WASHINGTON HEALTH BENEFIT EXCHANGE
WAhealthplanfinder.org

HEALTH COVERAGE ENROLLMENT REPORT
Fall 2018

Published December 2018
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<thead>
<tr>
<th>Table of Contents</th>
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</thead>
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<tr>
<td>Total Enrollees...........................................................................................</td>
<td>1</td>
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<td>Enrollees</td>
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<td>Qualified Health Plan Enrollees</td>
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<td>6</td>
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<td>Age</td>
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<td>Race/Ethnicity</td>
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<td>Age</td>
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<tr>
<td>Gender</td>
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<tr>
<td>Carrier</td>
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<tr>
<td>Age</td>
<td></td>
</tr>
<tr>
<td>Under 19</td>
<td></td>
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<tr>
<td>Race/Ethnicity</td>
<td></td>
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<td>12</td>
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<td>Households</td>
<td></td>
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<td>Additional Financial Data</td>
<td></td>
</tr>
</tbody>
</table>
Note: Qualified Health Plans (QHP). Washington Apple Health (WAH) is comprised of Medicaid MAGI and CHIP enrollees through Aug 2018

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
QHP - Subsidized: Includes individuals who selected a qualified health plan and are eligible for a tax credit to lower their monthly premiums
All subsidized counts now include all individuals eligible for Advanced Premium Tax Credit (APTC).
QHP Enrollees

Metal Level

Silver
Total: 101,035 (52%)

Bronze
Total: 66,217 (34%)

Gold
Total: 24,025 (12%)

Catastrophic
Total: 2,580 (1%)

Percent of Federal Poverty Level (FPL)

*Chose not to apply for tax credit.

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.

FPL/Metal Level

*Chose not to apply for tax credit.
QHP Enrollees

By FPL & Age

By FPL

*Chose not to apply for tax credit.
QHP Disenrollment

2018 Disenrollment

<table>
<thead>
<tr>
<th>Type</th>
<th>Total (Count)</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Voluntary</td>
<td>24,917 (51%)</td>
<td></td>
</tr>
<tr>
<td>Non-Payment</td>
<td>18,523 (38%)</td>
<td></td>
</tr>
<tr>
<td>Other</td>
<td>5,351 (11%)</td>
<td></td>
</tr>
<tr>
<td><strong>TOTAL</strong></td>
<td>48,788</td>
<td></td>
</tr>
</tbody>
</table>

Notes: Enrollees who moved to WAH are excluded.

Metal Level

<table>
<thead>
<tr>
<th>Metal Level</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Catastrophic</td>
<td>1,162</td>
</tr>
<tr>
<td>Bronze</td>
<td>16,578</td>
</tr>
<tr>
<td>Silver</td>
<td>25,442</td>
</tr>
<tr>
<td>Gold</td>
<td>5,609</td>
</tr>
</tbody>
</table>

FPL/Metal Level

<table>
<thead>
<tr>
<th>FPL/Metal Level</th>
<th>&lt;100%</th>
<th>100%-138%</th>
<th>139%-150%</th>
<th>151%-200%</th>
<th>201%-250%</th>
<th>251%-300%</th>
<th>301%-400%</th>
<th>&gt;400%</th>
<th>Other*</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Total</strong></td>
<td>1,481</td>
<td>659</td>
<td>2,604</td>
<td>11,895</td>
<td>6,088</td>
<td>4,447</td>
<td>5,626</td>
<td>5,564</td>
<td>13,930</td>
</tr>
<tr>
<td>Gold</td>
<td>49</td>
<td>17</td>
<td>66</td>
<td>278</td>
<td>607</td>
<td>583</td>
<td>766</td>
<td>836</td>
<td>2,407</td>
</tr>
<tr>
<td>Silver</td>
<td>1,230</td>
<td>582</td>
<td>2,201</td>
<td>6,575</td>
<td>3,631</td>
<td>1,930</td>
<td>2,166</td>
<td>1,845</td>
<td>5,282</td>
</tr>
<tr>
<td>Bronze</td>
<td>175</td>
<td>54</td>
<td>317</td>
<td>1,467</td>
<td>1,754</td>
<td>1,768</td>
<td>2,446</td>
<td>2,690</td>
<td>5,907</td>
</tr>
<tr>
<td>Catastrophic</td>
<td>27</td>
<td>6</td>
<td>20</td>
<td>72</td>
<td>96</td>
<td>166</td>
<td>248</td>
<td>193</td>
<td>334</td>
</tr>
</tbody>
</table>

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

QHP by County

Top 10
KING.......................73,677
SNOHOMISH..............19,048
PIERCE.....................16,862
CLARK......................12,373
SPOKANE....................11,747
WHATCOM.................8,402
KITSAP......................6,721
THURSTON.................5,822
SKAGIT....................3,315
BENTON....................3,241

WAH by County

Top 10
KING.........................318,675
PIERCE......................182,386
SNOHOMISH................132,748
SPOKANE...................129,656
CLARK.......................97,911
YAKIMA......................94,747
THURSTON.................53,286
BENTON.....................48,700
WHATCOM.................44,617
KITSAP.....................42,243

Washington Health Benefit Exchange
Enrollment Report
Fall 2018
QHP Enrollees Data

**Age**

- **<18**: Total 15,541 (8%)
- **18-25**: Total 14,925 (8%)
- **26-34**: Total 31,184 (16%)
- **35-44**: Total 31,920 (16%)
- **45-54**: Total 38,470 (20%)
- **55-64**: Total 59,874 (31%)
- **65+**: Total 1,943 (1%)

**TOTAL:** 193,857

**Under 19**

- **Infant <1**: Total 903 (6%)
- **Toddler 1-5**: Total 3,880 (24%)
- **School Age 6-12**: Total 5,944 (36%)
- **Adolescent 13-18**: Total 5,695 (35%)

**TOTAL:** 16,422

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**Race/Ethnicity**

- **White**: Total 92,145 (48%)
- **Pacific Islander**: Total 3,049 (2%)
- **African American**: Total 2,835 (1%)
- **American Indian/Alaska Native**: Total 1,188 (1%)
- **Not Provided**: Total 36,151 (18%)
- **Other**: Total 36,968 (19%)

**TOTAL:** 193,857

*Reporting race/ethnicity is not required

**U.S. Citizenship**

- **Citizen**: Total 168,469 (87%)
- **Lawfully Present**: Total 25,388 (13%)

**TOTAL:** 193,857

Note: Additional FPL data available online.

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**Gender**

- **Female**: Total 106,716 (55%)
- **Male**: Total 87,141 (45%)

**TOTAL:** 193,857

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**Carrier**

- **Coordinated Care**: Total 51,376 (27%)
- **Kaiser Northwest**: Total 9,731 (5%)
- **Kaiser Permanente WA**: Total 66,902 (35%)
- **LifeWise**: Total 12,139 (6%)
- **Molina**: Total 23,945 (12%)
- **Premera**: Total 29,245 (15%)
- **BridgeSpan**: Total 519

**TOTAL:** 193,857

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*Reporting race/ethnicity is not required
Limited English Proficient Applicants:
- QHPs Total: 17,361 (16%)
- WAH Total: 91,118 (84%)

Note: Includes applicants as Sep 2018 who indicated in Washington Healthplanfinder they do not speak and/or read English and requested an interpreter or translation.

Spanish Language Requests By Washington Healthplanfinder Applicants:
- **Interpreter**
  - QHP: 1,996 (3%)
  - WAH: 64,129 (97%)
  - Total: 66,125

- **Translation**
  - QHP: 1,946 (3%)
  - WAH: 65,060 (97%)
  - Total: 67,006

Note: Excludes Spanish, the top language requested (see above). Includes applicants as Sep 2018 who indicated in Washington Healthplanfinder they do not speak and/or read English.

Top Language Requests By Washington Healthplanfinder Applicants:

<table>
<thead>
<tr>
<th>Language</th>
<th>QHP</th>
<th>WAH</th>
<th>QHP</th>
<th>WAH</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Chinese</strong></td>
<td>2,703</td>
<td>2,509</td>
<td>2,970</td>
<td>2,855</td>
</tr>
<tr>
<td><strong>Vietnamese</strong></td>
<td>1,772</td>
<td>1,646</td>
<td>3,927</td>
<td>3,853</td>
</tr>
<tr>
<td><strong>Korean</strong></td>
<td>607</td>
<td>577</td>
<td>1,161</td>
<td>1,137</td>
</tr>
<tr>
<td><strong>Russian</strong></td>
<td>596</td>
<td>564</td>
<td>3,643</td>
<td>3,625</td>
</tr>
<tr>
<td><strong>Arabic</strong></td>
<td>44</td>
<td>47</td>
<td>1,215</td>
<td>1,282</td>
</tr>
<tr>
<td><strong>Somali</strong></td>
<td>11</td>
<td>8</td>
<td>899</td>
<td>845</td>
</tr>
</tbody>
</table>

Note: Excludes Spanish, the top language requested (see above). Includes applicants as Sep 2018 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>
<tr>
<td>Spanish</td>
<td>20,738</td>
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<tr>
<td>Russian</td>
<td>3,280</td>
</tr>
<tr>
<td>Vietnamese</td>
<td>3,126</td>
</tr>
<tr>
<td>Mandarin</td>
<td>957</td>
</tr>
<tr>
<td>Korean</td>
<td>476</td>
</tr>
<tr>
<td>Somali</td>
<td>110</td>
</tr>
<tr>
<td>Cambodian</td>
<td>61</td>
</tr>
</tbody>
</table>

Note: Includes calls answered by bilingual and multilingual Customer Service Representatives (CSRs) at the Washington Healthplanfinder Customer Support Center from April 1, 2018 - Sept. 30, 2018. Additional language data provided online.

### Top Language Requests Through Telephonic Interpretation Services

- **SPANISH (2,984)**
- **VIETNAMESE (2,048)**
- **RUSSIAN (1,079)**
- **ARABIC (802)**
- **MANDARIN (796)**
- **SOMALI (670)**
- **KOREAN (515)**
- **Farsi (483)**
- **AMHARIC (419)**
- **CANTONESE (260)**

Note: Includes total calls from Oct. 2017 - Sept. 2018. Telephonic interpretation services in over 175 languages are available to Exchange staff and the Customer Support Center through Language Line Solutions. Additional language data provided online.
Dental Enrollees

**Plan Type**
- **Family Dental**
  - Total: 36,142 (92%)
- **Pediatric Dental**
  - Total: 3,193 (8%)

**TOTAL**: 39,335

**QHP with Dental**
- **Enrolled in QHP and also in QDP**
  - Total: 35,126 (15%)
- **Enrolled in QHP Only**
  - Total: 158,731 (85%)

**TOTAL**: 193,857

**Note**: QDP - Qualified Dental Plans

**Age**
- **<18**
  - Total: 9,359 (24%)
- **18-25**
  - Total: 2,591 (7%)
- **65+**
  - Total: 253
- **26-34**
  - Total: 6,320 (16%)
- **35-44**
  - Total: 5,707 (15%)
- **45-54**
  - Total: 6,372 (16%)
- **55-64**
  - Total: 8,733 (22%)

**TOTAL**: 39,335

**Gender**
- **Female**
  - Total: 21,389 (54%)
- **Male**
  - Total: 17,946 (46%)

**TOTAL**: 39,335

**Carrier**
- **Delta Dental of Washington**: 33,690
- **Dentegra Insurance Company**: 4,014
- **Premera Blue Cross**: 1,237
- **LifeWise Health Plan of Washington**: 225
- **KaiserNorthwest**: 169

**Total**: 39,335
WAH Enrollees

Age

- Under 19
  - Total: 742,904 (50%)
  - 18-25: 180,440 (12%)
  - 26-34: 206,312 (14%)
  - 35-44: 151,271 (10%)
  - 55-64: 91,339 (6%)

- 65+
  - Total: 607

Total: 1,483,397

Race/Ethnicity

- American Indian/Alaska Native
  - Total: 58,782 (4%)
- Asian
  - Total: 67,432 (5%)
- African American
  - Total: 118,286 (8%)
- Not Provided
  - Total: 134,710 (9%)
- Other
  - Total: 217,898 (15%)
- Hawaiian
  - Total: 3,705
- Pacific Islander
  - Total: 44,591 (3%)
- White
  - Total: 837,993 (56%)

Total: 1,483,397

Under 19

- Infant <1
  - Total: 40,372 (5%)
- Toddler 1-5
  - Total: 220,473 (28%)
- School Age 6-12
  - Total: 301,639 (39%)
- Adolescent 13-18
  - Total: 213,710 (28%)

Total: 776,194

Medicaid Plan Selection

- CHPW
  - Total: 56,961 (16%)
- Amerigroup
  - Total: 32,898 (9%)
- United HealthCare
  - Total: 60,612 (17%)
- Coordinated Care
  - Total: 33,252 (9%)
- Molina
  - Total: 179,652 (49%)

Total: 363,375
There are circumstances that trigger a special enrollment period for an individual or a family outside of open enrollment.

These circumstances include, but are not limited to: loss of minimum essential health coverage (MEC); changes in household size (e.g., marriage, death, birth or adoption); change in program eligibility (e.g., change in income); and change in residence (e.g., moved to WA). Enrollment is offered year-round for Washington Apple Health, SHOP, and American Indians and Alaska Natives.

*Data shows total SEP enrollments during September 2018
Additional Household Data

Partnered Households

<table>
<thead>
<tr>
<th>QHP Households</th>
<th>WAH Households</th>
<th>Totals</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Broker</strong></td>
<td><strong>Broker</strong></td>
<td><strong>Mixed Households</strong></td>
</tr>
<tr>
<td>Total: 48,618</td>
<td>Total: 33,975</td>
<td>Total: 19,652</td>
</tr>
<tr>
<td><strong>Navigator</strong></td>
<td><strong>Navigator</strong></td>
<td></td>
</tr>
<tr>
<td>Total: 14,580</td>
<td>Total: 189,073</td>
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</table>

Note: Household account partnered to a Navigator and/or Broker in Washington Healthplanfinder

Households

<table>
<thead>
<tr>
<th>QHP Households</th>
<th>WAH Households</th>
</tr>
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<tbody>
<tr>
<td>Total: 138,229</td>
<td>Total: 19,652</td>
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</tbody>
</table>

Mixed households have family members enrolled in both QHP and WA Apple Health

Additional Financial Data

2018 Premiums and Financial Assistance

<table>
<thead>
<tr>
<th>Category</th>
<th>2017</th>
<th>2018</th>
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<tbody>
<tr>
<td>Average monthly premium per person:</td>
<td>$509</td>
<td>$504</td>
</tr>
<tr>
<td>$128 ↑ from 2017</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average monthly tax credit per person:</td>
<td>$230</td>
<td>$230</td>
</tr>
<tr>
<td>$90 ↑ from 2017</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Average monthly net premium per person (after tax credit):</td>
<td>$279</td>
<td>$279</td>
</tr>
<tr>
<td>$37 ↑ from 2017</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Average monthly net premium per person (after tax credit) by FPL

- **<100%**
  - 2017: $57
  - 2018: $64
- **100%-138%**
  - 2017: $59
  - 2018: $64
- **139%-150%**
  - 2017: $100
  - 2018: $106
- **151%-200%**
  - 2017: $135
  - 2018: $140
- **201%-250%**
  - 2017: $201
  - 2018: $199
- **251%-300%**
  - 2017: $259
  - 2018: $254
- **301%-400%**
  - 2017: $285
  - 2018: $281
- **>400%**
  - 2017: $356
  - 2018: $458
- **Other**
  - 2017: $353
  - 2018: $504

Note: Individuals >400% FPL or Other (choose not to apply for tax credit) do not receive federal subsidies