



2021 Exchange Plans: Consumer Perspectives

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Advisory Committee Meeting
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Agenda

- 2021 Exchange market landscape
- Deeper dive into 2021 plan scenarios

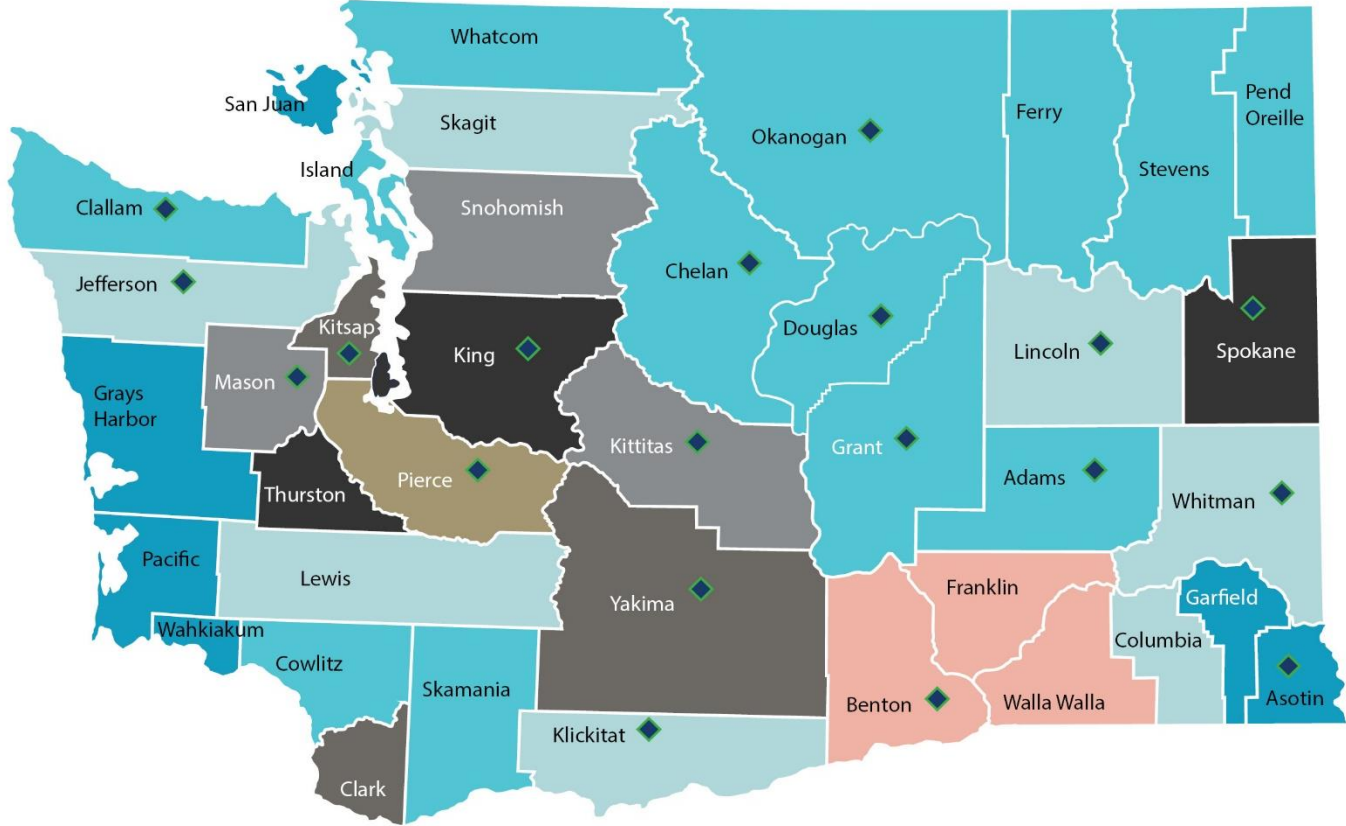
Major Themes of 2021 Exchange Health Plan Filings

- More carrier and plan options for consumers
- Lower priced plans available in most counties
- Standard plan and public option offerings available for the first time

Overview of Approved 2021 Exchange Health Plans

- 13 carriers offering on the Exchange
 - Community Health Network of Washington, Regence, and UnitedHealthcare new for 2021
- All counties have carrier choice: 2+ options in all counties
 - 8 counties with one carrier in 2020
- A total of 115 QHPs for 2021
 - In King, Pierce, and Thurston Counties, consumers will have 69-73 plan options
 - In 2020, 43 QHPs statewide and most plans offered in a county is 35
- Standard plans are available to consumers in all counties
- Strong interest from carriers in Public Option
 - 5 carriers submitted public option plans; plans submitted in 19 counties

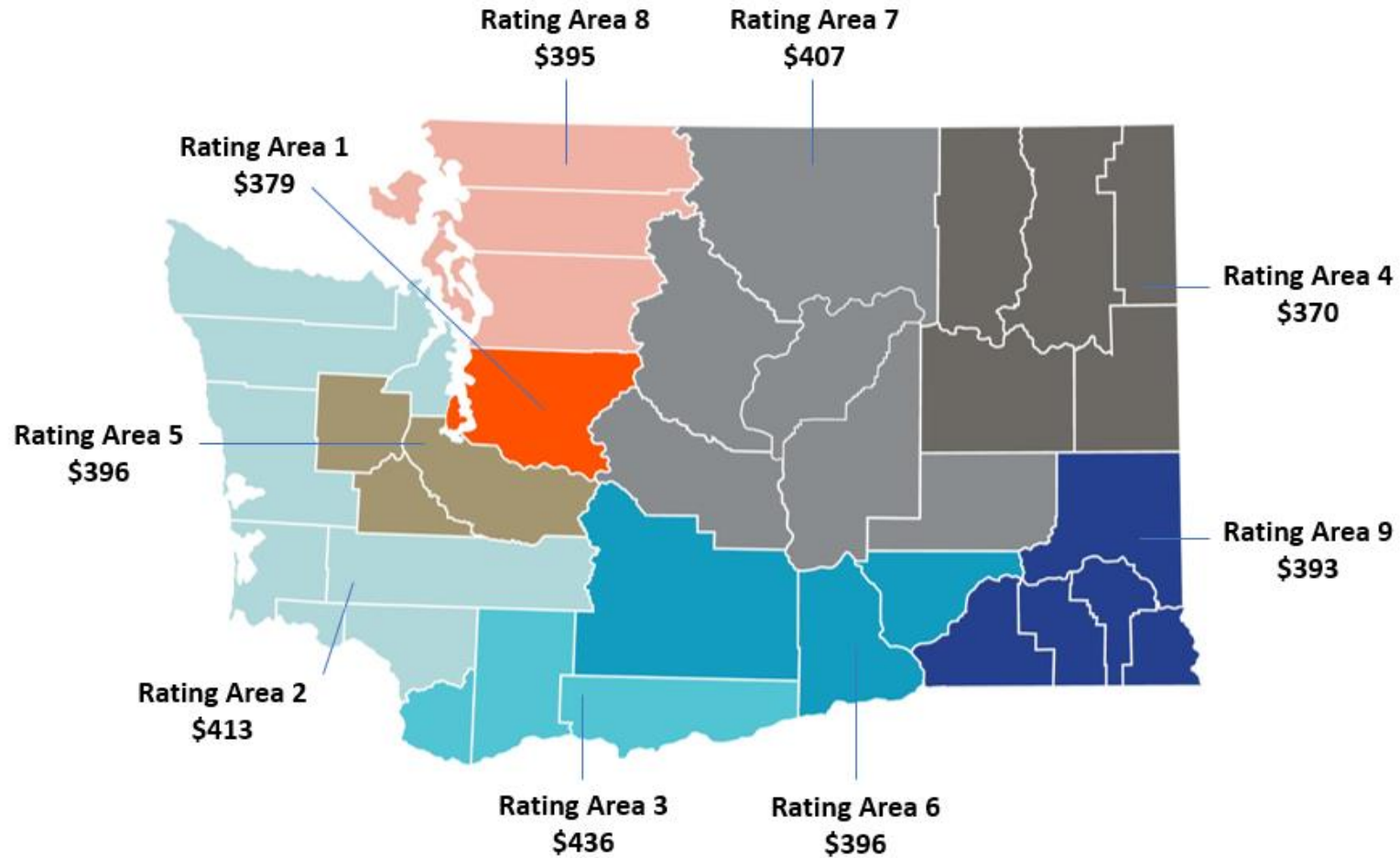
Carrier Participation on Exchange



◆ Cascade Care Select (Public Option) Plans Offered



2021 Average Rates by Rating Area



Average rates are for a 40-year-old non-smoker without premium tax credits



Overview of 2021 Plan Rates

- Average 2021 rate *decrease* from 2020 rates is -2.4%*
- About 85% of consumers will experience premium decreases or only slight premium increases (up to ~1%)
- Most carriers' final 2021 rates did not change significantly from initial filings
 - Carriers did not adjust their proposed 2021 rates for COVID impact

2021 vs. 2020 Exchange Rate Changes

Carrier	Final average 2021 rate increase/decrease	Range of 2021 increase/decrease
Coordinated Care Corporation	-0.1%	-2.31% to 2.48%
Kaiser Foundation Health Plan of Washington	-5.11%	-10.17% to -3.10%
Molina Healthcare of Washington, Inc.	-5.17%	-7.06% to -3.28%
LifeWise Health Plan of Washington	-2.06%	-4.68% to -0.57%
Kaiser Foundation Health Plan of the Northwest	-3.47%	-6.45% to 3.99%
Premera Blue Cross	-8.97%	-11.09% to 6.31%
PacificSource Health Plans	7.50%	0.23% to 14.71%
BridgeSpan Health Company	-1.66%	-4.56% to 0.29%

Methodology: Averages are not weighted for enrollment; Cross mapping increases/decreases are not included

Source data: 2021 Individual rate filing, WA OIC



Tax Credit Impacts

- When premiums go down, potential for consumers' tax credits to go down, too
 - Second-lowest cost silver plan is the benchmark plan for calculating tax credit eligibility
- Performing analysis now to understand consumer impacts
 - Will vary depending on consumers' current plan premium and benchmark plan change in county
 - E.g., 8 counties will see benchmark plan premiums decrease by 14+%
- Developing targeted marketing and outreach based on county-specific opportunities for consumers to shop and save

Cascade Care: Standard Plans & Public Options

- Standard plans are required of all carriers and available in all counties
- Public Option is voluntary – 5 carriers offering PO plans in 19 counties
- Most carriers are offering non-standard plans along with their standard plans
- All 2020 consumers being auto-renewed will be renewed into a non-Cascade Care plan for 2021
- Targeted outreach to introduce new plan choices to consumers

2021 Plan Scenarios



Questions?





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