



Washington Health Benefit Exchange

OE Data Preview

**Health Equity TAC Meeting
March 27, 2019**

Current Equity Metrics Identified by TAC

- Current QHP and Washington Apple Health (WAH)/Medicaid enrollment
- Number of disenrollments & reasons for disenrollment
- Number who select a plan but do not make an initial payment
- Number and percentage who churn between QHP and Medicaid
- Survey results from TACs, Navigators and other stakeholders to improve effectiveness in reaching groups at risk for barriers
- Consumer complaints, broken down by reason code (and reviewed to identify trends)



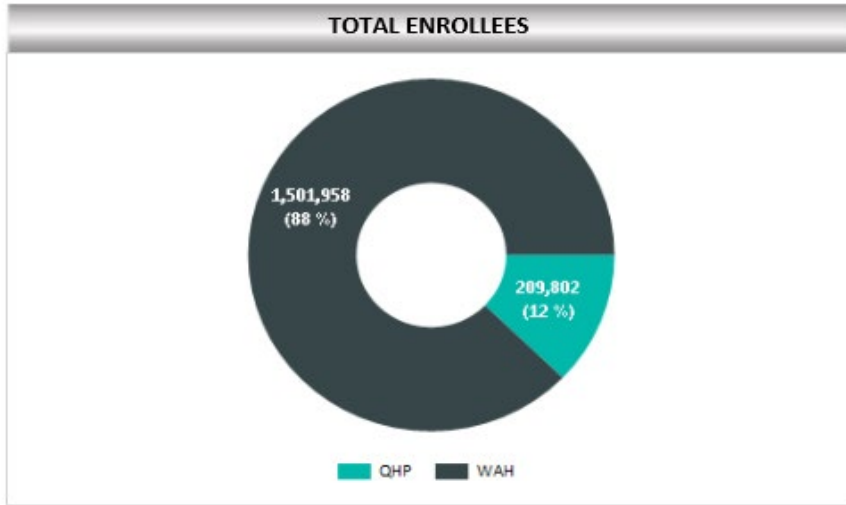
Enrollment Data Preview

- 2018 v. 2019
 - Enrollment
 - New Enrollees
 - Age
 - Gender
 - Race
 - Ethnicity
 - Citizenship
 - Metal Level
 - FPL
 - Churn
 - Language

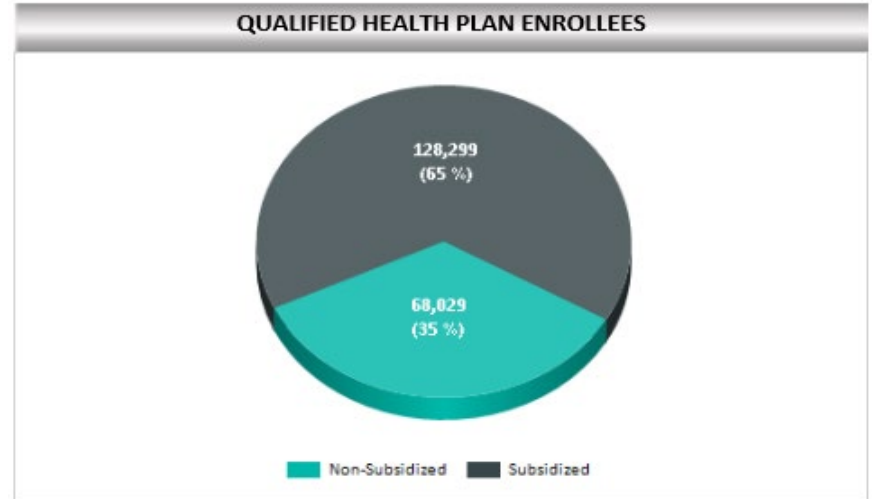
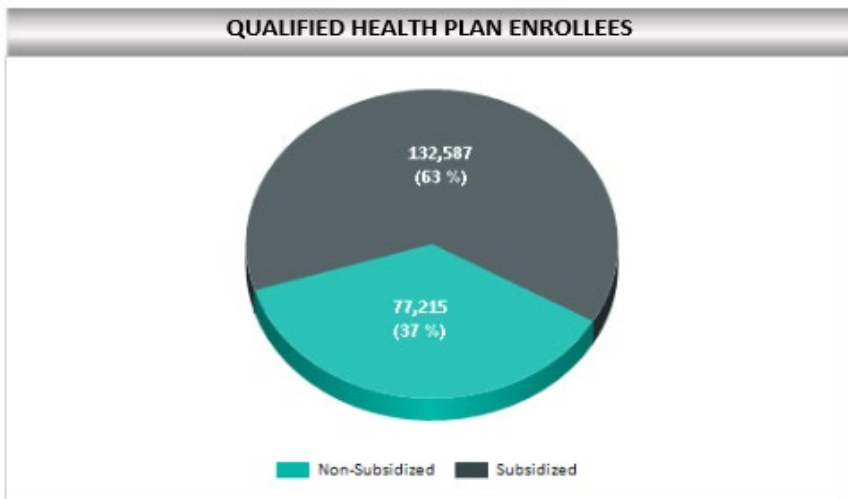
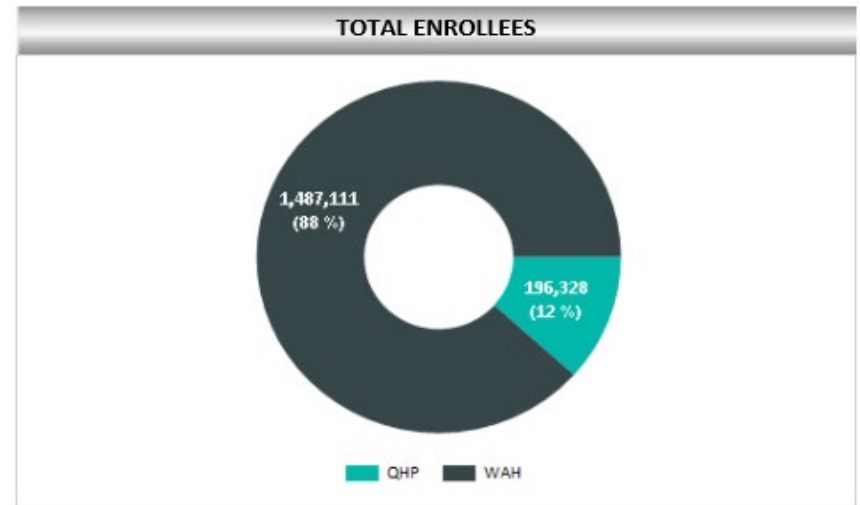


Total QHP Enrollees

2018

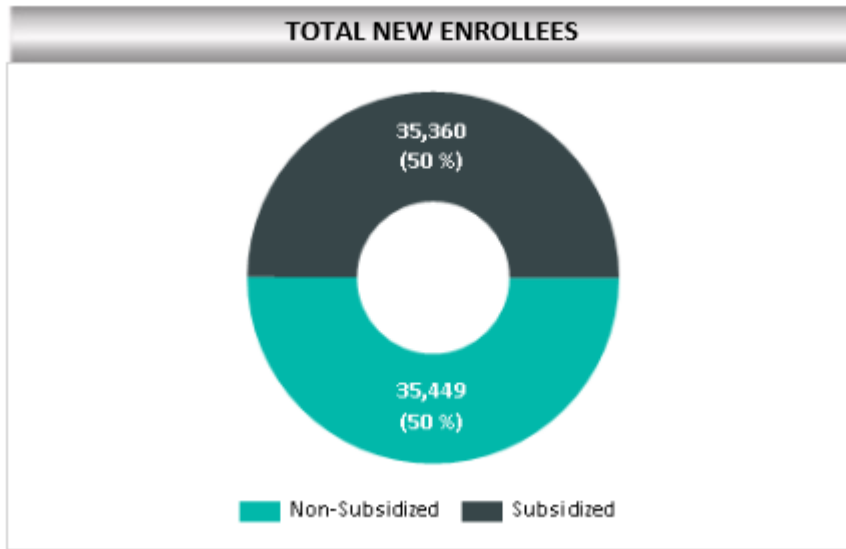


2019

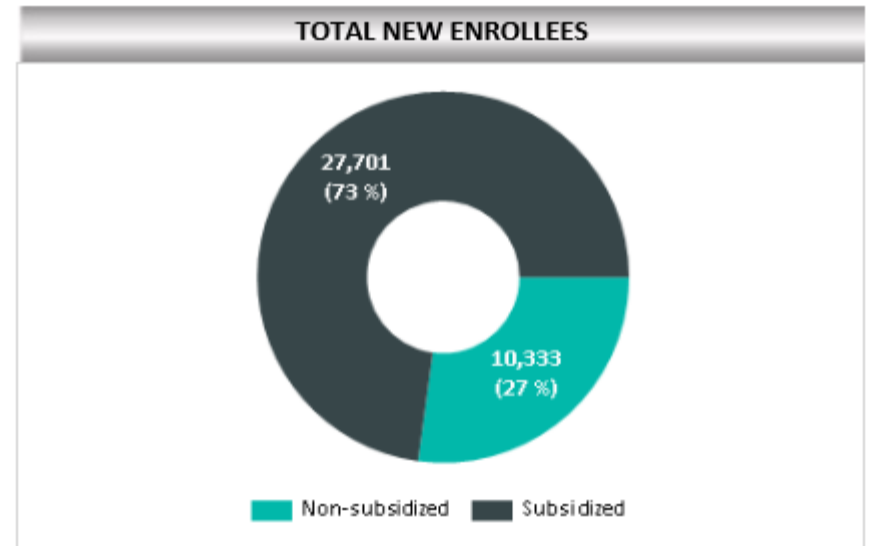


New QHP Enrollees

2018



2019



NEW ENROLLEES BY FPL LEVEL

FPL	# ENROLLEES	%
< 100	2,459	3.5%
100-138	1,116	1.6%
139-150	4,284	6.1%
151-200	11,714	16.5%
201-250	7,085	10.0%
251-300	4,797	6.8%
301-400	6,894	9.7%
>400	6,800	9.6%
OTHER	25,660	36.2%
TOTAL	70,809	100.0%

NEW ENROLLEES BY FPL LEVEL

FPL	# ENROLLEES	%
< 100	2,362	6.2%
100-138	1,080	2.8%
139-150	3,070	8.1%
151-200	8,943	23.5%
201-250	5,344	14.1%
251-300	3,477	9.1%
301-400	4,670	12.3%
>400	2,999	7.9%
OTHER	6,089	16.0%
TOTAL	38,034	100.0%



QHP Enrollees by Age & Gender

2018

AGE		
AGE	# ENROLLEES	%
Age <18	16,117	7.7%
Age 18-25	16,073	7.7%
Age 26-34	34,733	16.6%
Age 35-44	35,193	16.8%
Age 45-54	40,984	19.5%
Age 55-64	64,704	30.8%
Age 65+	1,998	1.0%
TOTAL	209,802	100.0%

GENDER		
GENDER CD	# ENROLLEES	%
Female	114,846	54.7%
Male	94,956	45.3%
TOTAL	209,802	100.0%

2019

AGE		
AGE	# ENROLLEES	%
Age <18	14,424	7.3%
Age 18-25	15,065	7.7%
Age 26-34	32,507	16.6%
Age 35-44	32,454	16.5%
Age 45-54	37,536	19.1%
Age 55-64	62,010	31.6%
Age 65+	2,332	1.2%
TOTAL	196,328	100.0%

GENDER		
GENDER CD	# ENROLLEES	%
Female	107,885	55.0%
Male	88,443	45.0%
TOTAL	196,328	100.0%



QHP Enrollees by Race & Citizenship

2018

2019

RACE/ ETHNICITY		
ETHNICITY	# ENROLLEES	%
American Indian/Alaska Native	1,112	0.5%
Asian	21,579	10.3%
Black/African American	3,154	1.5%
Hawaiian	134	0.1%
Multi-Race	788	0.4%
Not Provided	38,372	18.3%
Other	41,269	19.7%
Pacific Islander	3,332	1.6%
White	100,062	47.7%
TOTAL	209,802	100.0%

U.S. CITIZENSHIP		
US. CITIZENSHIP	# ENROLLEES	%
Citizen	182,654	87.1%
Lawfully Present	27,148	12.9%
TOTAL	209,802	100.0%

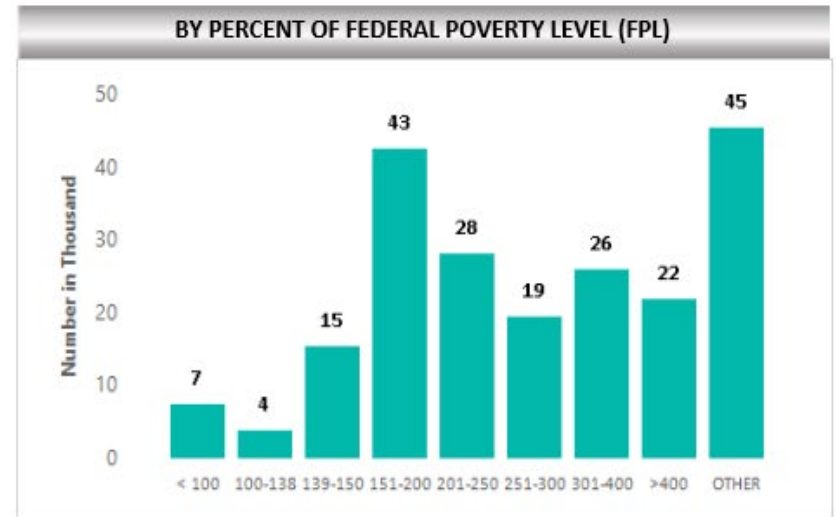
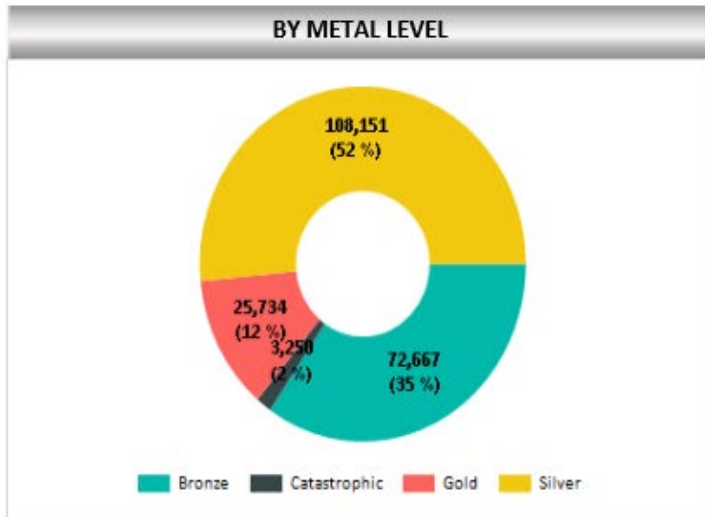
RACE/ ETHNICITY		
ETHNICITY	# ENROLLEES	%
American Indian/Alaska Native	1,131	0.6%
Asian	20,856	10.6%
Black/African American	3,064	1.6%
Hawaiian	132	0.1%
Multi-Race	841	0.4%
Not Provided	37,714	19.2%
Other	35,562	18.1%
Pacific Islander	3,804	1.9%
White	93,224	47.5%
TOTAL	196,328	100.0%

U.S. CITIZENSHIP		
US. CITIZENSHIP	# ENROLLEES	%
Citizen	170,071	86.6%
Lawfully Present	26,257	13.4%
TOTAL	196,328	100.0%

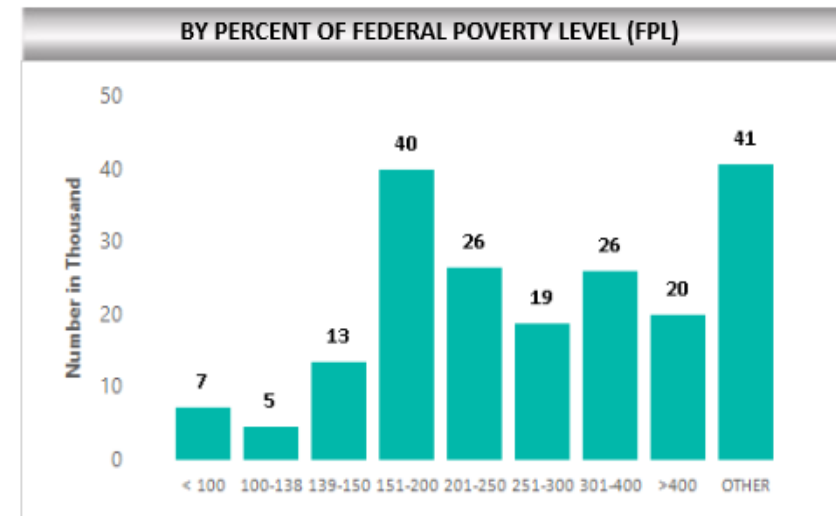
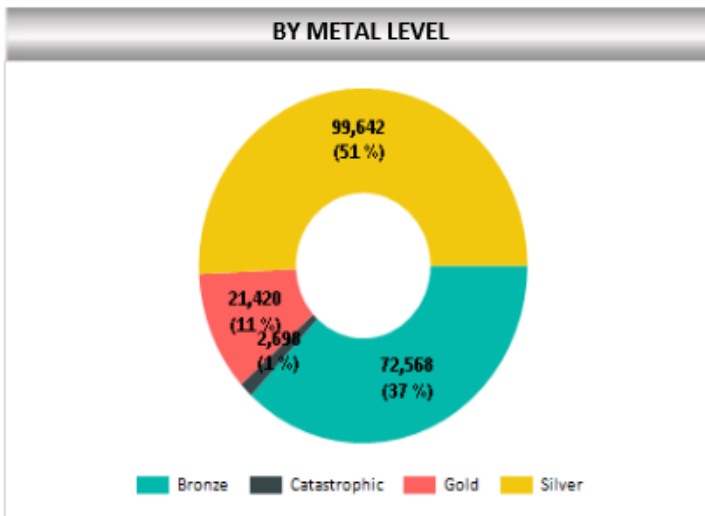


Distribution of QHPs by Metal Level and FPL

2018



2019



Churn

2018

WA APPLE HEALTH - QHP

March 1, 2017 - Feb. 1, 2018

Avg. Monthly Churn Percentage:

0.07%

Avg. Monthly Churn Total:

944

Highest Month Churn Percentage:

01/01/2018 - 0.2%

Highest Month Churn Total:

01/01/2018 - 3,035

Medicaid - QHP: 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.

2019

WA APPLE HEALTH - QHP

Feb. 1, 2018 - Feb. 1, 2019

Avg. Monthly Churn Percentage:

0.06%

Avg. Monthly Churn Total:

800

Highest Month Churn Percentage:

01/01/2019 - 0.19%

Highest Month Churn Total:

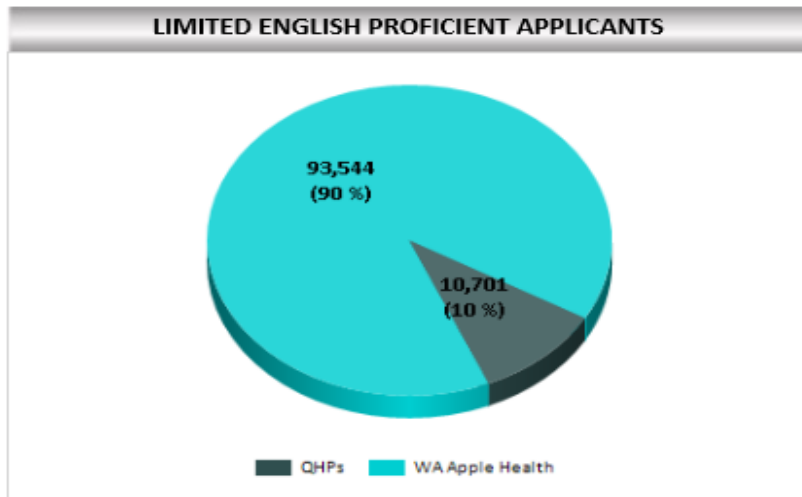
01/01/2019 - 2,887

Medicaid - QHP: 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.

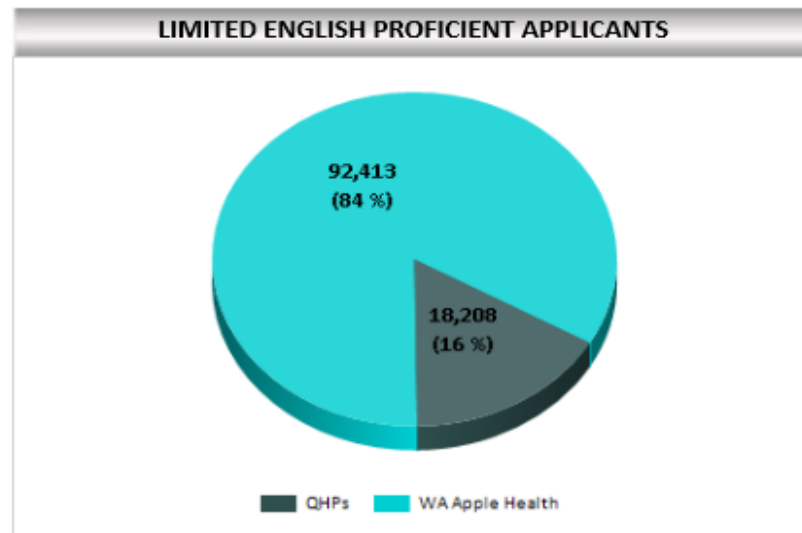


QHP by Language

2018



2019



SPANISH LANGUAGE

Spanish Language Requests By Washington Healthplanfinder Applicants

Interpreter

QHP	3,789 (5%)
WAH	65,472 (95%)
TOTAL	69,261 (100%)

Translation

QHP	3,675 (5%)
WAH	66,408 (95%)
TOTAL	70,083 (100%)

SPANISH LANGUAGE

Spanish Language Requests By Washington Healthplanfinder Applicants

Interpreter

QHP	2,963 (4%)
WAH	65,240 (96%)
TOTAL	68,203 (100%)

Translation

QHP	2,897 (4%)
WAH	66,230 (96%)
TOTAL	69,127 (100%)



TOP LANGUAGE REQUESTS BY WASHINGTON HEALTHPLANFINDER APPLICANTS

2018

	CHINESE		VIETNAMESE		RUSSIAN		KOREAN		PUNJABI		ARABIC	
	Translation	Interpreter	Translation	Interpreter	Translation	Interpreter	Translation	Interpreter	Translation	Interpreter	Translation	Interpreter
QHP	3,665	3,952	2,668	2,895	993	1,084	860	916	485	535	103	107
WAH	2,936	3,054	3,996	4,072	3,631	3,646	1,266	1,290	434	466	1,350	1,281

2019

	CHINESE		VIETNAMESE		RUSSIAN		KOREAN		ARABIC		UKRAINIAN	
	Translation	Interpreter	Translation	Interpreter	Translation	Interpreter	Translation	Interpreter	Translation	Interpreter	Translation	Interpreter
QHP	3,672	3,946	2,805	2,962	988	1,091	741	779	103	107	78	102
WAH	2,863	2,998	3,841	3,912	3,652	3,706	1,130	1,151	1,278	1,194	860	919



Next Steps

- Update equity metrics with 2019 data
- Explore development of a broader equity report
- Revisit with TAC, update metrics and benchmarks as needed



Appendix

2018 Equity Metrics & Benchmarks

Enrollment – QHP and WAH – by race

Metric	2018 Enrollment	Enrollment %	Proposed Benchmark
American Indian/Alaska Native	57,706	3%	3%
Asian	91,379	5%	7%
African American	121,872	7%	7%
Pacific Islander/ Hawaiian	52,222	3%	3%

- Total 2018 Enrollment (QHP and WAH) was obtained from the HBE March 2018 Enrollment report, includes Healthplanfinder enrollees who identify race in their application (optional field)
- Enrollment for the state non-ESI distribution provided by OFM is AI/AN – 2%, Asian –7%, African American—5%, Pacific Islander/Hawaiian—1%.



Enrollment – QHP and WAH – by ethnicity

Metric	2018 Enrollment	Enrollment %	Proposed Benchmark
Hispanic	351,369	20%	18%

- Total 2018 Enrollment (QHP and WAH) was obtained from the HBE March 2018 Enrollment report, includes Healthplanfinder enrollees who identify as Hispanic in their application (optional field)
- Hispanic enrollment through *HPF* is higher than the general statewide distribution (12%), and slightly lower than the state non-ESI distribution provided by OFM (21%)
- The proposed benchmark was adjusted downward last year (from 20%) in response to TAC feedback. Members requested a lower benchmark based on concerns they are hearing from Hispanic residents (notably, that they may disenroll or fail to enroll due to concerns/fears about national immigration policies/providing citizenship information)



Enrollment – QHP and WAH – by age (under 65)

Metric	2018 Enrollment	Enrollment %	Proposed Benchmarks
under 18	768,338	45%	44%
18-25	203,539	12%	12%
26-34	247,984	14%	15%
35-44	188,355	11%	13%
45-54	155,984	9%	9%
55-64	158,882	9%	9%

- Total 2018 Enrollment (QHP and WAH) was obtained from the HBE March 2018 Enrollment report, includes Healthplanfinder enrollees who identify age in their application (required field)
- Enrollment percent of ‘young invincibles’/under 35 (71%) is a higher percentage than the general statewide distribution (46%) and the state non-ESI distribution provided by OFM (47%)



Enrollment – QHP and WAH – by Limited English Proficiency (LEP)

Metric	2018 Enrollment	Enrollment %	Proposed Benchmark
LEP	117,469	7%	8%

- Total 2018 Enrollment (QHP and WAH) was obtained from the HBE March 2018 Enrollment report, includes Healthplanfinder enrollees who identify in their application that they do not read and/or speak English (required field)
- LEP enrollment as a percent of total enrollment is slightly higher than the state non-ESI distribution provided by OFM (6%), and much higher than the general statewide distribution (3.5%)



Enrollment – QHP and WAH – by Federal Poverty Level (FPL)

Metric	2018 Enrollment	Enrollment %	Proposed Benchmarks
Less than 100%	1,103,326	64%	60%
100-137%	233,015	14%	16%
138-199%	168,738	10%	11%
200-299%	120,859	7%	8%
300-399%	32,517	2%	3%
400% or higher	22,743	1%	2%

- Total 2018 Enrollment (QHP and WAH) was obtained from the HBE March 2018 Enrollment report, includes Healthplanfinder enrollees who identify income in their application (required field for those who choose to be screened for WAH and tax credits)
- Enrollment percentage for the WAH eligible population (up to 138% FPL) is much higher (77%) than the state non-ESI distribution provided by OFM (35%) and the general statewide distribution (17%)
- Enrollment percentage for 138%+ FPL population is much smaller (23%) than the state non-ESI distribution provided by OFM (65%) and the general statewide distribution (83%)



Enrollment – QHP and WAH – by geography

Geography	2018 Enrollment	Enrollment %	Proposed Benchmarks
Rural	289,783	14%	20%
Urban	1,727,729	86%	80%

- Total 2018 Enrollment (QHP and WAH) was obtained from running enrollment data through an algorithm provided by OFM that segregates zip codes into rural and urban areas
- Overall, the non-elderly state population is about 15% rural, and 85% urban. The non-ESI, non-elderly population is slightly more rural (17%).

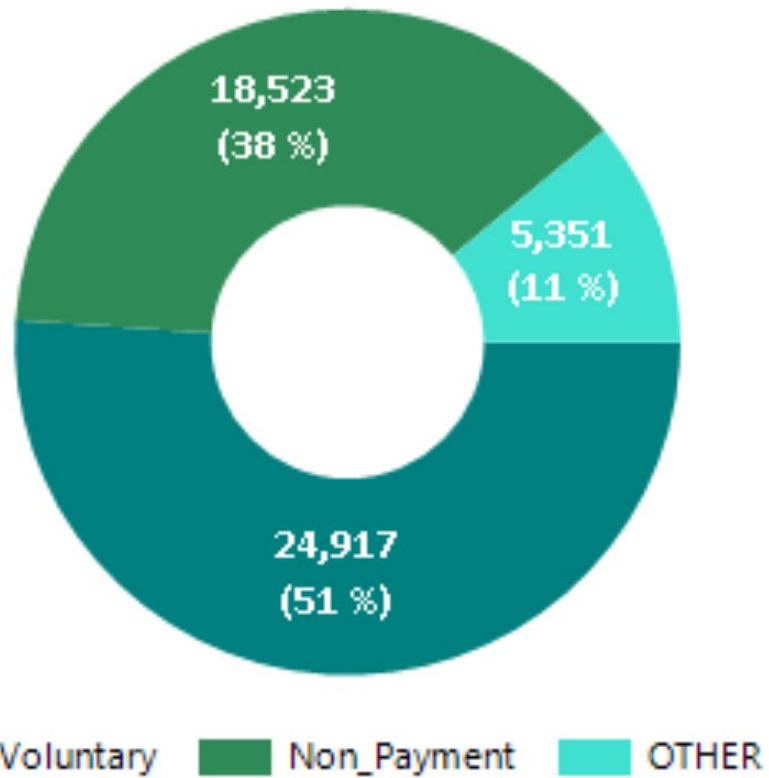


Disenrollment

- Dropping occurs:
 - Between plan years (enrollees who do not renew their coverage)
 - During the plan year (enrollees who disenroll during a coverage year)
- Did Not Renew (end of plan year)
 - Individuals who do not renew are tracked and surveyed (35% of respondents said they couldn't find a plan to fit their budget)
- Disenrollment (during plan year)
 - Disenrollment is tracked and included in bi-annual enrollment report
 - A new survey has been developed that will be sent to customers who voluntarily disenroll from coverage



AUG-2018 DISENROLLMENT



Notes: **Enrollees moved to WAH are excluded.**



Select a plan, no payment

- The number of individuals who select a QHP v. the number of individuals who make a payment is tracked on an ongoing basis
- Specific outreach is conducted during OE to this group
- Efforts have been made to streamline the payment process with carriers.
- Most enrollees who select a QHP make a payment

Month	Plan Selection	Plan Payment	Percent of plans selected for which a payment was made
Nov-2017	177,283	173,574	98%
Dec-2017	177,411	162,267	97%
Jan-2018	211,347	199,489	94%



Churn Between QHP and WAH

- **Churn occurs when:**
 - QHP enrollees become eligible for WAH → auto-enrolled into a WAH plan if no plan selected
 - WAH enrollees become eligible for QHP → not enrolled in a QHP unless a plan is selected and payment submitted
- **Exploring ways to increase continuity of coverage for QHP eligible enrollees who leave WAH; affordability challenges**
- **Churn to and from QHP/WAH is tracked on a monthly basis, and included in bi-annual enrollment report**
 - Churn affects small portions of the enrolled population
 - Average monthly churn from WAH (Medicaid) to QHP, is higher than from QHP to WAH
 - Highest churn from WAH to QHP occurs at the beginning of the plan year

Month	3/1/2017	4/1/2017	5/1/2017	6/1/2017	7/1/2017	8/1/2017	9/1/2017	10/1/2017	11/1/2017	12/1/2017	1/1/2018	2/1/2018
QHP to Medicaid	1,152	1,048	1,155	1,020	930	972	881	1,112	3,820	3,987	1,522	989
Medicaid to QHP	2,371	2,111	2,065	2,249	2,252	1,653	1,498	1,485	1,464	1,543	4,887	2,527

Month	3/1/2017	4/1/2017	5/1/2017	6/1/2017	7/1/2017	8/1/2017	9/1/2017	10/1/2017	11/1/2017	12/1/2017	1/1/2018	2/1/2018
QHP to Medicaid	0.6%	0.5%	0.6%	0.5%	0.5%	0.5%	0.5%	0.6%	2.2%	2.4%	0.7%	0.4%
Medicaid to QHP	0.2%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.1%	0.3%	0.2%

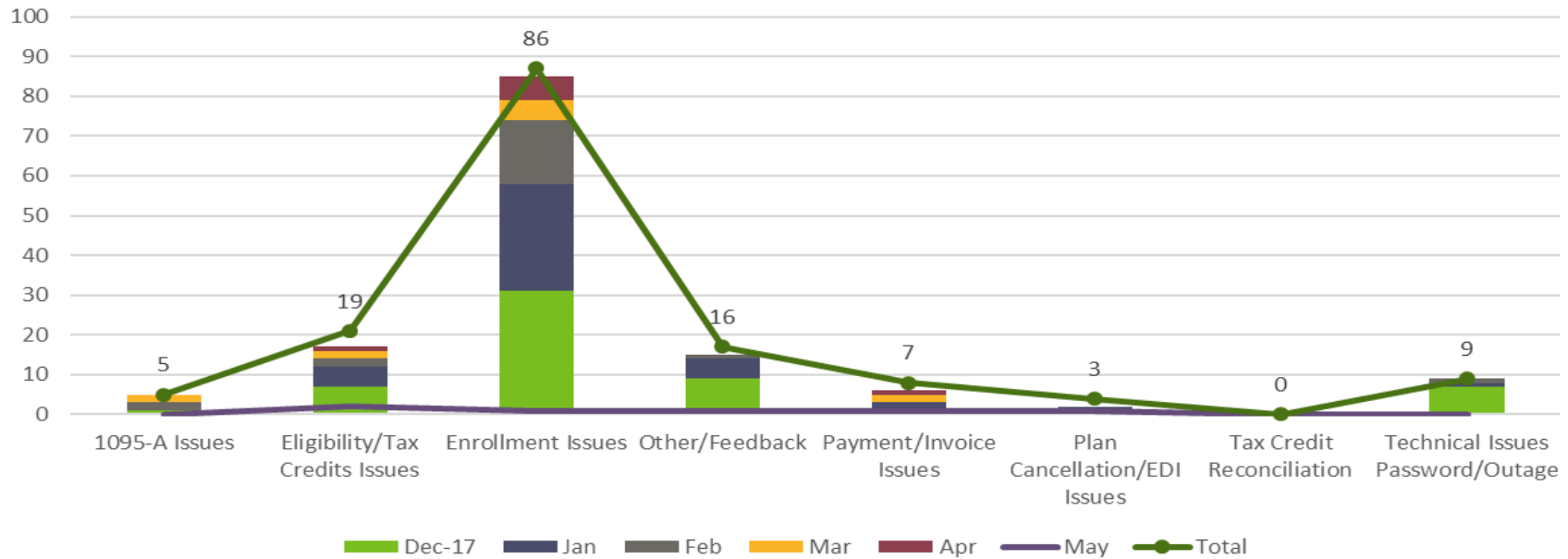


Survey Results

- Use of survey results from TACs, Navigators and other stakeholders to improve effectiveness in reaching groups at risk for barriers
- Current surveys
 - Annual Consumer Experience survey
 - Annual Open-Enrollment Experience survey (Navigators & Brokers)
 - Annual Tribal Assister survey
 - Annual Renewal Experience survey (Did Not Renew)
 - Annual New Consumer survey
 - Bi-Annual Language Assistance survey
 - Ongoing cancellation survey (*new*)
 - Annual Committee & Workgroup survey



Consumer Complaints



WAHBE Received Complaints

Reason Code	Jan	Feb	Mar	Apr	May
1095-A Issues	0	0	2	0	0
Eligibility/Tax Credit Issues	0	0	0	0	2
Enrollment Issues	10	5	1	1	0
Other/Feedback	5	0	0	0	11
Payment/Invoice Issues	1	0	0	0	1
Plan Cancellation/EDI Issues	1	0	0	0	0
Tax Credit Reconciliation	0	0	0	0	0

OIC Received Complaints (referred to WAHBE)

Reason Code	Jan	Feb	Mar	Apr	May
1095-A Issues	0	2	0	0	0
Eligibility/Tax Credit Issues	5	2	2	1	0
Enrollment Issues	17	11	4	5	1
Other/Feedback	1	0	1	0	0
Payment/Invoice Issues	1	0	2	1	0
Plan Cancellation/EDI Issues	1	0	0	0	1
Tax Credit Reconciliation	0	1	0	0	0



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