Washington Health Benefit Exchange

Post Open Enrollment Debrief

All-Committee Group Meeting
February 1, 2019

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Washington Health Benefit Exchange

OE6 Consumer Surveys Summary
## Customer Experience Surveys

<table>
<thead>
<tr>
<th>Timing</th>
<th>Audience</th>
<th>Subject</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ongoing</td>
<td>QHP &amp; QDP customers who actively confirm plan</td>
<td>Washington Healthplanfinder experience</td>
</tr>
<tr>
<td>Ongoing</td>
<td>QHP &amp; QDP customers who actively cancel plan</td>
<td>Washington Healthplanfinder experience</td>
</tr>
<tr>
<td>Dec. 16 – Dec. 31</td>
<td>Statewide</td>
<td>Washington Healthplanfinder open enrollment and brand awareness</td>
</tr>
<tr>
<td>Dec. 16 – Jan. 15</td>
<td>Autorenewed QHP &amp; QDP customers</td>
<td>Washington Healthplanfinder experience</td>
</tr>
<tr>
<td>Dec. 16 – Jan. 15</td>
<td>2018 QHP &amp; QDP who customers did not renew for 2019</td>
<td>Reason for not renewing</td>
</tr>
</tbody>
</table>
OE6 Plan Confirmation Survey

SUMMARY OF FINDINGS
Objective + Methods

- **Objective**: To learn about QHP/QDP customer experience

- Survey emailed right after plan selection. Analyzed results are for responses from 11/1-12/15/18

- Convenience sample of 2,632 respondents from total population of 54,066 who received a real-time email
  - 28% new customers
  - 72% renewing customers

- *These results cannot be generalized to the whole QHP/QDP customer population*
How easy was Washington Healthplanfinder to use?

Average rating was 3.15 on a scale of 1 (very difficult) to 5 (very easy)

<table>
<thead>
<tr>
<th>Rating</th>
<th>Percentage</th>
</tr>
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<tbody>
<tr>
<td>Very difficult</td>
<td>8%</td>
</tr>
<tr>
<td>Somewhat difficult</td>
<td>25%</td>
</tr>
<tr>
<td>Neither difficult or easy</td>
<td>23%</td>
</tr>
<tr>
<td>Easy</td>
<td>32%</td>
</tr>
<tr>
<td>Very easy</td>
<td>12%</td>
</tr>
</tbody>
</table>
How was overall experience?

Average rating was 3.43 on a scale of 1 (bad) to 5 (excellent)
What could we do to improve?

Of 1,489 respondents answering, the ranked themes included:

1. Simplify user interface (26%)
2. Nothing – Kuddos! (14%)
3. Allow flexibility in the application (11%)
4. Provide accurate and reassuring communications (10%)
5. Affordability (10%)
OE6 Plan Cancelation Survey

SUMMARY OF FINDINGS
Objective + Methods

Objective: To learn about QHP/QDP customer reason for canceling and experience

Survey emailed right after plan cancelation. Analyzed results are for responses from 11/1-12/15/18

Convenience sample of 1,540 respondents from total population of 10,707 who received a real-time email

These results cannot be generalized to the whole QHP/QDP customer population
Respondents – Coverage Cancelation

Of the 892 who canceled health, 185 also canceled dental.

648 canceled only dental.
Health Cancelation Reason

- Found an alternative (53%)
- It didn't meet my budget (37%)
- It didn't cover my provider(s) or prescriptions (3%)
- Moved out of Washington State (4%)
- Other (3%)
Dental Cancelation Reason

- Found an alternative (38%)
- It didn't meet my budget (23%)
- Moved out of Washington State (1%)
- It didn't cover my provider(s) or prescriptions (2%)
- Other (36%)
What could we do to improve?

Of 1,420 respondents answering, the ranked themes included:

1. Better/more plan choice (34%)
   - Specifically, better dental accounted for 12%

2. Affordability (27%)

3. Simplify user interface (12%)

4. Nothing – Kuddos! (11%)

5. Improve customer service (5%)
OE6 Did Not Renew Survey

SUMMARY OF FINDINGS
Objective + Methods

- **Objective:** To learn about why customers did not renew QHP coverage through Washington Healthplanfinder

- Survey emailed on 1/10/19 and closed on 1/18/19

- Target population was primary applicants for which someone in the household had QHP coverage during 2018 and did not have a plan selected for 2019 by the end of open enrollment on Dec. 15

- Convenience sample of 992 respondents from total population of 11,848
  - 86% were households of 1 to 3 members
  - Fairly equal distribution of age ranges of household primary applicants
  - Mostly equal distribution of annual household income ranges
  - 45% did not qualify for financial help; 37% did; 18% unsure

- *These results cannot be generalized to the whole QHP/QDP customer population*
Summary of Findings – Shopping 2019

54% respondents shopped 2019 coverage options during open enrollment; 46% did not.

Of those who shopped, the average rating of that experience was 2.8 on a scale of 1 (very easy) to 5 (very hard).
Summary of Findings – Shopping Experience

Of 136 respondents providing comments, the ranked themes included:

1. Better/more plan choice (66%)
2. Affordability (50%)
3. Simplify user interface (40%)
4. Allow flexibility in the application (34%)
5. Provide accurate and reassuring communications (26%)
Summary of Findings

Ranked reasons why consumers did not get coverage through Washington Healthplanfinder:

1. No health plan fit budget (26%)
2. Got health coverage from employer (23%)
3. Got Medicare coverage (16%)
4. Got coverage outside Washington Healthplanfinder (15%)
5. Got Washington Apple Health (11%)
6. Moved out of Washington State (5%)
7. Didn’t know the deadline (3%)
8. No health plan fit my benefit and network needs (3%)
OE6 Navigator Survey

• Sent through email, navigator news
• 280 responses compared to 400+ last year
• About half with less than 2 years experience
• All geographic areas represented navigators
• Will be broken down by Lead Org
From the list below, indicate individuals/groups who commonly seek assistance from your organization:

Answered: 280   Skipped: 2

Lowest responses

- HIV positive/AIDS 22%
- Mig farm workers 29%
- LGBTQ 33%
- Rural residents 41%

Other responses:
- Early Retirees
- Pregnant women
- College students
Of all the people you assist, estimate how many are in a vulnerable, at risk, or hard to reach group (as listed in the previous question):

Answered: 278  Skipped: 4

78% of those I assist are in a vulnerable, at risk, or hard to reach group.

<table>
<thead>
<tr>
<th>ANSWER CHOICES</th>
<th>RESPONSES</th>
</tr>
</thead>
<tbody>
<tr>
<td>All or nearly all of the people I assist are in a vulnerable, at risk or hard to reach group</td>
<td>33.45%</td>
</tr>
<tr>
<td>About half of those I assist are in a vulnerable, at risk, or hard to reach group</td>
<td>44.96%</td>
</tr>
<tr>
<td>A few or none of those I assist are in a vulnerable, at risk or hard to reach group.</td>
<td>21.58%</td>
</tr>
<tr>
<td>TOTAL</td>
<td></td>
</tr>
</tbody>
</table>
Q6

From the list below, indicate which racial/ethnic groups commonly seek assistance from your organization:

Lowest responses:
- COFA 25%
- AI/AN 27%
- Middle Eastern 27%
- Asian/Indian 35%

Other responses:
- White :o)
Q8 Are you aware of individuals/groups not being served or who are underserved?

**Immigrants** (fear of disclosure, undocumented, migrant workers, w/o SSN, language)

**People of Color**
- COFA Islanders –
- AI/AN (board priority)
- Hispanic
- Asian

**Homeless adults and youth**

**Very low income but not WAH eligible**

**Rural**

**People with disabilities, including those with mental illness**

**People who don’t have transportation**

**LGBTQ**

**Older individuals 55+**

**College students**

**Russian-speaking community in East Whatcom**

**People over 400% FPL**

**Vets**

**People with addiction**

**Youth/Youth who are estranged from their parents**

**YOUNGER PEOPLE UNDER 25** (in all caps)
Populations navigators report are LEAST COMMONLY SEEN

**LOWEST RESPONSES AMONG SOCIO-ECONOMIC GROUPS**
- HIV positive/AIDS
- Migrant farm workers
- LGBTQ
- Rural residents

**LOWEST RESPONSES AMONG RACIAL-ETHNIC GROUPS**
- COFA
- AI/AN
- Middle Eastern
- Asian/Indian

**LOWEST RESPONSES - UNSERVED**
- Immigrants
- Homeless individuals
- COFA
- Income just above WAH eligibility
- People with disabilities, esp. mental illness
- Rural
- AI/AN (board priority)
- Hispanic
- People who lack transportation
- LGBTQ
- Older individuals 55+

**HIGHEST HEALTH DISPARITIES IN WA**
- Hispanic
- Black and African American
- AI/AN
- Native Hawaiian or Pacific Islander
- People with low literacy/low education
- People who live in poverty
- Rural
From the list below, select the topics that are most difficult for customers to understand:

- Change reporting, esp. income
- Open enrollment, SEP
- COFA Islander coverage
- How to restore tax credits
- Household composition
- Employer sponsored insurance
- Self-employment income
- Notices/correspondence
- Everything
Q11

Indicate any topics from the list below for which you need or want additional training:

- Rules and provisions related to serving immigrants, document requirements
- AEM and other non-MAGI programs
- COFA Islander program guidelines
- Employee-sponsored insurance
- Where to find plan details re: plan coverage for people with chronic health conditions
- Income, income reporting, and eligibility (MAGI)
Q14 How often do you contact the following organizations for assistance on an enrollment issue related to Washington *Healthplanfinder*?

<table>
<thead>
<tr>
<th></th>
<th>3x Week</th>
<th>1-2x Week</th>
<th>1-2x Month</th>
<th>Never/ Almost never</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lead Organization</td>
<td>17%</td>
<td>18%</td>
<td>28%</td>
<td>37%</td>
</tr>
<tr>
<td>HCA Specialist</td>
<td>31%</td>
<td>23%</td>
<td>20%</td>
<td>26%</td>
</tr>
<tr>
<td>HBE Call Center</td>
<td>5%</td>
<td>9%</td>
<td>24%</td>
<td>61%</td>
</tr>
<tr>
<td>HCA Call Center</td>
<td>5%</td>
<td>11%</td>
<td>25%</td>
<td>59%</td>
</tr>
</tbody>
</table>

*Navigators responses of “never/almost never” to HBE Call Center use in OE5 was 42%*

**Can be broken down by geographic area**
Q16 How quickly do you get a response?

<table>
<thead>
<tr>
<th></th>
<th>Immediately</th>
<th>Within the hour</th>
<th>1-2 hours</th>
<th>24 hours</th>
<th>More than 24 hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lead Organization</td>
<td>46%</td>
<td>17%</td>
<td>15%</td>
<td>15%</td>
<td>7% (+10%)</td>
</tr>
<tr>
<td>HCA Specialist</td>
<td>44%</td>
<td>22%</td>
<td>15%</td>
<td>13%</td>
<td>6% (+7)</td>
</tr>
<tr>
<td>Exchange Navigator team</td>
<td>30%</td>
<td>24%</td>
<td>15%</td>
<td>16%</td>
<td>15%</td>
</tr>
</tbody>
</table>

*Can be broken down by geographic area
Q17  Rate the overall quality of support you receive from...

<table>
<thead>
<tr>
<th></th>
<th>Excellent</th>
<th>Good</th>
<th>Poor</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lead Organization</td>
<td>63%</td>
<td>33%</td>
<td>4%</td>
</tr>
<tr>
<td>HCA Specialist</td>
<td>69%</td>
<td>28%</td>
<td>3%</td>
</tr>
<tr>
<td>HBE Call Center</td>
<td>24%</td>
<td>53%</td>
<td>23%</td>
</tr>
<tr>
<td>HCA Call Center</td>
<td>30%</td>
<td>55%</td>
<td>15%</td>
</tr>
<tr>
<td>HBE Navigator Team</td>
<td>41%</td>
<td>52%</td>
<td>7%</td>
</tr>
</tbody>
</table>

*Can be broken down by geographic area*
Q20 What one change to Washington Healthplanfinder would help you complete your work more efficiently? (In order of most requested to least requested)

1. Easier flow for those transitioning from a joint/family account to an individual account (i.e., 19, 26 year olds). Auto-populate new app for individuals going from a family app to own app if the HHD composition is the same.
2. System needs to partner the navigator to the current, active account (rather than a closed or inactive account).
3. Easier flow for completing and updating family composition.
4. Easier flow for completing tax status of household members.
5. Dashboard filtering/sorting or ability to run reports; i.e., for actions/due dates to get/keep coverage.
6. Streamline editing so you don’t have to click through all pages to submit a change.
7. Add PCP field to WAH accounts. (System assigns PCP and it must be manually changed through the Carrier.)
8. More flexibility in search to find people with uncommon names and exact match is difficult.
9. Ability for navigators to edit their own profile to display/not display their name in navigator search.
10. Ability to navigate to the customer dashboard from the plan comparison page without going back to search.
11. Display FPL and HHD size on eligibility page to help explain results to the customer or identify errors on the app.
12. Enhanced users need a dashboard/client list to more easily follow-up.
13. Provide more information with error codes, particularly if they can be resolved without assistance.
14. Display full out of pocket costs and the reduced CSR amount on plan summary so individuals see the value.
15. Fix COFA Islanders being determined eligible for WAH by mistake.
16. Simplify and provide more page-level help for income reporting.
17. Ability to create a new app when a potential match occurs.
18. Ability to add notes to an account to explain an action or unusual situation
19. If a QHP applicant chooses not to enroll, ability to record the reason.
20. Simplify sponsorship functionality, especially payment.
21. When you search for a customer and partner with them, system auto navigates to that customer’s dashboard.
Appendix
OE Highlights

▪ More than 222,000 people signed up for coverage. This represents nearly 97% of last year’s total by Dec. 15 and 93% of last year’s overall sign up total

▪ Over 39,000 new customer signed up. 20,000 signed up in the last week.

▪ Big shift in renewing customers vs new. Last year 64% of sign ups were renewals and 33% were new. This year the breakout was 82% renewing and 18% new.

▪ Subsidized and non-subsidized did not change. 65% receive tax credits and 35% are not.

▪ Media helped raise awareness. More than 125 stories (43 radio/tv and 84 print). Reach was over 75 million and worth about 700,000.
# Enrollment Snapshot

<table>
<thead>
<tr>
<th></th>
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</tr>
</thead>
<tbody>
<tr>
<td>Selected</td>
<td>242,850</td>
<td>218,849</td>
</tr>
<tr>
<td>New</td>
<td>78,834</td>
<td>42,505</td>
</tr>
<tr>
<td>Retain</td>
<td>164,016</td>
<td>176,344</td>
</tr>
<tr>
<td>Avg. Premium</td>
<td>$524</td>
<td>$551</td>
</tr>
<tr>
<td>Avg. Net Premium</td>
<td>$293</td>
<td>$284</td>
</tr>
</tbody>
</table>

As of the end of open-enrollment each year
New Sign Ups – OE 5 vs OE6

Week 1: OE 5 = 58%, OE 6 = 58%
Week 2: OE 5 = 61%, OE 6 = 35%
Week 3: OE 5 = 41%, OE 6 = 35%
Week 4: OE 5 = 33%, OE 6 = 35%
Week 5: OE 5 = 43%, OE 6 = 40%
Week 6: OE 5 = 52%, OE 6 = 58%
Percentage of QHP Selected by Metal Level
Average Net Premium Trend
For Exchange Customers
Additional OE6 Highlights

• Continued growth in Mobile application downloads
  ✓ Added over 64K downloads in OE; 116K total downloads since inception.

• More than 104,000 people submitted applications via mobile or tablet device
  ✓ 3,900 WAPlanfinder; 101,000 responsive web

• Almost doubled the number of documents uploaded via mobile application
  ✓ OE5: 16,609; OE6: 31,420

• Reduction in wahbexchange.org visitors by over 50%
  ✓ OE5: 273K; OE6: 129K
  ✓ New homepage flow and information now on Healthplanfinder