

## Policy Level

### Agency:

107 Health Care Authority on Behalf of the Health Benefit Exchange

### Decision Package Code/Title:

PL-HR HBE Outreach Outside Open-Enrollment

### Agency RecSum:

Funding for outreach campaigns to more effectively reach Washingtonians who experience changes and coverage disruptions during the plan year, and to help them access low-cost or no cost coverage options.

### Fiscal detail:

Operating Expenditures	FY 2022	FY 2023	FY 2024	FY 2025
17T-1 HBEA	\$411,000	\$408,000	\$408,000	\$408,000
001-C GF-Federal	\$341,000	\$340,000	\$340,000	\$340,000
<b>Total Expenditures</b>	<b>\$752,000</b>	<b>\$748,000</b>	<b>\$748,000</b>	<b>\$748,000</b>
<b>Biennial Totals</b>	<b>\$1,500,000</b>		<b>\$1,496,000</b>	
Staffing	FY 2022	FY 2023	FY 2024	FY 2025
FTEs	2.0	2.0	2.0	2.0
<b>Average Annual</b>	<b>2.0</b>		<b>2.0</b>	
Object of Expenditure	FY 2022	FY 2023	FY 2024	FY 2025
Obj. C	\$752,000	\$748,000	\$748,000	\$748,000
Revenue	FY 2022	FY 2023	FY 2024	FY 2025
17T-1 HBEA	\$411,000	\$408,000	\$408,000	\$408,000
001-C GF-Federal	\$341,000	\$340,000	\$340,000	\$340,000
<b>Total Revenue</b>	<b>\$752,000</b>	<b>\$748,000</b>	<b>\$748,000</b>	<b>\$748,000</b>
<b>Biennial Totals</b>	<b>\$1,500,000</b>		<b>\$1,496,000</b>	

## Package Description

### What is the problem, opportunity or priority you are addressing with the request?

Washingtonians face an increasingly complex and dynamic market environment for health insurance.

The Exchange conducts focused outreach every fall to alert consumers of actions that need to be taken during open enrollment to secure coverage for the following year. consumers can only enroll outside of open-enrollment if they experience a qualifying change (“life event”), which can open time-limited special enrollment period. Medicaid enrollment through Washington Healthplanfinder is year-round.

In response to the COVID-19 pandemic, the Exchange opened a special enrollment period for uninsured consumers from March 10 – May 8, 2020. During that time, nearly 22,000 individuals signed up for health coverage, including about 7,000 uninsured through the new special enrollment

For additional information contact:

Nicholas Aaseby, Financial Analysis and Reporting Manager

360-688-1574 [nicholas.aaseby@wahbexchange.org](mailto:nicholas.aaseby@wahbexchange.org)

period (SEP) and 15,000 through existing, ongoing SEPs triggered by qualifying events such as loss of employer coverage, loss income (new subsidy eligibility), and other changes in program eligibility.

The COVID-19 pandemic has exacerbated the number of Washingtonians who will experience changed circumstances outside of open-enrollment. These changes can adversely impact their access to coverage and to available financial assistance. The increased number of people facing disruptive 'life events' include those churning between qualified health plan coverage and Medicaid coverage, those facing unpredictable income changes, those impacted by stimulus related initiatives, and those losing their jobs.

Individuals experiencing changes outside of open-enrollment need information on: how to report the changes they have experienced, how to access low cost and no cost options, how to navigate the more manual special enrollment process, and when they need to take action to avoid coverage gaps. Individuals who have lost their jobs, become furloughed, filed for unemployment, or otherwise been impacted often are not aware they have only a limited amount of time to sign-up for coverage.

### **What is your proposal?**

The Exchange requests ongoing funding for additional outreach activities during February-September to help individuals impacted by changed circumstances access health coverage through Washington Healthplanfinder. These activities will leverage existing assister programs and community partnerships.

The Exchange has successfully built specialized campaigns for unique populations. The 2020 Census data provides a timely opportunity to expand outreach campaigns built on community demographics and characteristics. Audience specific resources are needed to reach these communities, including translated materials.

### **How is your proposal impacting equity in the state?**

This proposal will help address persistent disparities in health insurance coverage which contribute to poorer access to care and worse health outcomes for members of racial and ethnic minority groups.

Current outreach efforts help address these disparities by through focused efforts to reach historically marginalized and underserved populations. Expanded outreach outside open enrollment would enable further direct assistance to be provided to populations disproportionately impacted by health disparities, including the newly unemployed, individuals experiencing income fluctuations, and others facing hardships exacerbated by COVID. This request also includes a specific ask for funding to target vulnerable populations, which include limited English proficient and lawfully present consumers. This proposal also aligns with our Board-approved Exchange 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

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

### **What are you purchasing and how does it solve the problem?**

Outreach funds are needed to meet the changing needs of the market, year-round. Families and individuals need to be helped in knowing health care coverage is affordable and available.

The Exchange will leverage lessons learned from opening a special enrollment period and conducting outreach during the pandemic. The Exchange will conduct digital outreach and amplify sponsored ads on high traffic websites –such as local news media outlets and WSDOT– and amplify social media sponsored ads targeting Washingtonians and educating them on health coverage options during the special enrollment period.

- Digital amplification for sponsored ads on high-traffic websites and social media
- Spanish and Language access
- Creative production in-house

### **What alternatives did you explore and why was this option chosen?**

The scope of expanded outreach is scalable. The proposed level represents an effective next step in extending the time and focus of outreach. Greater resources would enable more robust efforts, while more limited resources could compromise the effectiveness and scope in reaching underserved populations.

## **Assumptions and Calculations**

### **Expansion or alteration of a current program or service**

Currently the Exchange does an outreach campaign heading into and during open enrollment each year; this additional funding would provide the Exchange to do targeted outreach year-round.

### **Detailed assumptions and calculations**

The request reflects the costs associated with ongoing resources for an annual outreach campaign to run from February to September to promote continuous coverage and decrease the uninsured rate in Washington State.

- No increase in Carrier Assessment is expected to cover this expenditure.
- No new General Fund-State dollars are requested.
- As outreach intends to increase enrollment for both QHP and Medicaid populations, this activity is presumed to be cost allocable to Medicaid at an estimated 50% Federal Financial Participation (FFP).

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Summary By Object	SFY22	SFY23	SFY24	SFY25
Salaries	\$ 157,076	\$ 157,076	\$ 157,076	\$ 157,076
Benefits	\$ 56,627	\$ 56,627	\$ 56,627	\$ 56,627
<b>Contracts</b>	<b>\$ 500,000</b>	<b>\$ 500,000</b>	<b>\$ 500,000</b>	<b>\$ 500,000</b>
Paid Media Campaign	\$ 380,000	\$ 380,000	\$ 380,000	\$ 380,000
Specific Marketing to Vulnerable Populations	\$ 120,000	\$ 120,000	\$ 120,000	\$ 120,000
Goods and Services	\$ 36,855	\$ 32,855	\$ 32,855	\$ 32,855
Travel	\$ 1,600	\$ 1,600	\$ 1,600	\$ 1,600
<b>Grand Total</b>	<b>\$ 752,158</b>	<b>\$ 748,158</b>	<b>\$ 748,158</b>	<b>\$ 748,158</b>

### Workforce assumptions

To support this outreach effort, the Exchange requests funding for an additional two staff resources to support. These positions will design video advertisement, digital ads, graphics, documents, presentations, and reports to support consumer engagement, community partners, outreach, and education campaigns.

## Strategic and Performance Outcomes

### Strategic framework

This proposal directly relates to Results Washington’s Healthy and Safe Communities goal, which is focused on providing access to good medical care to improve people's lives, notably by decreasing the rate of uninsured in Washington. The funding requested in this package will address this goal by connecting residents experiencing changed circumstances mid-year, who might otherwise insurance coverage, to available low or no cost coverage options.

Allowing the Exchange to perform continuous outreach to consumers who face changed circumstances through the year also meet the core goals outlined in the Exchange’s Strategic Plan: improving health coverage and affordability; advancing diversity, equity and inclusion (DEI) to narrow health disparities, especially in communities of color; expanding innovative approaches to drive health system excellence, including improved customer experience and engagement; and leveraging Washington Healthplanfinder to expand offered services. It is the next logical extension of the program to support more people in need of affordable insurance.

### Performance outcomes

The Exchange will monitor the efficacy of these outreach efforts using standard measures (including enrollment metrics, media impressions, and digital engagement).

### Other supporting materials

Copies of the APD have been previously provided to HCA, OFM, the House and Senate.

## Other Collateral Connections

### Intergovernmental

None.

### Legal or administrative mandates

None.

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**Changes from current law**

None.

**State workforce impacts**

None.

**State facilities impacts**

None.

**Puget Sound recovery**

None.

**Other supporting materials**

Copies of the APD have been provided to HCA, OFM, the House and Senate.

**Stakeholder response**

None.

**Information technology (IT)**

ABS will pose the question below for *each* DP. If the answer is yes, you will be prompted to attach an IT addendum. (See Chapter 10 of the budget instructions for additional requirements.)

**Information Technology**

Does this DP include funding for any IT-related costs, including hardware, software (including cloud-based services), contracts or IT staff?

No

Yes

Please download the [IT-addendum](#) and follow the directions on the bottom of the addendum to meet requirements for OCIO review. After completing the IT addendum, please upload the document to continue.