



Washington Health Benefit Exchange

2021 Exchange Market and Cascade Care Plans

Christine Gibert, Policy Director

Advisory Committee Meeting

August 13, 2020

Agenda

- Overview of Proposed Exchange 2021 Plans and Rates
- Proposed 2021 Cascade Care Filings
 - Standard plans
 - Public option plans



2021 Individual Market and Public Option Plan Filings – Key Dates

Milestone	Date
OIC Plan Filing Date for 2021 Individual Market Plans	May 21, 2020
HCA Due Date for Public Option Bidders' Phase 2 Responses	May 22, 2020
HCA Announcement of Public Option Apparently Successful Bidders	July 2, 2020
OIC Approval of 2021 Individual Market Plan Filings	September 2020*
HBE Board Certification of 2021 Exchange Plans	September 16, 2020*
Public Option Contracts Executed by HCA	September 25-30, 2020*
Open Enrollment 2021 Begins	November 1, 2020

** Future dates subject to change*



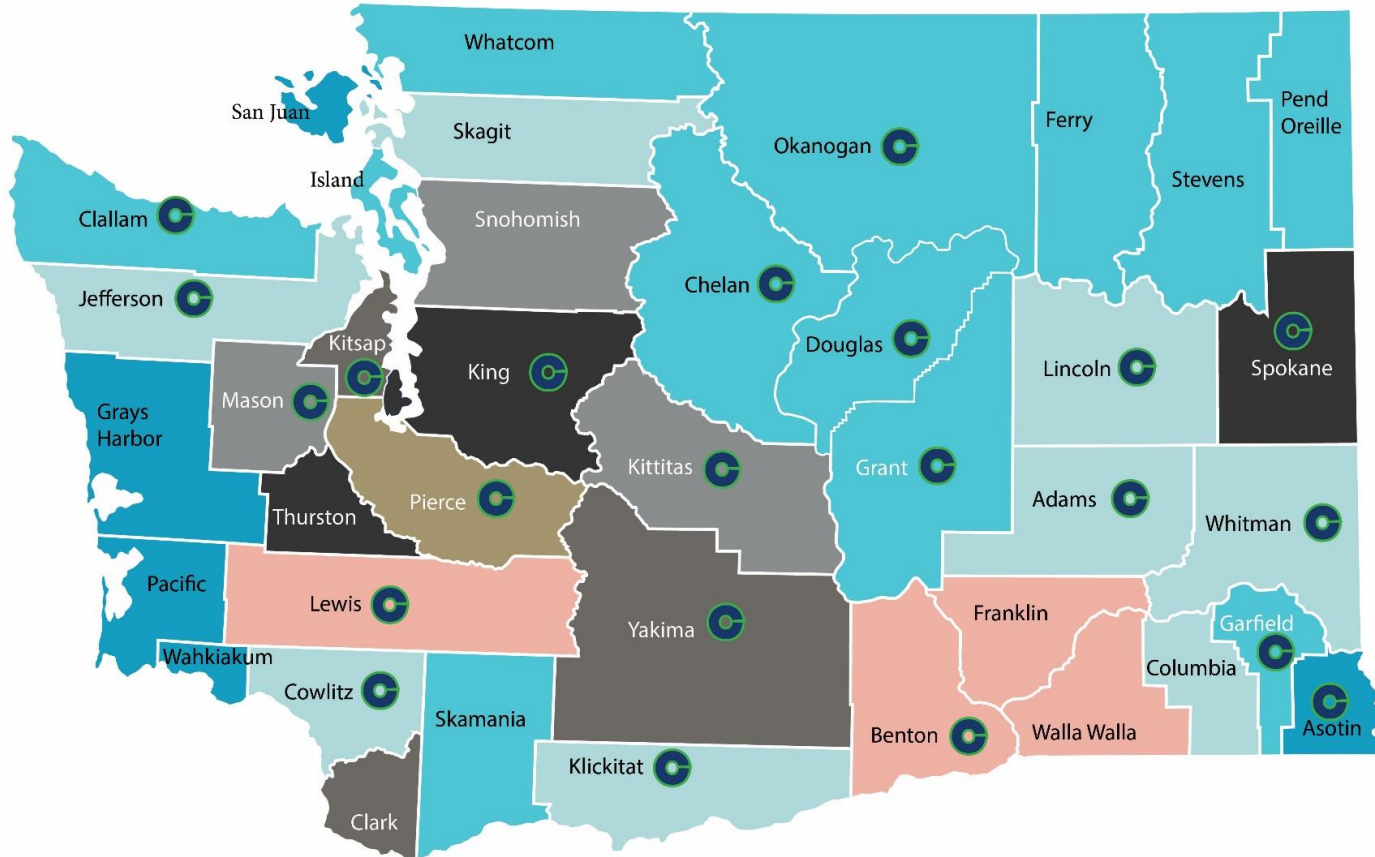
Overview of 2021 Exchange Filings

- **Sustained increase in carrier participation**
 - 13 carriers offering in the Exchange
 - Community Health Network of Washington, Regence, and UnitedHealthcare new for 2021
 - All counties have 2+ carrier options (up to 9)
- **Substantial increase in number of plans**
 - In King, Pierce, and Thurston Counties, consumers will have ~80 plan options (compared to high of 35 plans in a county currently)
- **Average proposed rate decrease*: -1.57%**
 - Most Exchange carriers submitted rate decrease or slight increases
 - Overall market decrease: -1.79%



*Averages are for renewing plans only

Carrier Participation On Exchange



Issuers Per County



Cascade Care Select (Public Option) Plans Offered



Proposed 2021 Exchange Rate Changes

Carrier	Average rate increase/decrease	Range of increase/decrease
Kaiser Foundation Health Plan of Washington	-5.48%	-3.12% to -10.18%
Coordinated Care Corporation	.8%	-2.97% to 3.64%
Molina Healthcare of Washington	-.39%	-3.77% to 2.34%
LifeWise Health Plan of Washington	3.49%	.58% to 5.14%
Premera BlueCross	-9.29%	-6.66% to -11.36%
Kaiser Foundation Health Plan of the Northwest	-3.45%	-6.39% to -2.57%
PacificSource Health Plans	3.31%	-3.59% to 9.83%
BridgeSpan Health Company	-1.57%	-4.47% to .16%
Providence Health Plan	N/A	N/A



Averages are not weighted for enrollment; cross mapping increases/decreases are not included. Top 4 carriers listed have 83% of total Exchange enrollment.
 Source data: 2021 Individual rate filing, WA OIC

Percent Decrease/Increase to Lowest Priced Plan in 2021

	Average Percent Decrease/Increase Across All Counties [^]	Range of Percent Decrease/Increase Across All Counties [^]
Gold	-3%	-10% to 4%
Silver	-1%	-13% to 8%
Bronze	-11%	-26% to -1%

[^]Average percentages are not weighted for enrollment.

Note: Exchange consumers under 400% FPL receive federal premium tax credits, which shield them premium increases.



2021 Standard Plan Designs

Benefits	Standard Gold	Standard Silver	Standard Bronze
Integrated	Yes	Yes	Yes
Deductible (\$)	\$500	\$2,000	\$6,000
MOOP (\$)	\$5,250	\$7,800	\$8,550
Emergency Room Services	\$450	\$800	40%
Urgent Care	\$35	\$60	\$100
All Inpatient Hospital Services (<i>inc.</i> MH/SUD, Maternity)	\$525 *	\$800 *	40%
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	\$15	\$25	\$50
Specialist Visit	\$40	\$60	\$100
Mental/Behavioral Health and Substance Use Disorder Outpatient Services	\$15	\$25	\$50
Advanced Imaging (CT/PET Scans, MRIs)	\$300	30%	40%
Speech Therapy	\$25	\$35	40%
Occupational and Physical Therapy	\$25	\$35	40%
Preventive Care/Screening/Immunization	\$0	\$0	\$0
Laboratory Outpatient and Professional Services	\$20	\$35	40%
X-rays and Diagnostic Imaging	\$30	\$60	40%
Skilled Nursing Facility	\$350 **	\$800 **	40%
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	\$350	\$600	40%
Outpatient Surgery Physician/Surgical Services	\$75	\$200	40%
Generics	\$10	\$20	\$32
Preferred Brand Drugs	\$60	\$70	40%
Non-Preferred Brand Drugs	\$100	\$250	40%
Specialty Drugs (i.e. <u>high-cost</u>)	\$100	\$250	40%
Ambulance	\$375	\$375	40%
Routine Eye Exam for Children	\$0	\$0	\$0
All Other Benefits	20%	30%	40%
Federal AV from AVC	81.98%	72.06%	64.46%
Adjusted AV ***	81.28%	71.21%	64.30%

Shaded items are not subject to the deductible

*Per day copay, limit of 5 copays per stay; ** Per day copay; *** Adjusted AV reflects unique plan design in which copays do not accumulate to deductible



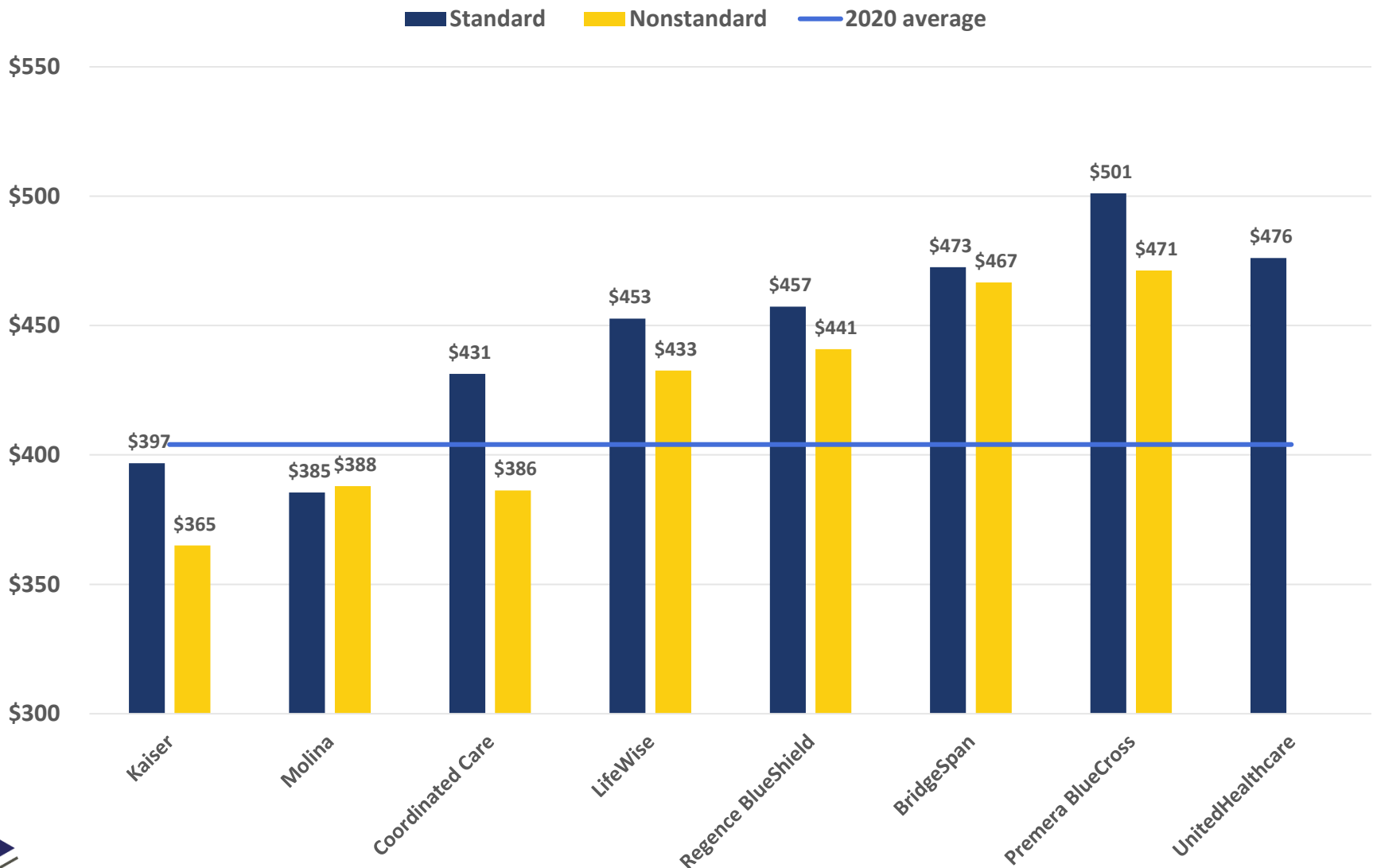
2021 Standard Plans

- Provide meaningful deductible decreases
- Provide more access to first dollar services and co-pays
- Priced only slightly higher than non-standard plans for the majority of carriers
- Lowest premium silver plan in 10 counties is a standard plan

	2021 STANDARD PLAN	2020 MEDIAN	2021 MEDIAN NON-STANDARD	RANGE NON-STANDARD
GOLD	\$500	\$1,200	\$1,450	\$0-\$2,925
SILVER	\$2,000	\$3,750	\$3,000	\$800-\$6,900
BRONZE	\$6,000	\$6,750	\$7,200	\$3,000-\$8,550



Proposed 2021 Silver Rates, King County



Rates for 40-year-old non-smoker

Graph features lowest priced 2021 standard plan and nonstandard plan of carrier; 2020 average is the average of all silver plans in King County

Overview of 2021 Public Option Filings

- Five carriers named as apparently successful bidders by HCA
 - 15 public option plans
 - CHNW and United – new carriers offering only public option plans
- Public option plans offered in 22 counties
 - CHNW (11), United (10), and BridgeSpan, Coordinated Care, and LifeWise (3)
- Average public option plan premiums across all offerings is 5% higher than 2020 average premiums
 - Average public option premiums for each carrier ranged from -3% to +21% compared to 2020 average premium
- HCA beginning contract negotiations with carriers; OIC reviewing all IM filings now and may allow rate changes



Public Option Plan Pricing Varies by Carrier

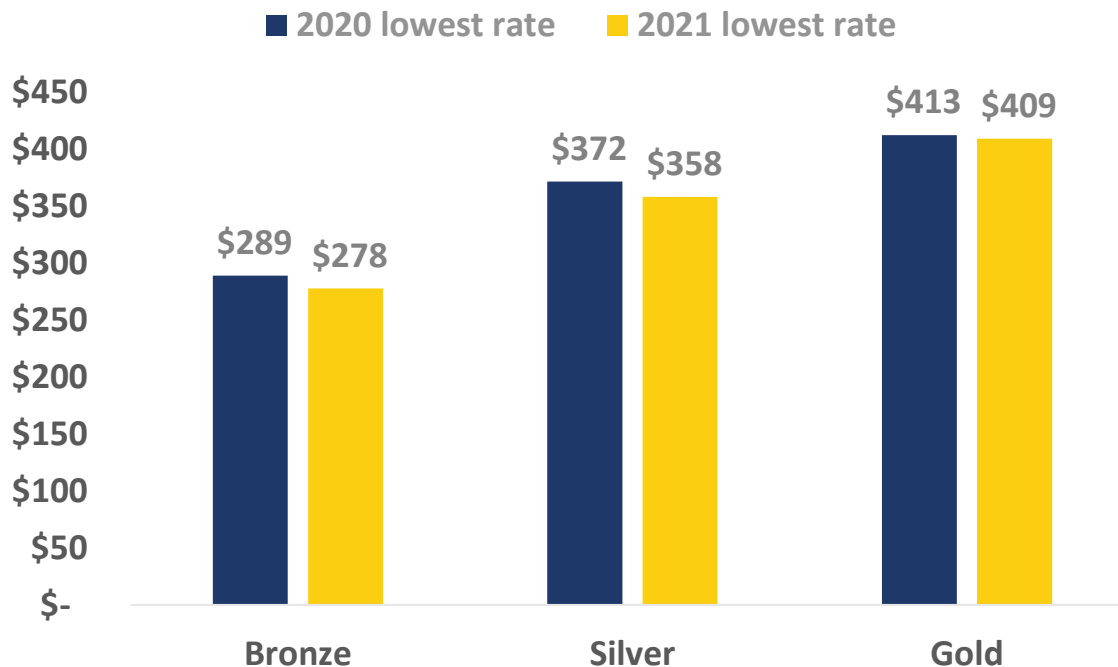
- **CHNW** PO plans have meaningfully lower premiums compared to 2020 averages
 - PO is lowest priced plan in several counties for 2021
- **LifeWise** PO plans are LifeWise's lowest-premium plan offering
 - PO is less expensive than non-standard plans, unlike other PO carriers
- **United** PO premiums vary; 6% higher on average than 2020 avg. premium
 - Only PO in King County
 - Most expensive bronze, second most expensive silver in King County for 2021
 - Lowest-cost silver in Clallam County; lowest-cost standard silver in Whitman County
- **Coordinated Care** PO plans are their most expensive offering
 - 14% higher than their non-standard plans; 2% higher than their standard plans
- **BridgeSpan** PO plan premiums are 21% higher on average than 2020 average premium
 - 29% higher (\$100+/month more) on average than lowest premium option for 2021



Appendix

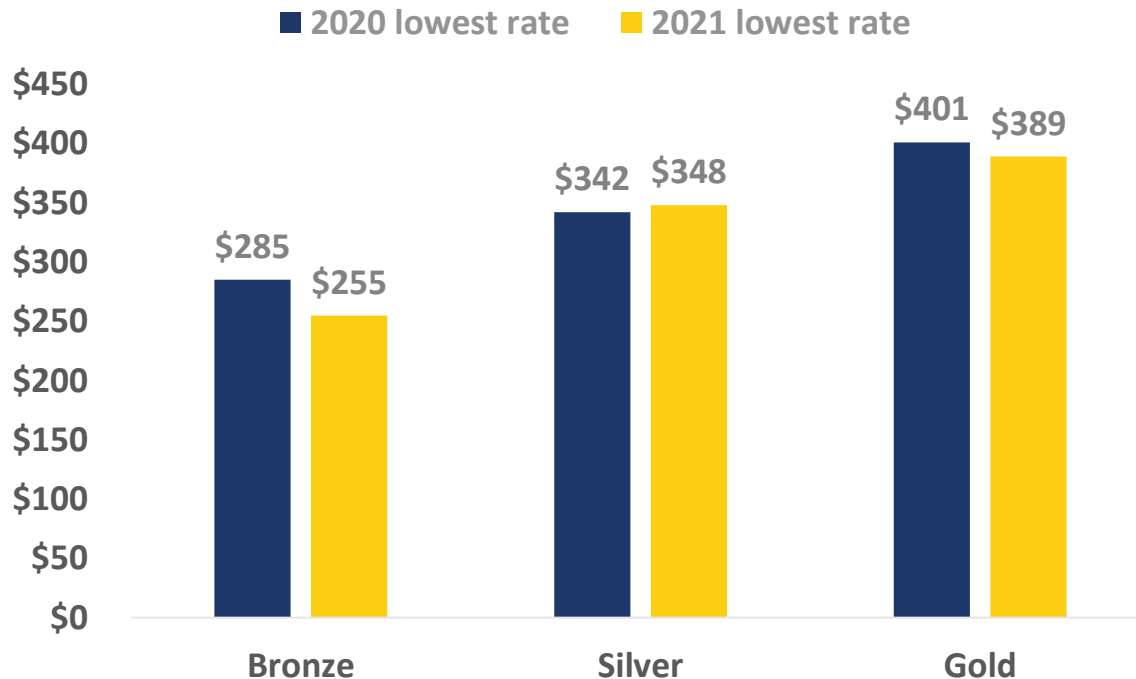
King County: 2021 Landscape

- 8 carriers, 76 plans on the Exchange
 - 49 Non-standard, 24 standard, 3 public option
 - 1 Catastrophic plan, 34 Bronze, 24 Silver, 17 Gold
 - Two new carriers to the county: Regence BlueShield, United Healthcare
 - 2020 Landscape: 6 carriers, 34 plans



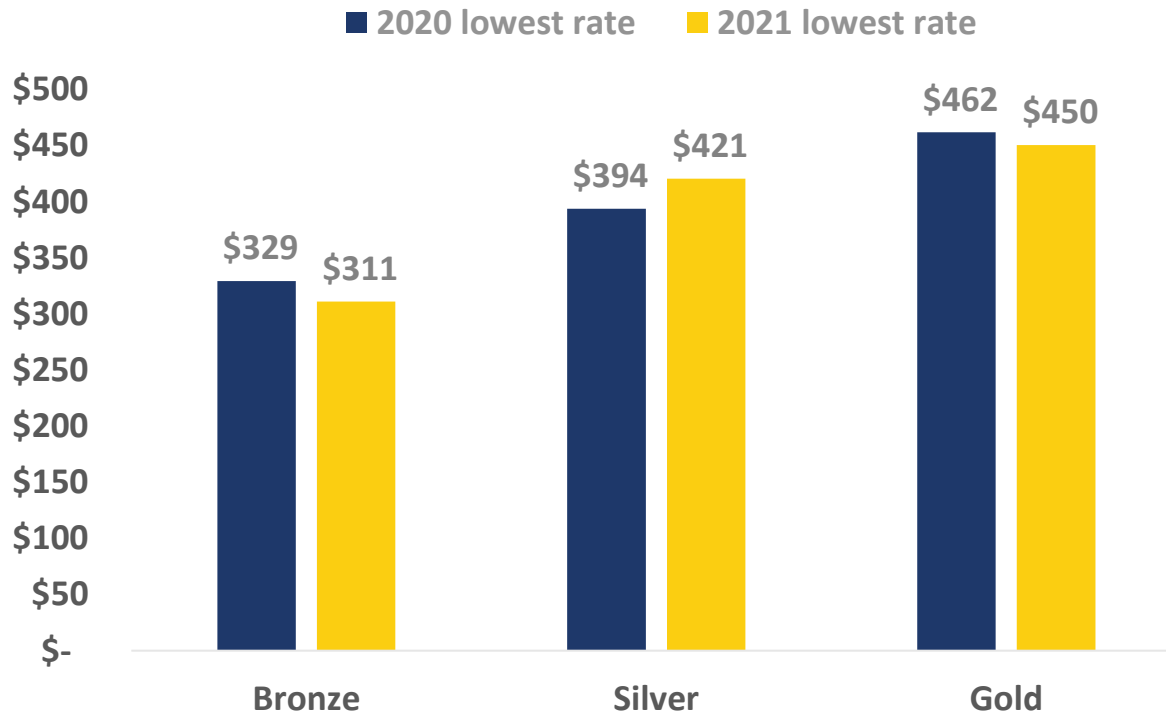
Spokane County: Landscape

- 8 carriers, 66 plans on the Exchange
 - 42 Non-standard, 21 standard, 3 public option
 - 2 Catastrophic plans, 27 Bronze, 21 Silver, 16 Gold
 - Two new carriers to the county: CHNW, BridgeSpan
 - 2020 Landscape: 6 carriers, 32 plans



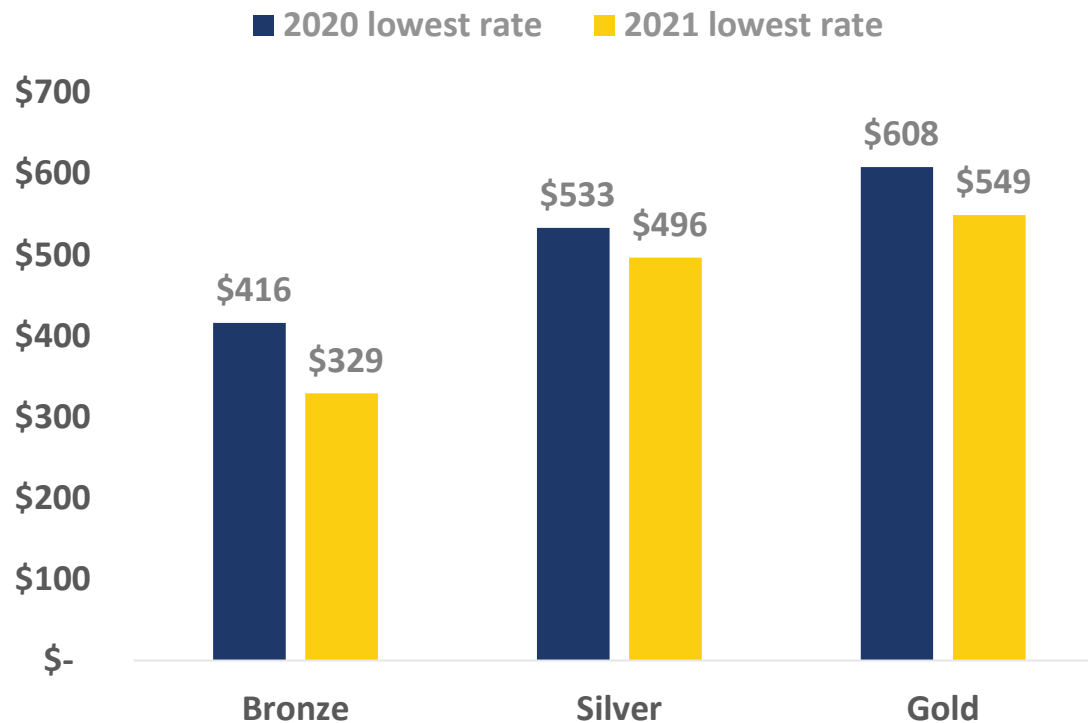
Chelan County: Landscape

- **3 carriers, 31 plans on the Exchange**
 - 22 Non-standard, 6 standard, 3 public option
 - 12 Bronze, 11 Silver, 8 Gold
 - One new carrier to the county: CHNW
 - 2020 Landscape: 2 carriers, 15 plans



Wahkiakum County: Landscape

- 2 carriers, 14 plans on the Exchange
 - 8 Non-standard, 6 standard, 0 public option
 - 7 Bronze, 4 Silver, 3 Gold
 - One new carrier to the county: Regence BlueShield
 - 2020 Landscape: 1 carrier (Premera), 4 plans



Proposed Deductibles for 2021

	2019	2020	2021
GOLD			
Deductible Range	\$0 - \$2,925	\$0 - \$2,925	\$0- \$2,925
Median Deductible	\$1,175	\$1,200	\$500
SILVER			
Deductible Range	\$2,000 - \$7,150	\$2,000 - \$7,500	\$800- \$6,900
Median Deductible	\$4,500	\$3,750	\$2,450
BRONZE			
Deductible Range	\$4,750 - \$6,500	\$5,000 - \$8,150	\$3,000- \$8,550
Median Deductible	\$5,600	\$6,750	\$6,100

Deductibles shown are for an individual.

Silver deductibles presented in this graph are for a standard silver plan (no cost sharing reductions).



Cost-Sharing Compare: 2021 Standard Silver

	2021 Standard Silver	Coordinated Care Balanced Care (2021)	Molina Constant Care (2021)	Kaiser Virtual Care* (2021)
Integrated	Yes	Yes	No	Yes
Deductible (\$)	\$2,000	\$6,900	\$0 medical/ \$800 drug	\$3,000
MOOP (\$)	\$7,800	\$6,900	\$8,500	\$8,100
Emergency Room Services	\$800	Full price until MOOP	\$750	30%
Urgent Care	\$60	\$60	\$30	\$10
All Inpatient Hospital Services	\$800 copay per day	Full price until MOOP	\$1,200 copay per day	30%
Primary Care Visit to Treat an Injury or Illness (exc. Preventive, and X-rays)	\$25	\$30	\$30	\$10
Specialist Visit	\$60	\$60	\$60	\$25
Laboratory Outpatient and Professional Services	\$35	Full price until MOOP	\$45	30%
X-rays and Diagnostic Imaging	\$60	Full price until MOOP	\$80	30%
Outpatient Facility Fee (e.g., Ambulatory Surgery Center)	\$600	Full price until MOOP	\$500	30%
Generics	\$20	\$15	\$20	\$15
Preferred Brand Drugs	\$70	\$50	\$60	50%
Non-Preferred Brand Drugs	\$250	Full price until MOOP	40%	50%
Specialty Drugs (i.e. high-cost)	\$250	Full price until MOOP	40%	50%
All Other Benefits	30%	0%	40%	30%
Federal AV from AVC	72.06%	71.35%	71.39%	-
Adjusted AV	71.21%	70.82%	71.39%	71.30%

* Multiple in network tiers are applicable; information in chart is for Tier 1



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