

Washington Health Benefit Exchange 2019-2021 Strategic Plan



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A BRIEF BACKGROUND ON THE EXCHANGE

Washington Health Benefit Exchange (Exchange) is a public-private partnership that operates the *Washington Healthplanfinder*, the online eligibility and enrollment portal used by one in four Washington residents to obtain health and dental coverage. *Washington Healthplanfinder* allows users to compare and enroll in health insurance coverage and gain access to tax credits, reduced cost sharing, and eligibility and enrollment into Washington Apple Health (Medicaid program).

The mission of the Exchange is as follows:



The Washington Health Benefit Exchange seeks to redefine people's experience with health care by radically improving how Washingtonians secure health insurance through innovative and practical solutions and an easy-to-use customer experience. These are reflected in our values of integrity, respect, equity, and transparency as it relates to those we work with and those we serve.

In carrying out the mission, the Exchange works closely with the Health Care Authority (HCA), Office of the Insurance Commissioner (OIC) and the Department of Social and Health Services (DSHS) to identify and achieve our goals.

The Exchange is also committed to identifying and reaching out to groups at risk for obstacles to access coverage, which includes supporting those who need assistance in overcoming barriers to seek, find, and use their health insurance coverage. Specifically, the Exchange has embraced the following equity statement:



Equity is a fundamental pillar to the society we seek to build. The process of advancing toward equity will be disruptive and demands vigilance, dismantling deeply entrenched systems of privilege and oppression. We must focus our efforts on people and places where needs are greatest, especially communities of color, and go beyond remedying a particular inequity to address all determinants of health.

Our goal is that all Washingtonians have full and equal access to opportunities, power and resources to achieve their full potential.

The Exchange's sustainability is tied to three funding sources established in statute: (1) the existing two percent tax on health insurance premiums associated with qualified health plan (QHP) enrollment through *Washington Healthplanfinder*; (2) reimbursement for activities performed on behalf of Washington Apple Health (the state's Medicaid program), and; (3) a carrier assessment on products sold in the marketplace. The Exchange's current budget is approximately \$62 million a year.

EXCHANGE GOVERNANCE

The Exchange is governed by an 11-member bipartisan board comprised of a chair and eight voting members appointed by the Governor. Board members are nominated by the Republican and Democratic caucuses in both the Washington State House of Representatives and Senate. The Director of the Health Care Authority and the Insurance Commissioner are ex-officio, non-voting board members. The Exchange has numerous committees and workgroups, including, the Advisory Committee to the Exchange Board and technical advisory committees for key program areas.

Current Exchange Board members are:

- Chair: Ron Sims, *retired Deputy Secretary for the U.S. Department of Housing and Urban Development and former King County Executive*
- April Betts Gibson, *Executive Director, Puget Sound Orthopedics*
- Don Conant, *General Manager at Valley Nut and Bolt and Assistant Professor in the School of Business at St. Martin's University*
- Melissa Cunningham, *Corporate Counsel, Physicians Insurance*
- Ben Danielson, *Medical Director at Odessa Brown Children's Clinic*
- Maureen McLaughlin, *Independent Hospital and Health Care Professional*
- Hiroshi Nakano, *Director of Value Based Care at Valley Medical Center*
- John Schapman, *Deputy Director, North Central Accountable Community of Health*
- Mark Stensager, *Retired Health System Administrator*
- Ex-Officio: Mike Kreidler, *Washington State Insurance Commissioner*
- Ex-Officio: Susan Birch, *Director, Washington State Health Care Authority*

EXCHANGE TODAY

Washington Healthplanfinder serves about one in four Washingtonians with 1.5 million enrolled in Washington Apple Health (WAH) and an additional 200,000 in private health insurance.

About 80 percent of the total individual health insurance market in Washington State purchases their coverage through *Washington Healthplanfinder*.

Since October 2013, the Exchange has connected thousands of residents to federal subsidies that help them purchase and use their private coverage. In 2018, over \$519 million in premium tax credits were obtained through *Washington Healthplanfinder*.

The Exchange continues to improve and streamline the enrollment experience for all *Washington Healthplanfinder* users and develops tools that help consumers compare and select health and dental coverage.

The Exchange's efforts have had a profound impact on the state's uninsured rate, which has dropped from 14 percent in 2013 to 5.5 percent as of 2017. The Exchange has a network of over 3,000 assisters across the state who provide outreach, education, and in-person enrollment assistance to all *Washington Healthplanfinder* customers. These assisters include Navigators, brokers, and organizations who represent and support a multitude of diverse populations and communities throughout Washington State. The Exchange also operates a state-of-the-art call center that served 893,516 customers in 2018, offering assistance in almost 200 languages and recently added online chat as a new contact method.



The Exchange market consists of five carriers and 40 plans across the state in 2019.



The Exchange provides easily understandable videos, facts sheets, and other information to improve health literacy levels.

The Exchange offers high quality customer services through a call center, online chat functionality, and a mobile application.



PROGRESS TO DATE

Since the submission of the previous strategic plan in September 2018, the Exchange has continued to build off a solid foundation for success. As in previous years, the organization has introduced innovative technology that both improve the customer experience and maintain fiscal sustainability. A summary of the progress on each of the four strategic goals for 2018-2019 follows:



Define and Deliver Operational Excellence

The 2018-2019 open enrollment period saw the Exchange continue our efforts to leverage digital technologies to reduce costs and improve the customer experience. This included seeing more than 64,000 downloads of the *Washington Healthplanfinder* mobile app, bringing the total to 116,000 downloads since the app's inception three years ago. The Exchange also saw more than 104,000 people – more than half – submit an application via a mobile or tablet device as opposed to a laptop computer. The mobile app was also used to upload more than 34,000 documents, almost twice as many as the previous year's open enrollment. The electronic transfer of documents is more convenient for customers and expedites verification of program eligibility. The Exchange also continues our high fiscal and operational accountability as stewards of public resources.



Increase Number of Insured and Access to Affordable Coverage

During the 2019 open enrollment period, over 200,000 individuals enrolled in qualified health plans – a number that now represents more than 80 percent of the state's individual health insurance market. This year saw the highest-ever annual rate for returning enrollees with more than 158,000 individuals. Of note, 74 percent of returning enrollees stayed in their same plan, highlighting the stability of the market. Overall, two-thirds of enrollees received federal premium tax credits, holding flat from last year. Additionally, enrollment in Washington Apple Health remained consistent at 1.5 million enrollees.



Advance Consumer Choice and Decision-Making

The Exchange made a significant investment to implement new decision-making tools to assist our customers. The *Smart Planfinder* tool was used by more than 54,000 enrollees to find a plan that best fit their needs. Navigators and brokers also supported the enrollment of 34,000 qualified health plan (QHP) individuals and more than 134,000 Washington Apple Health enrollees, and informed and counseled thousands of others. Finally, the Exchange increased our social media presence and digital communications to amplify important messages and highlight key information for customers. This included work with video channels YouTube and Netflix and music channels Pandora and Spotify.



Promoting Equity Across the System

The Exchange has made significant progress in advancing diversity, equity, and inclusion (DEI). The Exchange developed an Equity, Diversity & Inclusion Director position who will build from the Board-approved equity statement to develop, implement, and continuously refine a comprehensive, organization-wide equity strategy. The Exchange has also formed an internal Diversity Committee, conducted an organization-wide DEI assessment, and provided DEI trainings to Board members and staff.



A comprehensive accessibility assessment of *Washington Healthplanfinder* was conducted to observe and study how people with different abilities use the system and identify areas for improvement. In addition, the Exchange has continued to monitor progress using equity measures and benchmarks developed by the Health Equity Technical Advisory Committee.

FIVE-YEAR STRATEGIC PLAN

The Exchange's strategic plan is continually evolving, striving to increase its potential and meet the needs of each of our customers. The current goals and strategies are to:

- ***Leverage the success of HPF technology platform to strategically expand offered services***
 - Develop strategies to grow customer use of the Exchange, including options for future Exchange-offered products and services
 - Focus on innovative customer-based solutions
 - Partner with state agencies to reuse technology to improve customers' experience with health care
- ***Advance diversity, equity and inclusion (DEI) to narrow health disparities, especially in communities of color***
 - Engage in and develop a model for Exchange leadership in addressing the social determinants of health
 - Drive Exchange decisions using DEI principles and an in-depth understanding of our marginalized consumers to improve health care access by asking marginalized communities what they need
 - Increase the diversity of the Exchange Board, managers and leadership to reflect the people we serve and increase the cultural humility of our Board, leadership, and staff
- ***Improve health coverage, affordability, care and outcomes***
 - Design and implement Cascade Care – both standard plans and public option – to improve affordability, plan options and value for our consumers
 - Develop strategies to assist customers transitioning from Washington Apple Health to maintain their coverage
 - Engage in statewide initiatives to address the underlying cost of care as an affordability and value strategy for consumers, including access to high quality care and emerging ideas for universal coverage
- ***Expand innovative approaches to drive health system excellence***
 - Introduce and foster innovative initiatives to dramatically improve customer experience and engagement
 - Leverage the Exchange's consumer networks to empower communities to influence how health decisions are made
 - Increase our health literacy efforts to enable people to better understand how to enroll in, use, and pay for their health insurance



Leverage the success of *Washington Healthplanfinder* technology platform to strategically expand offered services

Washington Healthplanfinder is a stable, flexible, and consumer-friendly technology platform. Given our continued development over the past several years, the Exchange is well positioned to expand our platform's use.

Develop strategies to grow customer use of the Exchange, including options for future Exchange-offered products and services

The Exchange is strategizing to expand the use of our successful technology platform, particularly among state health care programs. Our customer-facing eligibility, shopping, and enrollment experience is a significant public asset.

The technology platform can provide a comprehensive health insurance experience for customers as individuals and families move between programs, so that their application, demographics, and previous enrollments can follow them. We have an opportunity to engage with our consumers along their journey through products and services that might fit their needs.

Focus on innovative customer-based solutions

Our modern customer-centric IT platform positions the Exchange for growth in reaching and engaging customers. The Exchange can strategically use data to drive innovative designs and platform expansions to bring services and products to customers the way they would like to have them delivered.

The Exchange strives to be a place that consumers rely on and offers an easy-to-navigate experience. With this approach, the Exchange wants to continue to improve and engage with the latest digital technology to appeal to greater audiences and evolve our customer experience over time.

Partner with state agencies to reuse technology to improve customers' experience with health care

The Exchange is one of five participating entities in the Washington Health and Human Services Governance (HHS) group that formed in 2019 to respond to federal and state interest in increasing state reuse and coordination of IT projects and services. The Exchange's technology platform is one of the most modern HHS assets and was recently recognized by Code for America as best in class for health enrollment. The Exchange is engaged with our partner state agencies and is ready to assist in state initiatives using our technology platform, as desired.

The Exchange can offer access to our platform that may assist the state in some of its technology upgrades while providing a more real-time, customer-friendly experience for consumers. The Exchange also strives to partner with other state entities to deliver high quality, streamlined services to residents of Washington.

The Exchange has experience in balancing tight timelines and ambitious program goals with the reality of building IT system functionality.

**Advance diversity, equity and inclusion to narrow health disparities, especially in communities of color**

With the passage of the Exchange Equity Statement, the Exchange has made a strong commitment to advancing diversity, equity and inclusion (DEI) in all we do. The Exchange strives to be a leader in this work both through internal practices and externally with community and policy engagement.

Engage in and develop a model for Exchange leadership in addressing the social determinants of health

The Exchange has the opportunity to engage in statewide efforts to address the social determinants of health currently underway. Leveraging the strength and powerful asset of the Navigator, Tribal Assister, and other assister networks will allow us to learn from and better service local communities – where health decisions are being made.

The Exchange will explore the topic of social determinants of health, embarking on a listening tour across the state to better understand communities' needs, and how the Exchange might engage in the work going forward.

The Exchange also wishes to analyze data that could be used to identify and further understand the current factors that may serve as barriers for people to enroll and seek health coverage. This will provide insight into how the Exchange might engage with the social determinants of health on an operational level, such as through changes to *Washington Healthplanfinder*.

Drive Exchange decisions using DEI principles and an in-depth understanding of our marginalized consumers to improve health care access through asking marginalized communities what they need

The Exchange strives to use a DEI lens in decision-making in order to appropriately consider the impacts on populations that face barriers in seeking and accessing health care. The Exchange needs to better understand marginalized communities, especially communities of color, and what those communities need to overcome the barriers they face. The Exchange can elevate the consumer's voice by seeking out more direct consumer feedback from marginalized populations and their experience in receiving health care, and specifically, accessing health insurance through *Washington Healthplanfinder*.

In asking communities what they need, the Exchange can also collect quantitative and qualitative data to serve as a benchmark for measuring improvement to access and seeking care, as well as other factors that are playing into health outcomes.

Increase the diversity of the Exchange Board, managers, and leadership to reflect the people we serve, and increase the cultural humility of our Board, leadership, and staff

In order to better represent our customers in our decision-making processes, it is important to diversify our staff and board members to better embody the customers we serve. This helps us to offer the best customer service and meet each customer where they would like to be met – whether that is with a better understanding of insurance terms or needing access to a trusted community resource who speaks their language or understands their culture norms.

The Exchange seeks to train and educate our board and staff to understand the impact certain factors have in customers' everyday lives – both in their health care decisions and how they engage with the Exchange.

The Exchange strives to instill the importance of listening and understanding the hardships others face separate from what each individual board member or staff person might experience. We are privileged at the Exchange to have access to steady incomes, a safe place to work, and affordable health insurance that many of our customers do not. We have much to learn to better understand our customers and adapt to meet their needs as best we can.



Improve health coverage, affordability, care and outcomes

As we serve more of the state's residents, the Exchange seeks to improve the health outcomes of our customers. This means striving for health coverage to be affordable, high quality, and have the highest value for the residents of Washington.

Design and implement Cascade Care — to improve affordability, plan options, and value for our consumers

Cascade Care is intended to:

- **Address costs** through lower deductibles and slowing of premium increases
- **Encourage choice** by offering consumers new products of better value all with the same benefits across carriers
- **Grow enrollment** by attracting new enrollees and retaining current customers
- **Strengthen the individual market** with increased carrier participation and competition

The Exchange is leading the development of higher value plans through standard benefit design. This drives more affordable and more predictable cost-sharing for our consumers. The Exchange is finding the balance between offering plans that create a meaningful difference compared to currently offered plan options, while not substantially increasing premiums.

The standard plan designs serve as the foundation for of the state-procured public option plan. The Exchange is working closely with the Health Care Authority to implement Cascade Care public option plans that will offer a higher quality health plan, attract carrier and provider participation, and draw in consumers with a lower premium price point.

The Exchange will also work with partner state agencies to complete a study on funding direct-to-consumer subsidies to help people better afford their health insurance in the individual market. This study would serve as the basis for action in the State Legislature to provide individuals with additional financial relief in paying for health care.

The Exchange will continually evolve our approach to Cascade Care as the program becomes more established. The state can drive improved health outcomes for those enrolled and make the program attractive for a wide variety of potential enrollees by providing higher value plans that better meet the needs of consumers.

Develop strategies to assist customers transitioning from Washington Apple Health to maintain their coverage

There is a substantial population being disenrolled from Washington Apple Health (WAH) because of increases to their

income that makes them no longer eligible. These consumers are eligible for Exchange coverage, potentially with substantial premium assistance, but many are not enrolling, which could leave them uninsured. This is because of the complexities and cost of transitioning from WAH to individual market insurance.

The Exchange will analyze the barriers that prevent people coming off WAH from enrolling into QHP commercial coverage. This will help identify solutions for continuous coverage between WAH and the Exchange, including whether there is an opportunity to auto-enroll consumers into subsidized Exchange coverage.

The Exchange will also explore the potential to provide those disenrolled from WAH with subsidies to ease the transition to the Exchange. This would lower the barrier to enrollment and make coverage more affordable for these lower income individuals.

Engage in statewide initiatives to address the underlying cost of care as an affordability and value strategy for consumers, including access to high quality care and emerging ideas for universal coverage

The Exchange is an active participant in the Washington Health Alliance, Health Care Authority's Health Innovation Leadership Network, Bree Collaborative, and other initiatives to address the underlying cost of care. Coordinating our efforts with public and private leaders in Washington will further leverage this purchasing power to address the substantial affordability challenges our customers face.

The Exchange is also expanding our capability and use of the All Payer Claims Database (APCD) to examine the health outcomes of Exchange customers and analyze data and trends to highlight best practices and services with low value. These efforts will bring the power of consolidated purchasing enjoyed by other public and employer-based programs to benefit individual consumers purchasing on the Exchange.

The Exchange will be engaging with key partners to understand how we can bring the most value to Exchange consumers based on existing programs that help address costs. This will include exploring outcomes of high-quality purchasing programs, improving the value of products available to consumers, and ensuring consumers have the information they need to make informed decisions. The Exchange will also play an active role in the Universal Health Care Workgroup to more fully understand the options the state has in bringing affordable health care to all residents.



Expand innovative approaches to drive health system excellence

The Exchange embraces innovation and continuous improvement to offer customers a modern, user-friendly experience. We also aspire to drive health system excellence by offering customers more information and assistance for making the best health decisions for themselves and their families.

Introduce and foster innovative initiatives to dramatically improve customer experience and engagement

The Exchange strives to make the user experience the best possible for each consumer. We want to continue to use our customer feedback to streamline and enhance the ease-of-use of *Washington Healthplanfinder*, as well as person-to-person assistance.

The Exchange wants to develop the ability to meet each consumer where they are within the *Washington Healthplanfinder* application – whether that be the beginning screens of creating an account or in the heart of the income determination pages. This can be achieved by understanding the challenges consumers face going through the application and increasing assistance through real-time help, better question wording, and helpful tips for completing the application.

The Exchange also will be experimenting with digital technologies to better assist our customers with personalized solutions and assistance to make their application process easier. This may include understanding their language needs, challenges with completing the income portion of the application, the status between WAH and Exchange coverage, and anticipating household changes.

Leverage the Exchange’s consumer networks to empower communities to influence how health decisions are made

Over the past six years, the Exchange has worked with organizations to build trusted sources of information and assistance in signing people up for health insurance. Many of these organizations have existed in communities for decades, connecting local residents to various services. They have developed close relationships with their clients and are well positioned to empower communities to make informed health decisions.

This community reach can be expanded beyond health insurance enrollment. Health outcomes are often influenced by the environment of a community. The community has a sense of what health issues are of greatest concern to them. With a broader role and additional trainings, Navigators would be able to provide additional resources and information that would help community members make the best health decisions for themselves. This, in turn, results in improved health outcomes for the community.

The Exchange needs to listen to communities to understand the greatest hurdles they face and help them to be able to overcome those barriers. This will provide the Exchange with the information needed to support the communities in improving health outcomes with trusted partners. We can also turn to community partners, such as the Accountable Communities of Health and small business owners, who have valuable perspectives on health issues, to help us better understand our communities.

Increase our health literacy efforts to enable people to better understand how to enroll in, use, and pay for their health insurance

The Exchange is well-known for our user-friendly shopping tools that help consumers find the best health plan for them. Consumer education is an important factor in being able to use those tools successfully. Consumers need to understand health insurance and health insurance terminology to allow them to use their care effectively.

The Exchange’s health insurance literacy tools have been highly valued by customers and enrollment assisters. We can expand this help by enhancing their decision-making around health care usage, which doctors and hospitals provide the best value, and which plan best fits their budget. There are existing tools from external organizations that pull the data and information, and the Exchange can leverage these to enhance the shopping experience for consumers.



THE TEN-YEAR VISION

Looking to the future, the Exchange will seek to build on of the success we have achieved to date. It is the organization's belief that we should look beyond the current Exchange to innovative, longer-term goals that will benefit consumers and the state overall. Efforts included in the 10-year vision are:

Feature Meaningful Products to the Customers We Serve

The Exchange will continue to pursue a customer-centric approach designed to bring innovative products and services to our customers, allowing them to find and choose health insurance coverage that better meets their needs and budget. This includes collaborating with partners to address cost of care and value of health plans offered, as well as building out current technologies to support other health insurance-like products.

Design the Customer Experience to Meet People Where They Are

Market evolutions will require a new set of customer interactions that could include technologies, such as artificial intelligence, that better support and expedite information and resolve customer issues through a variety of communications channels. These channels include cell phones, other mobile devices, smart speakers, and personal assistants. The Exchange will also bring more tools to Navigators, brokers, and other customer assistance channels, enabling them to have solutions in hand to help their clients and address their clients' needs.

Foster Modernization in Health Care

The Exchange will continue to play a role in the state's policy development to promote innovative and affordable and high-value health solutions for the residents of Washington. We will also move from a destination-based experience to a customized one that is built upon a customer's personal profile, allowing the consumer to have ongoing access and involvement with their health coverage in one online portal.

Remove Barriers Facing Critical Populations

The Exchange will remove barriers that impede those in Washington who are seeking health coverage. This work includes leveraging technology to drive down the complexity of the decision-making process, as well as, bring additional services and outreach specific to populations that have faced barriers to care.

CONCLUSION

The Exchange is proud of our successes and strives for greater accomplishments in the coming years. We look forward to working with our partners to further the vision of the Exchange and improve the experience for the residents of Washington.