



Washington Health Benefit Exchange

Introduction to Strategic Initiative

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Advisory Committee Meeting

August 13, 2020

Agenda

2021 Strategic Initiatives Discussion

- Development Process
 - Alignment with Strategic Plan
 - Taking stock and Identified strengths and barriers
 - Developed Candidate Options
 - Revised Approach
- Review and Feedback on Selected Strategic Initiative



Exchange Mission

- **Our Mission:** The Washington Health Benefit Exchange seeks to redefine people's experience with health care. Our mission is to radically improve how Washington residents secure health insurance through innovative and practical solutions, an easy-to-use customer experience, our values of integrity, respect, equity and transparency, and by providing undeniable value to the health care community.
- **Our Objectives:**
 - Increase access to affordable health plans
 - Organize a transparent and accountable insurance market to facilitate consumer choice
 - Provide an efficient, accurate, and customer-friendly eligibility determination process
 - Enhance health plan competition on value: price, access, quality, service, and innovation



2020 Board and Executive Strategy

Board Plan (5 year)

1. Leverage the success of HPF technology platform to strategically expand offered services
2. Advance diversity, equity, and inclusion to narrow health disparities, especially in communities of color
3. Improve health coverage, affordability, care and outcomes
4. Expand innovative approaches to drive health system excellence

Leadership Vision

1. Continuously improve the customer journey
2. Develop and leverage HBE program roles in current market that continue to reduce number of uninsured, increase access and improve health outcomes in WA
3. Prepare for and expand support to new customers and develop new product offerings
4. Embed Health Equity in who we are and all we do
5. Continuously improve the organization and be a great place to work



2020 Activities for 2021 Strategy

- **January – February:** Planning Group with Consultant
 - Reviewed Strategic and Leadership Plans; identified strengths and barriers; developed initiative approach and templates
- **March – April –** Develop strategic candidates
 - Initial topic suggestions; Identify thought leader workgroup; Develop “Smart Sheets”; facilitated review
- **May-June-** Update and Select Strategic Initiative finalists
 - COVID-19 Impact; Initial Narrowing
 - Stage 2 – Agile Design challenge
- **July -** Finalize Draft
 - Review with Staff and Board
 - Finalize updates



2021 Strategy Planning

- Strengths of Strategic plans
 - Mission has driven consistent themes over several years for board and leadership strategies
- Internal barriers to progress
 - Multiple competing priorities; data and analytic constraints; operational issues take precedence over strategic
- Externalities
 - State authorizing environment; federal actions; ACA vulnerability; interagency engagement, timeframe and dependencies.



Changes on the Horizon

- Cascade Care plans available starting in 2021
 - Worked with all of you to get standard plans in place
 - Public option procurement ongoing; goal is for some downward impact on premiums for 2021
- Up to five new market entrants in two plan years
- Subsidy Study underway
 - plan for subsidy and funding due to Legislature Nov. 15
- Individual Mandate study
 - report due to legislature in Dec.
- Legislature may hold special session
- State Budget cuts now and on the horizon



COVID-19

- Significant and growing unmet need for affordable health coverage. Already rising uninsured rate ~6% in WA now approximately 12% -
- Predicted large losses of employer sponsored coverage (400k to 800k); predicted but yet not materialized shift to Medicaid; uninsured; and Individual Market
 - Uninsured SEP and Outreach underway - ~ 22,000
- Health care systems, particularly those serving low and moderate income families under great stress.
- Significant carrier impact due to COVID testing and treatment and deferred care for 2020; and unknown 2021 impact
- Stimulus funding for state, local, employers; providers and individuals - differential impacts



Other Individual Market Issues

- Medical Loss Ratio
 - ACA requirement to spend at least 80% of premium on medical costs; measured as rolling three-year average
 - Triggers rebate to consumers if below
 - WA carriers have been above 80% in the past; no rebates triggered
- Risk Corridors payment ruling
 - WA carriers owed \$105 Million from plan years 2014-2016
 - Could be recouped in 2021 or 2022 – will vary by carrier
 - Could impact MLR in year received
- Carrier surplus concern in 2019 legislative session



Focus on an Initiative and Engagement

- COVID-19 challenges us to accelerate tactics and strategies that assure people can afford and stay connected to coverage.
- Rather than update vision and plan, we decided to prioritize one or two strategic initiatives.
 - Strategic initiatives *are finite-duration projects or improvements, outside of the organization's day-to-day operational activities, that elevate capacity to achieve mission and goals.*
- Adapting Agile techniques to strategy development process



Strategic Initiative Thought Leaders

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Strategic Initiatives

- Achieve one of our AIMS:
 - Significantly improve the HPF purchasing and/or user experience
 - Improve health care/coverage affordability, value, and/or continuity of coverage, especially for those experiencing health disparities
 - Build capability and infrastructure to leverage HPF (or components) for other benefits and services
- ***PRIORITIZE SI CANDIDATES WITH THE FOLLOWING ATTRIBUTES:***
 - Customer Focused
 - Engage and Energize Staff
 - Improve Organizational Capabilities and Sustainability AND
 - Can be implemented by (June 2023) in addition to core work



Reducing Uninsured Strategic Initiative

Three overlapping sections

1. Effectively Target Tactics and Measure Results

- Build and deploy an uninsured data plan to gain deep insights; map customer journey and barriers; test and validate solutions
- Develop mutually reinforcing building blocks that quicken ability to measure and scale up or down
 - Structure links between Cascade Care; Increased Affordability; Coverage gap elimination; and reduce health disparities
- Leverage existing data and foundational knowledge to deploy rapid start pilot to address urgent, known barrier(s) for selected sub-population



Reducing Uninsured Strategic Initiative

2. Address Affordability

- Smart design of state subsidy program that can be scaled
- Build and expand current sponsorship capability, addressing known current limitations
- Formalize feasibility study for longer term/broad system changes

3. Eliminate Coverage Gaps

- Implement new outreach and enrollment tactics that can be tested quickly, measured for expected gain, and scaled
 - Consider data sharing enhancements; tailored outreach; third party partnerships; individualized follow-ups; marketing;
- Conduct feasibility analysis for fully automated auto-enrollment capacity
- Design pilot with sub-population to inform full scale auto enrollment





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