



Washington Health Benefit Exchange

OE6 Consumer Surveys Summary

Advisory Committee Meeting
March 13, 2019

Michael Marchand, Chief Marketing Officer

Customer Experience Surveys

Timing	Audience	Subject	
Ongoing	QHP & QDP customers who actively confirm plan	Washington Healthplanfinder experience	✓
Ongoing	QHP & QDP customers who actively cancel plan	Washington Healthplanfinder experience	✓
Dec. 16 – Dec. 31	Statewide	Washington Healthplanfinder open enrollment and brand awareness	
Dec. 16 – Jan. 15	Autorenewed QHP & QDP customers	Washington Healthplanfinder experience	✓
Dec. 16 – Jan. 15	2018 QHP & QDP who customers did not renew for 2019	Reason for not renewing	✓



OE6 Plan Confirmation Survey

SUMMARY OF FINDINGS

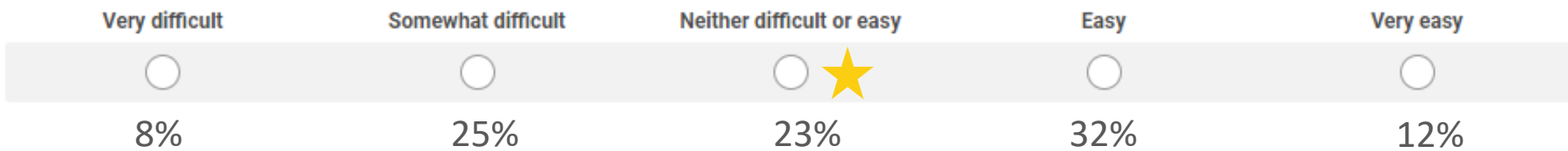
Objective + Methods

- 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*



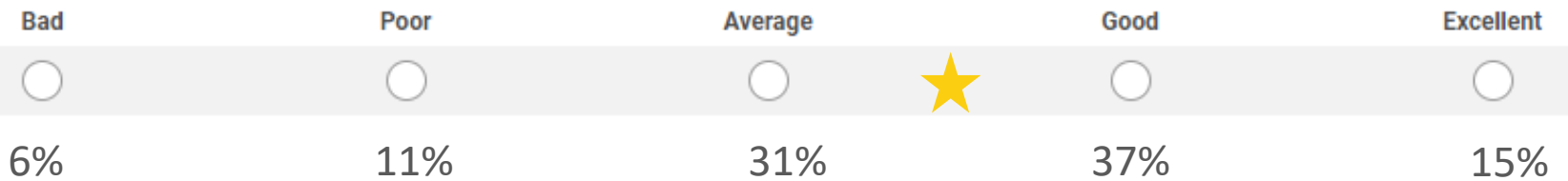
How easy was Washington Healthplanfinder to use?

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



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 Autorenewal Survey

SUMMARY OF FINDINGS

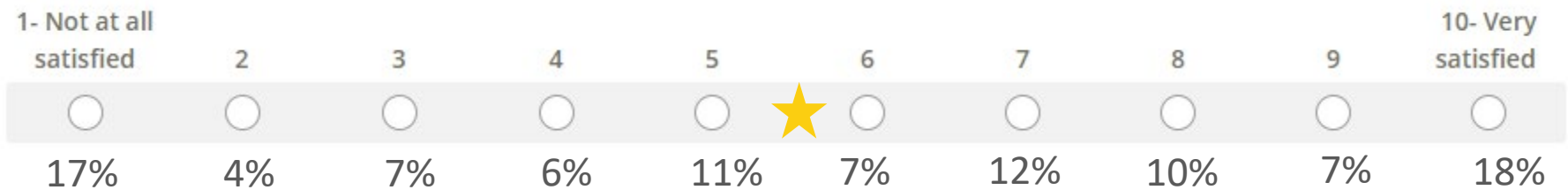
Objective + Methods

- Objective: To learn about the experience of QHP autorenewal customers
- Survey emailed on 1/10/19 and closed on 1/18/19
- Target population was primary applicants for which someone in the household had 2018 QHP coverage and was successfully autorenewed for 2019 without changing the QHP selected for them
- Convenience sample of **2,686 respondents** from total population of 56,239
 - 88% were households of 1 to 3 members
 - 58% of household primary applicants were 55-64 years old
 - 53% had annual household income between \$0-\$49,999
 - 54% did qualify for financial help; 32% did not; 14% unsure
 - 63% of households have been customers with Washington Healthplanfinder for 2-3 years
- *These results cannot be generalized to the whole QHP/QDP customer population*



Summary of Findings – Satisfaction 2018

How satisfied were you with coverage and total cost of the health plan you had in 2018?

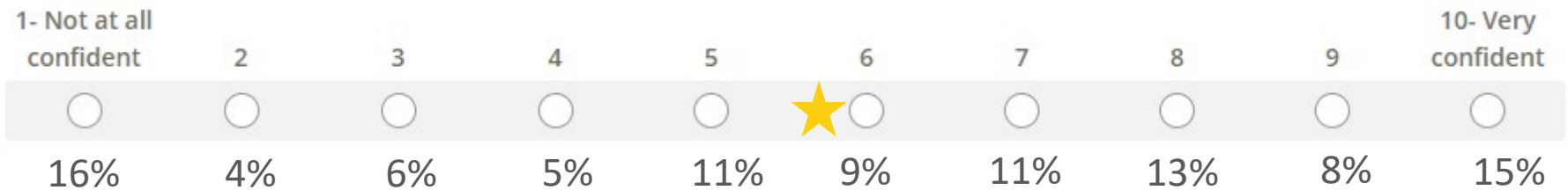


Average rating of satisfaction was **5.77** on a scale of 1 (not at all satisfied) to 10 (very satisfied)



Summary of Findings – Confidence 2019

How confident are you that the health plan you have been automatically renewed into for 2019 will meet your coverage needs?



Average rating of confidence was **5.87** on a scale of 1 (not confident at all) to 10 (very confident)



Summary of Findings – Improvements

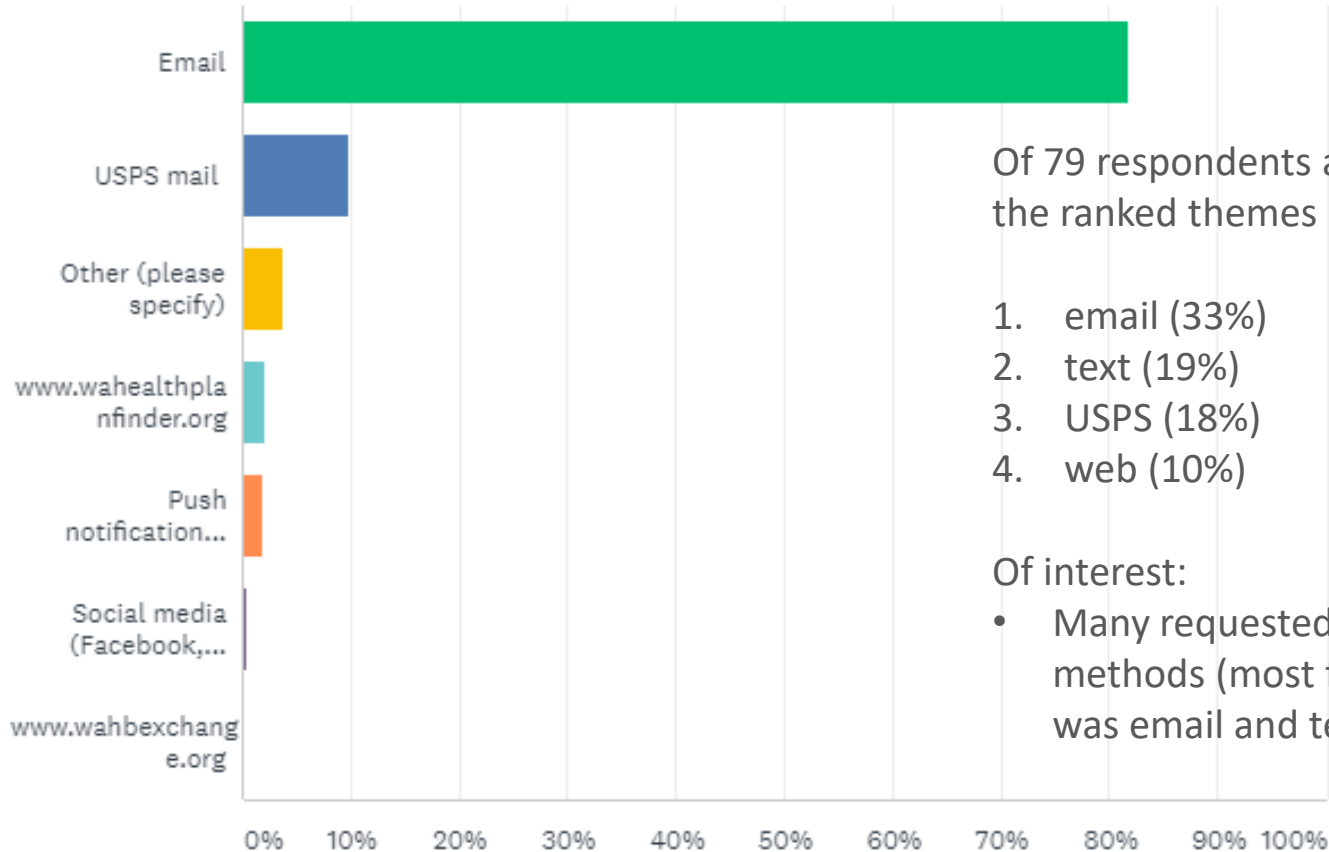
If you could change one thing about the Washington Healthplanfinder autorenewal process, what would it be and why?

Of 2,157 respondents ranked themes included:

1. Nothing – kudos! (26%)
2. Streamline communications (10%)
3. Streamline UI/UX (10%)
4. Affordability (9%)



Best Way to Get Information



Of 79 respondents answering “other,” the ranked themes included:

1. email (33%)
2. text (19%)
3. USPS (18%)
4. web (10%)

Of interest:

- Many requested multiple methods (most frequently this was email and text together)



OE6 Plan Cancellation Survey

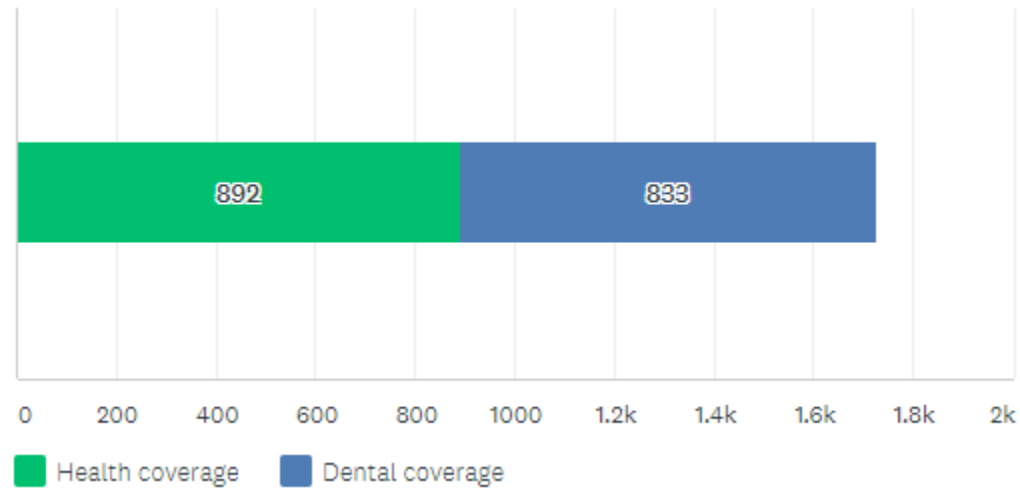
SUMMARY OF FINDINGS

Objective + Methods

- Objective: To learn about QHP/QDP customer reason for canceling and experience
- Survey emailed right after plan cancellation. 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 Cancellation

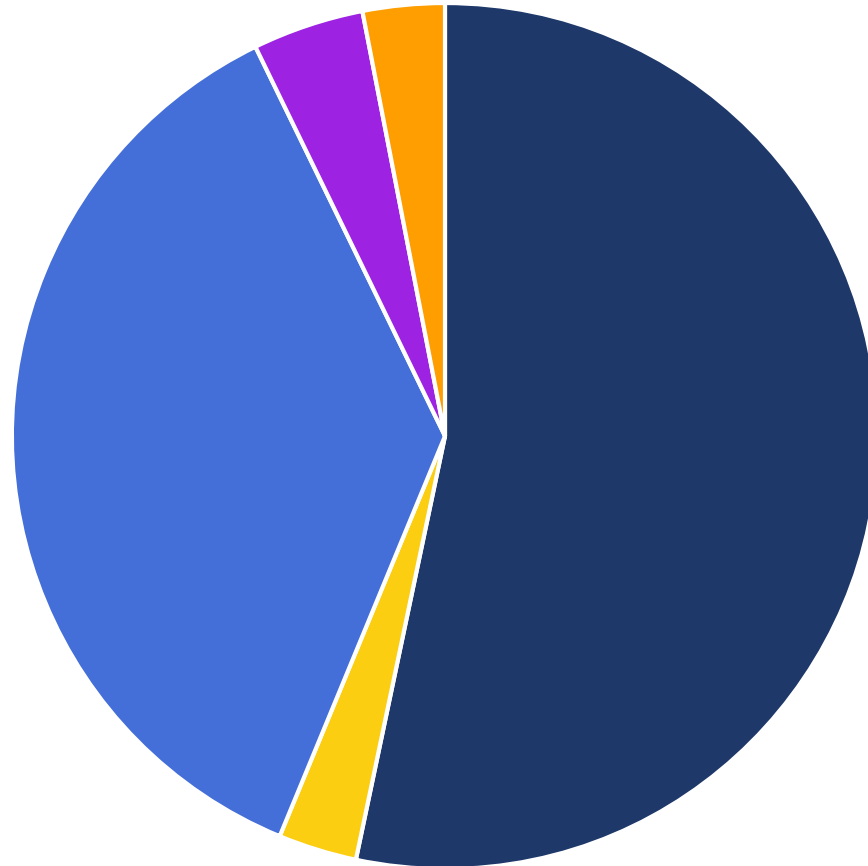


Of the 892 who canceled health, 185 also canceled dental.

648 canceled only dental.



Health Cancellation Reason



■ Found an alternative (53%)

■ It didn't meet my budget (37%)

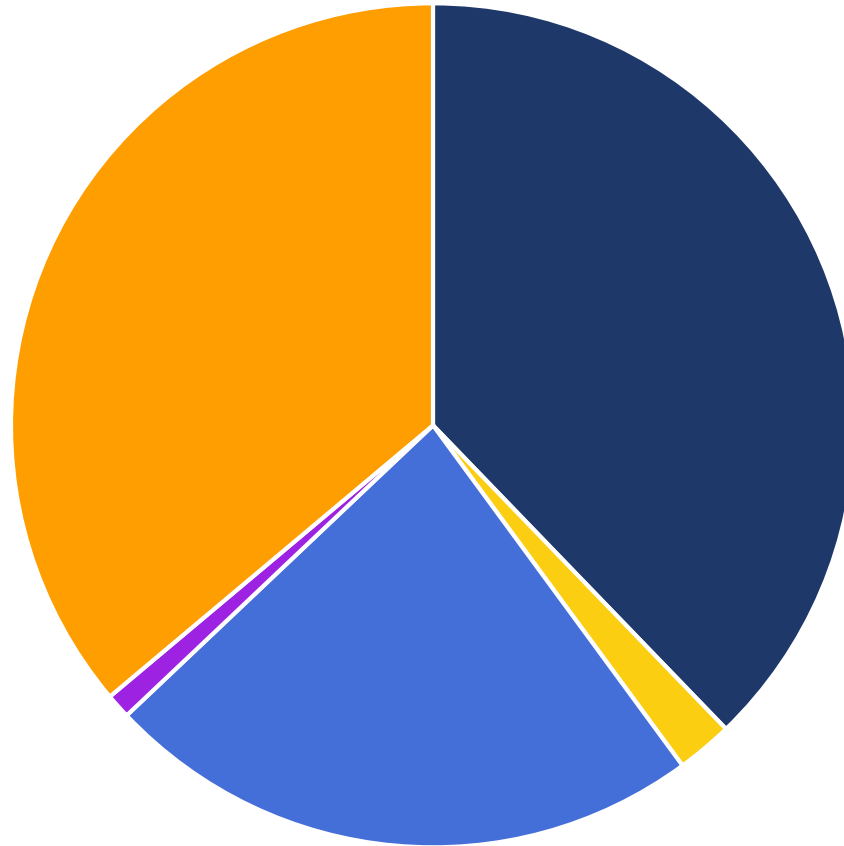
■ Other (3%)

■ It didn't cover my provider(s) or prescriptions (3%)

■ Moved out of Washington State (4%)



Dental Cancellation Reason



■ Found an alternative (38%)

■ It didn't meet my budget (23%)

■ Other (36%)

■ It didn't cover my provider(s) or prescriptions (2%)

■ Moved out of Washington State (1%)



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%)



Comments were categorized in to more than one theme

OE6 Did Not Renew Survey

SUMMARY OF FINDINGS

Objective + Methods

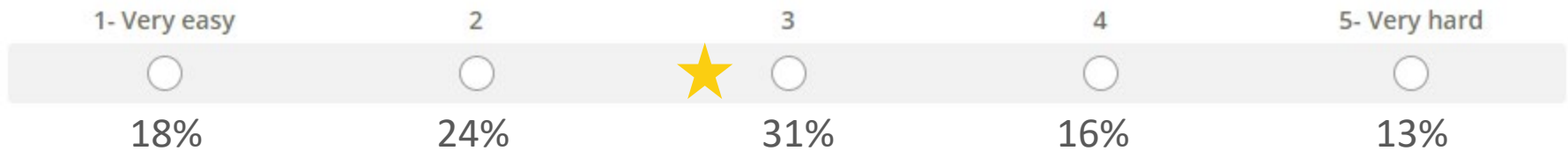
- Objective: To learn about why customers did not renew QHP coverage through Washington Healthplanfinder
- Survey emailed on 1/10/19 and closed on 1/18/19
- Target population was primary applicants for which someone in the household had QHP coverage during 2018 and did not have a plan selected for 2019 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%)

Comments were categorized in to more than one theme



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 (15%)
4. Got coverage outside Washington Healthplanfinder (15%)
5. Got Washington Apple Health (10%)
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%)





Washington Health Benefit Exchange

Open Enrollment 6 Navigator Survey

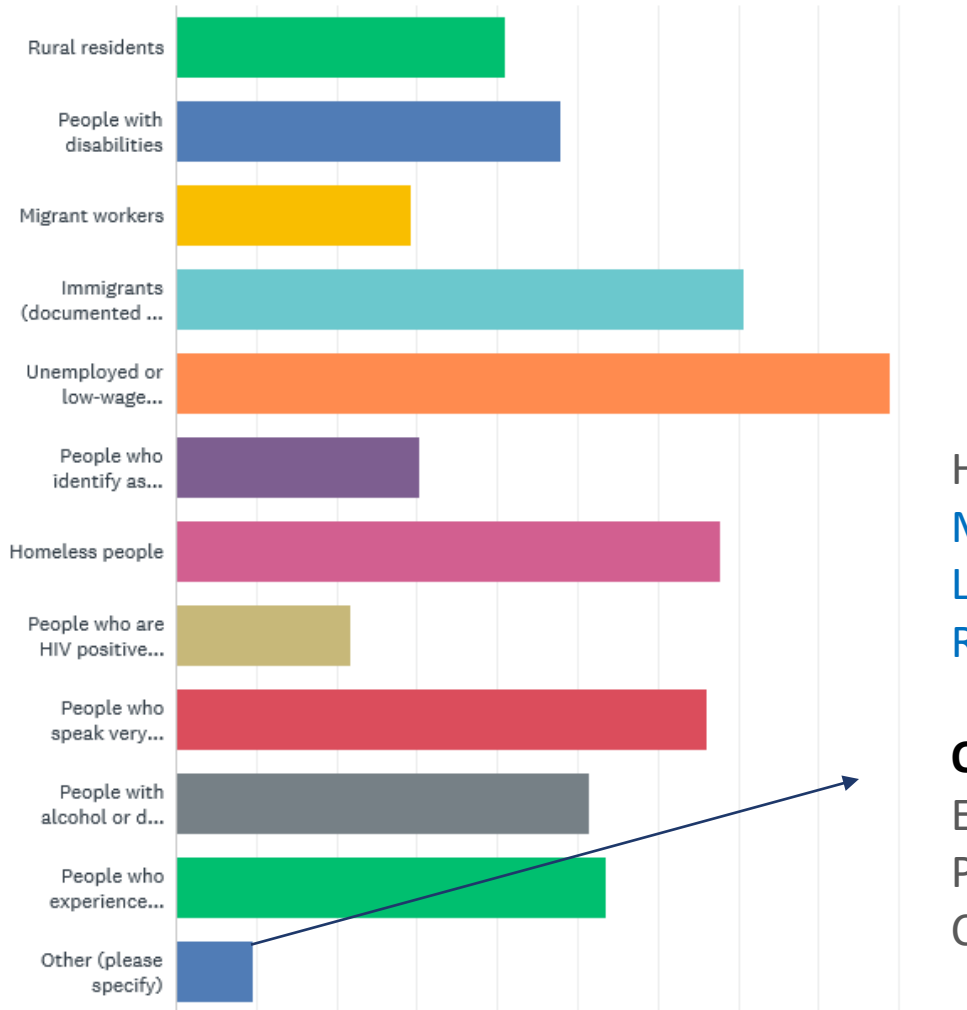
OE6 Navigator Survey

- 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%

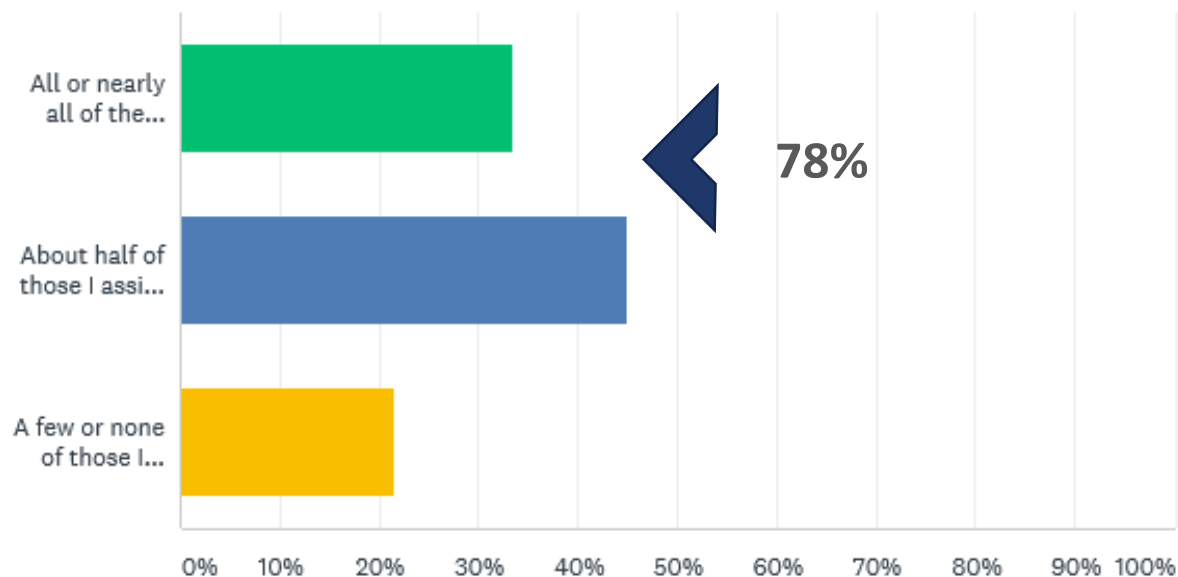
Other responses:

- 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



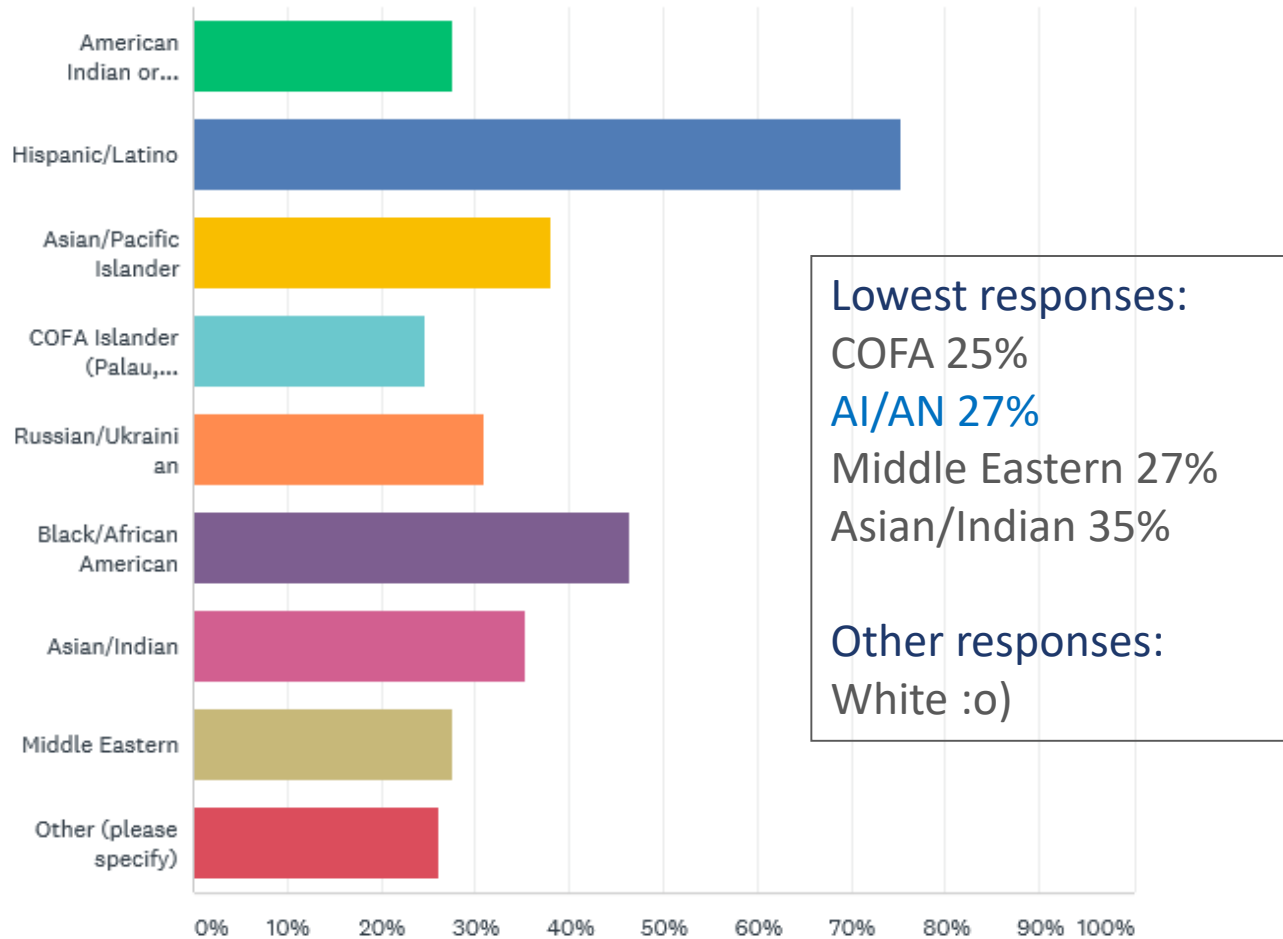
ANSWER CHOICES ▼

RESPONSES ▼

▼ All or nearly all of the people I assist are in a vulnerable, at risk or hard to reach group	33.45%	93
▼ About half of those I assist are in a vulnerable, at risk, or hard to reach group	44.96%	125
▼ A few or none of those I assist are in a vulnerable, at risk or hard to reach group.	21.58%	60

TOTAL 278

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



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



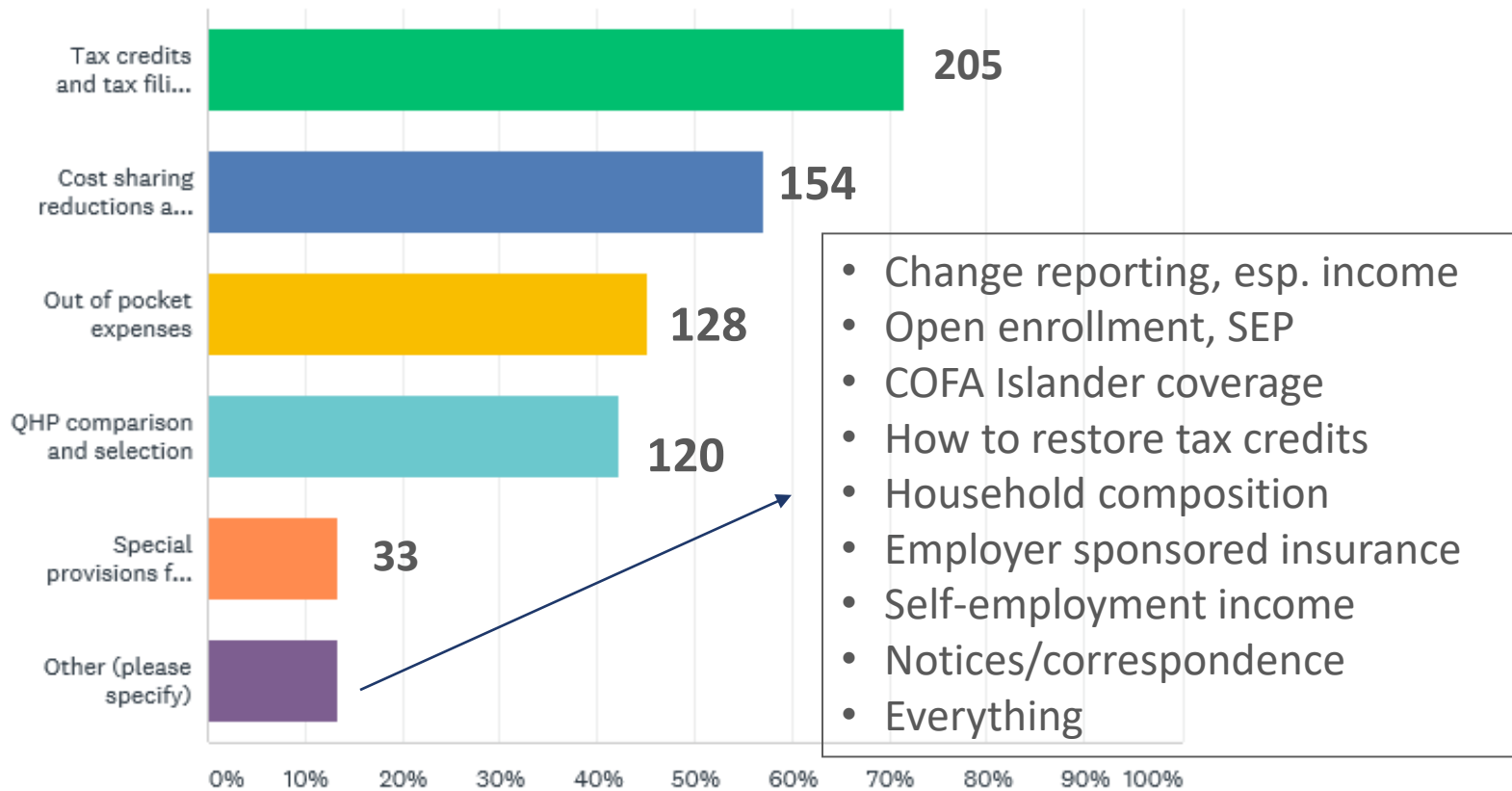
Q7

How often is language a barrier to completing the enrollment process for an individual seeking assistance?

	2017	2018	2019	Change 2018 to 2019
Always or most of the time	14%	18%	11%	-7%
More than half the time	19%	28%	11%	-17%
Less than half the time	30%	30%	34%	+4%
Never or almost never	37%	24%	42%	+18%



From the list below, select the topics that are most difficult for customers to understand:

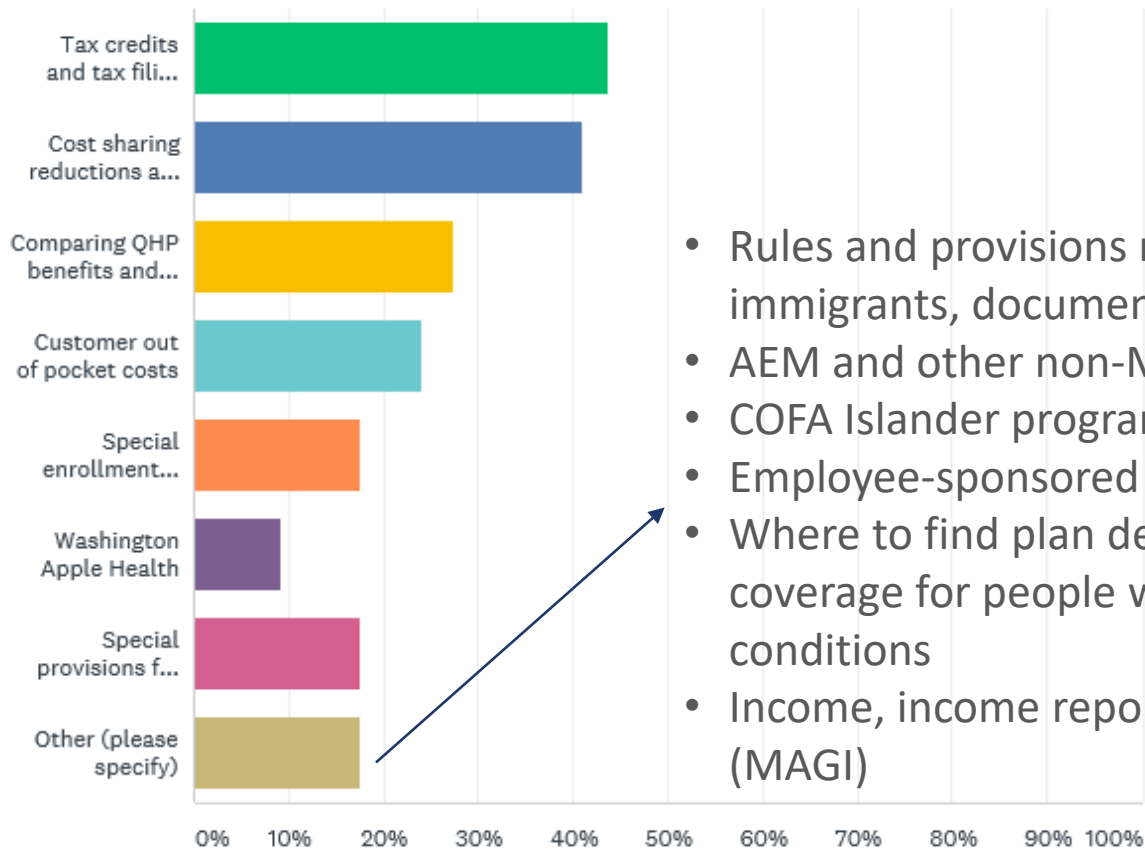


Q11

Customize

Save As ▼

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*?

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

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

**Can be broken down by geographic area



Q15 What are the most common reasons you need assistance?

Reason/Issue	Responses
System partnering to inactive account	149
Starting new account for transitioning individual (19, 26)	106
Search is not returning the account needed	100
Identity proofing issues (potential match)	53
Application/system error	31
Delays in pending document review/document questions	27
Tax credit eligibility questions	7
Need help understanding eligibility/complex eligibility	7
Flagged accounts	2



Q16 How quickly do you get a response?

	Immediately	Within the hour	1-2 hours	24 hours	More than 24 hours
Lead Organization	46%	17%	15%	15%	7% (+10%)
HCA Specialist	44%	22%	15%	13%	6% (+7)
Exchange Navigator team	30%	24%	15%	16%	15%

*Can be broken down by geographic area



Q17 Rate the overall quality of support you receive from...

	Excellent	Good	Poor
Lead Organization	63%	33%	4%
HCA Specialist	69%	28%	3%
HBE Call Center	24%	53%	23%
HCA Call Center	30%	55%	15%
HBE Navigator Team	41%	52%	7%

*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).
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. Auto-populate new app for individuals going from a family app to own app if the HHD composition is the same.
8. Add PCP field to WAH accounts. (System assigns PCP and it must be manually changed through the Carrier.)
9. More flexibility in search to find people with uncommon names and exact match is difficult.
10. Ability for navigators to edit their own profile to display/not display their name in navigator search.
11. Ability to navigate to the customer dashboard from the plan comparison page without going back to search.
12. Display FPL and HHD size on eligibility page to help explain results to the customer or identify errors on the app.
13. Enhanced users need a dashboard/client list to more easily follow-up.
14. Provide more information with error codes, particularly if they can be resolved without assistance.
15. Display full out of pocket costs and the reduced CSR amount on plan summary so individuals see the value.
16. Fix COFA Islanders being determined eligible for WAH by mistake.
17. Simplify and provide more page-level help for income reporting.
18. Ability to create a new app when a potential match occurs.
19. Ability to add notes to an account to explain an action or unusual situation
20. If a QHP applicant chooses not to enroll, ability to record the reason.
21. Simplify sponsorship functionality, especially payment.
22. When you search for a customer and partner with them, system auto navigates to that customer's dashboard.





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