

Cascade Care Implementation: Background FAQs

What are the main components of the Cascade Care Bill (SB 5526) that passed in the 2019 session?

There are 3 main components:

1. Standard Qualified Health Plans (QHPs): Requires the Washington Health Benefit Exchange (HBE), in consultation with the Health Care Authority (HCA), and the Office of the Insurance Commissioner (OIC), to design and implement standard QHP plans for 2021 plan year.
2. State Procured Standard QHPs (public option plans): Requires HCA, in consultation with HBE, to contract with health carriers to offer state procured standard QHPs (public option plans) for 2021 plan year that have provider reimbursement rate caps and must include quality and value requirements.
3. Subsidy Study: Requires HBE, in consultation with HCA and OIC, to develop and submit a plan for implementing premium subsidies through Exchange for individuals up to 500% FPL (report due Nov. 15, 2020).

How can I stay updated about Cascade Care implementation?

- Visit the website: Access relevant information, including upcoming Standard Plan Stakeholder Workgroup meeting information and materials: <https://www.wahbexchange.org/about-the-exchange/cascade-care-2021-implementation/>
- Sign up to receive email updates: A listserv has been created through the State's GovDelivery service. It requires that you sign-up, then select "add a subscription" and then select the "Cascade Care" option: <https://bit.ly/2Jtz8GL>.
- Attend or listen to a Standard Plan Stakeholder Workgroup meeting: These meetings are open to the public, and interested implementation partners are welcome to attend in-person or dial in. Meeting information is available at: <https://www.wahbexchange.org/about-the-exchange/cascade-care-2021-implementation/>.

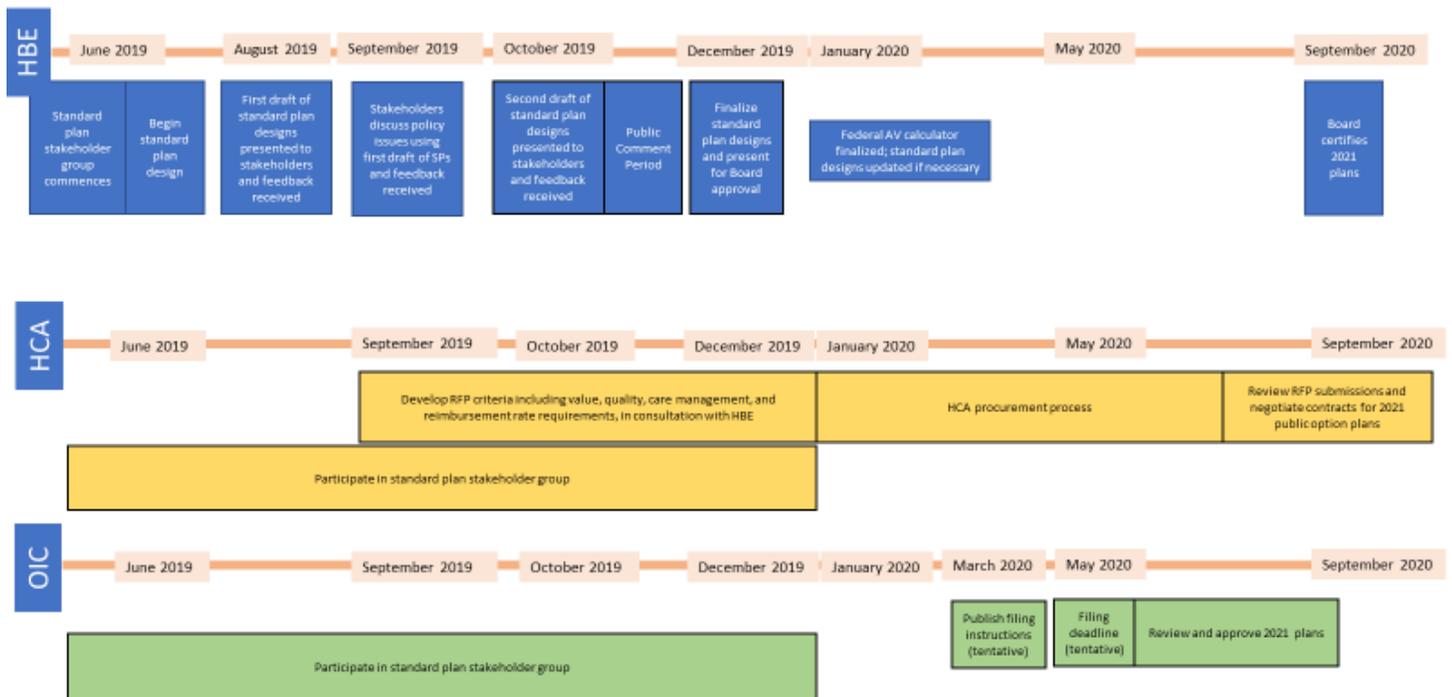
When will new standard plans and public option plans be available to consumers?

Standard plans and public option plans will be offered exclusively through *Washington Healthplanfinder* during open enrollment starting November 1, 2020 for coverage beginning January 1, 2021.

How are HBE, OIC and HCA coordinating to implement Cascade Care? Who is doing what?

HBE, HCA, and OIC are working very closely together on all aspects of implementation of SB 5526. An interagency workgroup meets every two weeks to coordinate work streams, which are outlined in the joint timeline below.

Interagency Cascade Care Implementation Timeline



How are standard plans different than public options plans? How will consumers understand the difference?

Standard plans and public option plans will have the same standard benefit design across carriers. The public option plans must meet additional quality and value requirements outlined in SB 5526. The premiums for the public option plans could potentially be slightly lower than other Exchange plan offerings. HBE, HCA and OIC are working together to make sure plans meet state requirements to best meet the needs of consumers.

We are working on the marketing and outreach of Cascade Care, which will be informed by focus group testing and input from the Exchange's board and stakeholder committees. The goal is to develop tools and materials for consumers that will help them select the best plan from among their available options, based on factors that are important to them like cost, network, customer service, and quality.