple enrollees listed “Other/Border” under county.

*A total of 2 QHP enrollees listed “Anchorage” under county.
**QHP Enrollee Data**

### Age

- **Total:** 177,166

- **Infant <1**
  - Total: 868 (6%)

- **Toddler 1-5**
  - Total: 3,294 (25%)

- **School Age 6-12**
  - Total: 4,740 (36%)

- **Adolescent 13-18**
  - Total: 4,411 (33%)

- **55-64**
  - Total: 54,163 (30%)

- **65+**
  - Total: 1,459 (1%)

- **18-25**
  - Total: 13,804 (8%)

- **< 18**
  - Total: 12,618 (7%)

### Race/Ethnicity

- **Total:** 177,166

- **White**
  - Total: 112,418 (63%)

- **Asian**
  - Total: 15,512 (8%)

- **African American**
  - Total: 2,793 (2%)

- **Not Provided**
  - Total: 37,957 (22%)

- **Other**
  - Total: 5,193 (3%)

- **Pacific Islander**
  - Total: 2,459 (1%)

- **Hawaiian**
  - Total: 125

- **Alaskan Native**
  - Total: 686

- **American Indian**
  - Total: 23

*6,207 marked “Hispanic” with their ethnicity, while 116,385 did not declare.*

### U.S. Citizenship

- **Total:** 177,166

- **Citizen**
  - Total: 152,711 (86%)

- **Lawfully Present**
  - Total: 24,455 (14%)

### Gender

- **Total:** 177,166

- **Female**
  - Total: 97,314 (55%)

- **Male**
  - Total: 79,852 (45%)

Note: Additional FPL data available online.
Language Data

Limited English Proficient Applicants

- QHPs Total: 10,106 (8%)
- WA Apple Health Total: 109,806 (92%)

Note: Includes applicants as of September 2017 who indicated in Washington Healthplanfinder they do not speak and/or read English.

Spanish Language Requests By Washington Healthplanfinder Applicants

- **Interpreter**
  - QHP............3,864 (5%)
  - WAH...........72,343 (95%)
  - TOTAL...........76,207

- **Translation**
  - QHP............2,784 (4%)
  - WAH...........73,227 (96%)
  - TOTAL...........76,011

Top Language Requests By Washington Healthplanfinder Applicants

<table>
<thead>
<tr>
<th>Language</th>
<th>QHP</th>
<th>WAH</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vietnamese</td>
<td>2,619</td>
<td>6,006</td>
<td>8,625</td>
</tr>
<tr>
<td>QHP</td>
<td>859</td>
<td>1,395</td>
<td>2,334</td>
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<tr>
<td>WAH</td>
<td>2,798</td>
<td>1,939</td>
<td>4,737</td>
</tr>
<tr>
<td>Total</td>
<td>5,298</td>
<td>5,334</td>
<td>10,632</td>
</tr>
</tbody>
</table>

Note: Exclude Spanish, the top language requested (see above). Includes applicants as of Sept. 2017 who indicated in Washington Healthplanfinder they do not speak and/or read English and requested an interpreter or translation.
Language Data

Customer Service

NON-ENGLISH CALLS ANSWERED

<table>
<thead>
<tr>
<th>Language</th>
<th>Count</th>
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</thead>
<tbody>
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<tr>
<td>Vietnamese</td>
<td>4,003</td>
</tr>
<tr>
<td>Russian</td>
<td>3,995</td>
</tr>
<tr>
<td>Mandarin</td>
<td>1,380</td>
</tr>
<tr>
<td>Somali</td>
<td>129</td>
</tr>
<tr>
<td>Cambodian</td>
<td>101</td>
</tr>
<tr>
<td>Laotian</td>
<td>52</td>
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Note: Includes calls answered by bilingual and multilingual Customer Service Representatives (CSRs) at the Washington Healthplanfinder Customer Support Center from April 2017 - September 2017. Additional language data provided online.

Top Language Requests Through Telephonic Interpretation Services

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<thead>
<tr>
<th>Language</th>
<th>Count</th>
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<td>410</td>
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<tr>
<td>Vietnamese</td>
<td>382</td>
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<tr>
<td>Somali</td>
<td>297</td>
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<tr>
<td>Arabic</td>
<td>255</td>
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<tr>
<td>Korean</td>
<td>170</td>
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<tr>
<td>Amharic</td>
<td>163</td>
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<tr>
<td>Punjabi</td>
<td>161</td>
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<tr>
<td>Farsi</td>
<td>122</td>
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<tr>
<td>Mandarin</td>
<td>105</td>
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<tr>
<td>Cambodian</td>
<td>81</td>
</tr>
<tr>
<td>Nepali</td>
<td>78</td>
</tr>
<tr>
<td>Russian</td>
<td>75</td>
</tr>
</tbody>
</table>

Note: Includes total calls from April 2017 - Aug. 2017. Telephonic interpretation services in more than 175 languages are available to Exchange staff and the Customer Support Center through Language Line Solutions. Additional language data provided online.
**Dental Data**

**QDP Enrollees by Plan Type**
- Family Dental: Total 23,709 (91%)
- Pediatric Dental: Total 2,303 (9%)
- Total: 26,012

**% of QHPs enrolled in Dental**
- Enrolled in QHP and also in QDP: Total 26,012 (15%)

**QDP by Age**
- Total: 26,012
- <18: Total 5,239 (20%)
- 18-25: Total 1,972 (8%)
- 26-34: Total 4,995 (19%)
- 35-44: Total 4,228 (16%)
- 45-54: Total 4,068 (16%)
- 55-64: Total 5,225 (20%)
- 65+: Total 285 (1%)

**QDP by Gender**
- Total: 26,012
- Female: Total 13,929 (54%)
- Male: Total 12,083 (46%)

**QDP by Carrier**
- Delta Dental of Washington: 9,923
- Dental Health Services: 13,973
- Dentegra Insurance Company: 913
- Kaiser Foundation of the NW: 109
- LifeWise Health Plan of Washington: 355
- Premera Blue Cross: 739
- Total: 26,012

**TOTAL:**
- Family Dental: Total 23,709 (91%)
- Pediatric Dental: Total 2,303 (9%)
- Total: 26,012

**TOTAL:**
- Enrolled in QHP and also in QDP: Total 26,012 (15%)

**TOTAL:**
- Female: Total 13,929 (54%)
- Male: Total 12,083 (46%)

**TOTAL:**
- <18: Total 5,239 (20%)
- 18-25: Total 1,972 (8%)
- 26-34: Total 4,995 (19%)
- 35-44: Total 4,228 (16%)
- 45-54: Total 4,068 (16%)
- 55-64: Total 5,225 (20%)
- 65+: Total 285 (1%)

**TOTAL:**
- Total: 26,012
WA Apple Health Data

**Age**

- <18: Total 750,465 (49%)
- 18-25: Total 190,052 (13%)
- 26-34: Total 216,679 (14%)
- 35-44: Total 153,159 (10%)
- 45-54: Total 117,143 (8%)
- 55-64: Total 92,773 (6%)
- 65+: Total 574

**Under 19**

- Infant <1: Total 41,972 (5%)
- Toddler 1-5: Total 224,389 (29%)
- School Age 6-12: Total 304,772 (39%)
- Adolescent 13-18: Total 212,535 (27%)

**Race/Ethnicity**

- Total: 1,520,845
- Alaskan Native: Total 119
- Hawaiian: Total 3,892
- Other: Total 228,622 (15%)
- Pacific Islander: Total 44,525 (2%)
- White: Total 856,984 (56%)

**Medicaid Plan Selection**

- Total: 358,173
- CHPW: Total 59,986 (17%)
- Amerigroup Washington Inc: Total 33,226 (9%)
- United HealthCare: Total 170,577 (48%)
- Coordinated Care: Total 59,986 (17%)
- Molina: Total 170,577 (48%)

**Washington Apple Health Enrollees by FPL**

<table>
<thead>
<tr>
<th>Percentage Range</th>
<th>Medicaid MAGI</th>
<th>CHIP</th>
<th>MAGI</th>
<th>Total</th>
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</thead>
<tbody>
<tr>
<td>&lt;100%</td>
<td>3,422</td>
<td>1,108,533</td>
<td>1,111,955</td>
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<tr>
<td>100-138%</td>
<td>234,541</td>
<td>235,202</td>
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<tr>
<td>139-150%</td>
<td>28,182</td>
<td>28,324</td>
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<tr>
<td>151-200%</td>
<td>75,759</td>
<td>76,164</td>
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<tr>
<td>201-250%</td>
<td>28,324</td>
<td>28,324</td>
<td></td>
<td></td>
</tr>
<tr>
<td>251-300%</td>
<td>21,671</td>
<td>21,671</td>
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<tr>
<td>301-400%</td>
<td>5,040</td>
<td>5,040</td>
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<tr>
<td>&gt;400%</td>
<td>482</td>
<td>482</td>
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</tr>
<tr>
<td>Total</td>
<td>54,212</td>
<td>1,466,633</td>
<td>1,520,845</td>
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</tr>
</tbody>
</table>

*340,557 marked “Hispanic” with their ethnicity, while 258,991 did not declare.*

Note: Numbers are cumulative as of September 2017.
Additional Data

QHP Enrollees by Carrier

- Regence Blue Shield: Total 7,349 (4%)
- Premera: Total 19,350 (11%)
- BridgeSpan: Total 5,661 (3%)
- Coordinated Care: Total 38,059 (21%)
- Kaiser Northwest: Total 6,209 (4%)
- Kaiser Permanente WA: Total 38,052 (22%)
- Molina: Total 42,818 (24%)
- LifeWise: Total 19,290 (11%)
- CHPW: Total 378

TOTAL: 177,166

Note: Enrollees based on September 2017.
*Group Health Cooperative is now Kaiser Permanente Washington

Special Enrollment Period (SEP)

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.

September 2017 SEPs which resulted in an Enrollment:

- Change of Location: Total 252 (3%)
- Birth: Total 385 (5%)
- Other: Total 363 (4%)
- Exceptional Circumstance: Total 4,276 (55%)
- Termination of Benefits: Total 2,547 (33%)
- TOTAL: 7,823

Churn

QHP - WA APPLE HEALTH

Oct. 1, 2016 - Sept. 1, 2017
Avg. Monthly Churn Percentage: 0.936%
Avg. Monthly Churn Total: 1,576
Highest Month Churn Percentage: Dec. 1, 2016 - 2.69%
Highest Month Churn Total: Dec. 1, 2016 - 4,261

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

Oct. 1, 2016 - Sept. 1, 2017
Avg. Monthly Churn Percentage: 0.15%
Avg. Monthly Churn Total: 2,373
Highest Month Churn Percentage: Jan. 1, 2017 - 0.32%
Highest Month Churn Total: Jan. 1, 2017 - 5,010

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.

Note: Enrollees based on September 2017.
**SHOP**

**SHOP Enrollments**

- **Employers** Total: 20
- **Employees** Total: 52
- **Dependents** Total: 18

County breakdown:
- Clark (15), Cowlitz (2), Spokane (1), King (1)

**SHOP Employer by Metal Level**

- **Gold** Total: 11 (55%)
- **Silver** Total: 8 (40%)
- **Bronze** Total: 1 (5%)

**Families**

**September 2017**

- **Families Enrolled** Total: 127,148
- **Mixed Families** Total: 21,340 (14%)

Mixed families are the total families enrolled both in QHP and WA Apple Health in September 2017.

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**Premiums and Financial Assistance**

**Premiums and Tax Credits**

- **QHP Premiums Total**: $67,848,184
- **Tax Credit Total**: $27,097,319

**Average monthly Premium per person**

- **Non-Subsidized**: $383/month
- **Subsidized**: $230/month

**Cost-sharing reductions (CSR)***

- **Total CSR amount**: $5,359,629
- **Total CSR enrollees**: 68,678

*CSR are federal subsidies that lower the amount low and middle-income consumers have to pay for deductibles, copayments, and coinsurance. Consumers must enroll through Washington Healthplanfinder in a Silver plan to get these extra savings.

Note - Totals as of September 2017.